

INTERNATIONAL LIVING

SINCE 1979

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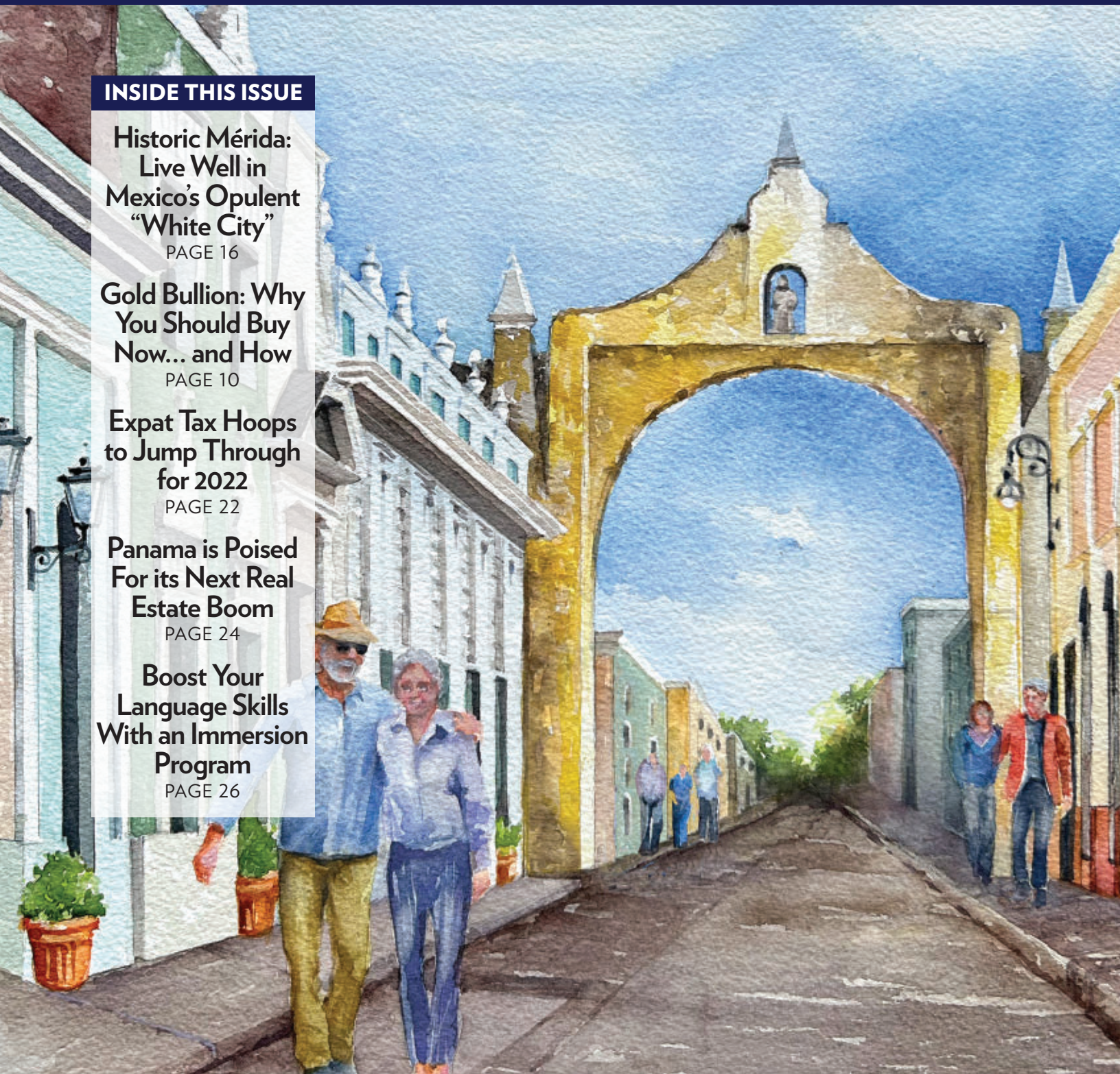
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Live in Paradise Right Now... for Half What It Costs to Stay Home

Ultimate Go Overseas Bootcamp • September 2-4, 2023 • Denver, Colorado

Every so often, a window of opportunity slides open somewhere in the world. Most people won't notice. They don't even know to look.

But when you pay attention—and you have the foresight to act—you can find yourself enjoying perks most people have no idea they can access.

Here at *International Living*, we're in the business of paying attention—opportunity is our beat. And the world we bring you is full of possibilities...

This September in Denver, we're gathering our experts for an event unlike anything we've ever hosted before—to point you to the best of those opportunities... for richer living, more exciting travel, and greater profit potential.

Over three days at our **Ultimate Go Overseas Bootcamp**, we'll show you how to find the opportunities that make the most sense for you—and the best ways to take advantage of them.

In the right spots overseas, you could find yourself living better than ever before, even while you spend less... housekeeper, gardener, dinners out, concerts; a rich man's lifestyle on as little as \$1,700 a month...

Or perhaps you'd simply enjoy a travel-rich life, maybe winter over in the Caribbean... spend a couple months in Paris... slow travel through South America for six weeks, seeing the sights and making new friends... when you know how, all of that is possible, even on a modest budget.

Maybe you'd discover you



When you look overseas, you open yourself up to more opportunities.

could, in fact, afford an elegant property abroad. That may sound like the prerogative of the wealthy—but you'd be surprised at the great values you can find when you know where to go.

A condo at the beach in Mexico, an historic village home in Spain, an apartment on Portugal's sunny Algarve—you could enjoy a few weeks, or months, a year at your place overseas... and feel secure in the knowledge that your investment could more than pay for itself...

It may feel like your options are shrinking in the U.S.—we're flirting with a recession, the political gridlock is shaping up to be epic, and you have to wonder how we'll ever come together on social issues like women's rights, racial equality, education policy, or gun laws. They all seem to divide us more than ever.

Layer in all the chatter about the “end of democracy,” and you can't be blamed if you find yourself wringing your

hands, worried about the chaos your kids and their kids may be forced to endure.

Yet together with our experts this fall in Denver, we can help you build a bulwark against all the uncertainty—so you can safeguard your retirement, position yourself for gains, and (if you feel like it—or you need to) escape to a place where your dollars go further and where luxury isn't just for those with deep pockets.

IL's Ultimate Go Overseas Bootcamp is our ONLY U.S.-based event of 2023—and the easiest, most efficient, most effective way there is to jumpstart your overseas plan.

This program is designed to set you up with a practical, personalized roadmap to take you from where you are now to the right place (or places) for you, whatever your priorities may be.

We'll have on hand more experts than we've ever gathered under one roof before to share their recommendations and insights about places as far

flung as Portugal and Mexico... Thailand and Italy... Panama and Greece...

We're inviting more exhibitors than ever before to introduce you to resources and solutions that can smooth your path overseas. You'll meet our own country correspondents, lots of expats already “living the life,” plus experts in real estate, health insurance, retirement planning, investing outside the dollar, taxes, and more.

We'll talk about second passports, foreign residence, investment opportunities you can't access from the States, using your 401K to invest in overseas real estate, estate planning with foreign real estate, funding your life overseas, and much more.

We'll have our real estate experts on hand—including Ronan McMahon of *Real Estate Trend Alert*—and we'll focus on where you'll find the best deals today, the smartest ways to buy, the trends to watch and the opportunities they're creating, and more.

We're structuring this program to include lots of roundtable discussions and in-depth workshops. So there will be plenty of time for back-and-forth with the experts, and lots of opportunities for you to get your questions answered.

We may not see another moment like this in our lifetimes. Don't squander it. Join us September 2-4, in Denver, to delve into the options you have overseas today. To reserve your place call 1-888-884-7792 or 443-353-4362 or see IntLiving.com/Events. ■

Expand Your Horizons For a More Fulfilling Life



About 45 million Americans are now retired... And 5 million of them live overseas.

Like you, these expats know it isn't just about where to live... It's about *how* to live. When you expand your horizons, you can find better weather, low-cost luxury living, serene surroundings, and interesting, new experiences—all the things that create a more fulfilling life.

In our feature story this month, *IL* Mexico Correspondent Wendy Justice explores the colonial city of Mérida on Mexico's Yucatan Peninsula, where you'll find elegant Spanish mansions... 16th-century churches... cobblestone streets... and a rich Mayan heritage.

The city's historic charm, affordability (Wendy says a couple can easily live here on \$2,000 a month), and plethora of cultural and natural attractions have lured thousands of expats. "A visit to Mérida," Wendy writes, "is like stepping back in time."

The Spanish island of Gran Canaria is where Boston native Jason Kennedy found

his perfect place. A chance encounter and his "One Go Round in Life, Make it Count" approach led him here and to setting up his own fitness business. "I decided to go live my dreams and not waste any more time," Jason says.

Also this month... When Ann Kuffner moved to Mexico in 2018, one of her goals was to learn to speak fluent Spanish. So she enrolled in a week-long language immersion program. Ann shares the unexpected rewards of her experience... and some practical advice for doing it yourself.

If you've been looking for ways to diversify your wealth overseas, Ted Baumann and Jeff Opdyke explain the benefits of investing in gold bullion and rare coins... and reveal their sources for acquiring it. Plus, international real estate expert Ronan McMahon shares how to profit from Panama's coming real estate boom.

Nazareen Heazle

Nazareen Heazle, Managing Editor

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Spain Rolls Out its Digital Nomad Visa

Following in the footsteps of other European countries, Spain has introduced a new visa for remote workers and digital nomads. Previously, these wandering entrepreneurs had no legal option for practicing their profession under the Spanish sun.

With the new visa, applicants and their family members will be entitled to Spanish residency and special tax benefits. Workers can apply for the visa while in Spain on a 90-day tourist visa or from the Spanish consulate in their country of origin by appointment. Application processing will be fast-tracked with results available in 20 working days (versus three months for other types of visas).

Income up to €600,000 will be taxed at 24% instead of the standard tiered rates that can reach 45%. No more than 20% of that income can come from Spanish companies. And workers will be exempted from Spain's wealth tax.

Here's what you need to apply:

- An academic and professional profile that includes graduation from a university, business school, or three years of previous work experience
- A one-year contract with a company that's been operating for at least a year and at least three months' continuous employment with that company
- A bank account (from anywhere in the world) with at least €25,000
- A clean criminal record for five years
- A private Spanish health insurance policy

You can find more information [here](#).

—Marsha Scarbrough



Living and working in Spain just got easier for digital nomads.



These seapod homes bring new meaning to the phrase “living on the water.”

Live in a “Floating Home” on Panama’s Caribbean Coast

Jessica Ramesch

Panama is a country known for innovation... You just have to look at the engineering feat that is the Panama Canal.

Today another groundbreaking project under construction: the Ocean Builder's seapod project on Panama's Caribbean Coast.

Imagine being able to live in a floating home that doesn't require a boating license. A modern, Jetsons-style home that's anchored to the sea, permanently surrounded by turquoise waters. An engineering marvel that incorporates sustainable technology to help regrow coral reefs. It sounds too good to be true, right? But it has become a reality.

I first wrote about this project in the [April 2021 issue](#) of *International Living* magazine. And recently, I got to tour a fully outfitted pod. There was an upscale kitchen and bathroom, a bedroom, and a rooftop... all with incredible views of the Linton Bay Marina.

You can watch my video tour of the seapod [here](#).

But about four hours after my tour,

the unthinkable happened. The seapod lost its balance and listed to the right. It was discovered that a bilge pump had failed to do its job, causing one spar to take on water. An embarrassing and costly occurrence, perhaps, but the engineers quickly righted the issue with massive airbags.

My takeaway from all this: the greatest innovators try, and fail, and try again. And thanks to their tenacity, they succeed.

Before the Big Tilt, the team at Ocean Builders had told me how much they'd learned from the mistakes they'd made along the way. And they're already sending me information on their next version—a seapod 2.0, if you will—called the SeaPod Eco.

These residences are the first of their kind—nowhere else on the planet can you find anything like this—and they're in Panama's untapped Portobelo region (one of my favorite weekend spots).

Want one of your own? Starting price today is approximately \$395,000. For more information, see the [Ocean Builders website](#). ■

The Best Place for Mole Tasting in Mexico

The stunning Mexican city of Puebla is famous for its Baroque cathedrals and Talavera tiles.

But the city is most known for its *moles* (sauces made with chilis, tomatoes, spices, and sometimes chocolate), and other regional specialty dishes.

On a recent visit to Puebla, my husband Mike and I decided to treat ourselves a mole tasting dinner at the famous [Mural de los Poblanos](#) restaurant, known for the finest *moles* in Puebla.

We ordered the *De Gustacion de Five Moles*, which has a meat (chicken, turkey breast, pork, or duck breast) and five different *moles*—poblano, green pipian, red pipian, manchamantele, and adobo.

The famous poblano mole originated in Puebla. It's dark, rich, and smooth, made up of a complex blend of dried chiles, spices, chocolate, nuts, and seeds. Mole poblano is on many menus all over Mexico, but the version offered in Mural is nuanced and sophisticated.

The green pipian mole is made from ground pumpkin seeds and green salsa, and the red pipian mole includes ground peanuts, tomatoes, and spices.

The machamantele mole is sweeter than the others. It has dried guajillo and ancho chiles, spices, seeds, and fruits, and is especially tasty with duck or pork.

Last of all is the adobo mole, made from dried chiles and spices. There's no sweetness to the adobo, and the sauce is spicy, but well balanced.

The five small mole dishes were presented in order of the suggested tasting. Each dish included a layer of meat covered with the mole. Side dishes of black beans, Mexican rice, tortillas, and three salsas accompanied the tasting.

Be sure to come hungry... This meal is filling and great value at just \$15.

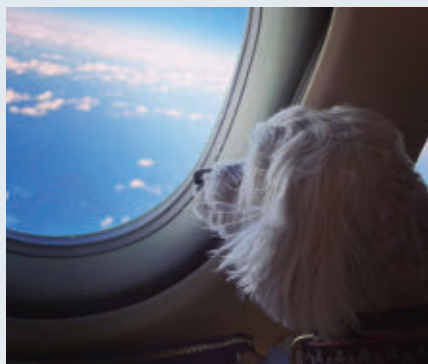
Mural de los Poblanos gets busy, so if you plan on visiting, be sure to make a reservation, you can book your table on the website. —Ann Kuffner

Luxury Jet Travel for Your Pet

Many would-be expats ask us how they can bring their beloved pets overseas. If you're considering a move to Europe and want to bring your furry friends with you on your overseas adventure, we may have found the easiest, and most comfortable, option to get across the Atlantic.

K9Jets is helping pet owners take the hassle out of the process by offering seats on a private jet for you and your pet. Canine companions can sit beside their owner, or even on their lap (cats must be in a carrier), or you can buy a separate seat for your pet.

The company founder, Adam Golder, told us: "From an animal welfare perspective, it has to be the best way to travel across the Atlantic." Adam stressed that this is a total luxury service. "You can arrive at the airport a mere 60 minutes before takeoff. There are no queues for check-in, and no queues for security. You just meet up with your fellow passengers and allow your pets



Travel in the lap of luxury with your pet with this new private jet service.

to have a short bonding session before takeoff, and away you go."

The first flights are planned for April, departing from New Jersey to European destinations like London and Lisbon. Prices will depend on when and where you're flying, but you can register your interest on the [K9Jets website here](#), and they'll contact you when seats go on pre-sale. —John Wallace



NOW IS THE TIME TO DIVERSIFY YOUR LIFE

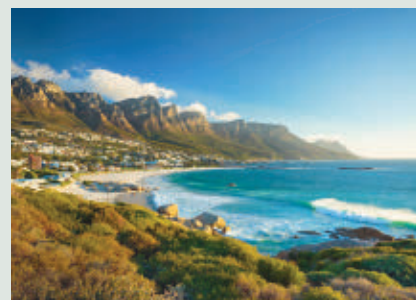
Ted Baumann

As *International Living's* new Chief Global Diversification Expert, my job is to help people move to the next level of international living. It's great to have a second home or a rental property overseas. By doing that, you've diversified yourself and your assets globally.

But it's possible to diversify in other ways—expand your investment options, protect your freedom of movement, lower your taxes, preserve your wealth.

There's no one-size-fits-all solution. Your situation, preferences, and goals are unique. My aim is to help you understand all your options—a second passport for greater privacy and mobility, finding ways to protect your assets against inflation, reducing your taxes, and simply arranging your life so you're protected against political, social, and economic uncertainties at home. I've been researching and writing about these topics for a decade. I'll help you understand the pluses and minuses that come with different strategies.

I'm convinced that right now we're moving into a new world—one of heightened instability and threats to home and hearth. I, myself, am a longtime expat. I fell in love with South Africa and became a naturalized citizen there. Having the freedom to choose where I want to live... invest my money... and protect my privacy helps me sleep well at night. My mission is to help you enjoy that too.



Living overseas is just one of the many ways to diversify your life.

The Most Exclusive Passport in the World?

According to the latest Henley Passport Index, Japan has the most powerful passport in the world—because Japanese passport holders can travel to 193 countries around the world without a visa. But what's the most exclusive passport in the world?

That honor goes to The Sovereign Military Order of Malta. One of the oldest organizations in the world, the Order left Malta in 1798 when Napoleon's forces invaded and occupied the island, and eventually re-established in its present-day headquarters in Rome. Today it engages mostly in [humanitarian affairs](#).

Though not technically a country, the Order has the ability to grant passports to the upper ranks of their fold, such as the Grandmaster and the Chancellor. Others, along with their immediate family members, are granted the passport if they're engaged in diplomatic missions on behalf of the Order. Today, only about 500 people hold an Order passport.

The Order operates strictly on an invitational basis, requiring a sponsor, so unless you're already chummy with a member, you'll find it difficult to get your hands on one of its passports.

Although the Order of Malta has diplomatic ties with 112 countries, and the Order's passport is recognized as legitimate throughout much of mainland Europe, the U.S. and the U.K. beg to differ, and won't allow entry solely with it. (Order of Malta passport holders also remain citizens and hold a passport from their native country). —*John Wallace*



Though it holds no territory, the Order of Malta can still issue its own passport.

Handmade Pottery and Scottish Kings

Potfest is an annual summer pottery festival that lights up the Scottish midland city of Perth.

Within the walls of Scone Palace, where the hallowed kings of Scotland were crowned, artists flock to display their wares and projects. You can peruse the handiwork of 90 studio ceramic artists from across Scotland.

As you browse, you can talk with the artists and discover what makes their work unique. From decorative buttons to handmade cups to exquisite teapots and garden ceramics, there's something for everyone.

While here, you can also wander through the grounds, explore the Maze with half a mile of pathways, and take in the walled gardens. Or take a self-guided tour of the palace ([find more details on the website](#)).

Potfest runs this year from June 9–11. Tickets can be purchased in advance or you can pay the entrance fee (\$10) at the ticket booth on the day ([more details here](#)). Be sure to bring some cash, since



The historic grounds of Scone Castle are the perfect spot for Scotland's Potfest.

not all of the exhibitors can process card transactions.

The venue is set in the beautiful countryside three miles from Perth railway station. You can get the #58 bus from the nearby bus station or drive and park on the grounds. —*Sandy Swinton*

Spain's Vermouth Renaissance

There's been a remarkable resurgence—if not resurrection—of Spanish vermouth in recent years.

Long considered an old-fashioned drink—an aperitif you might remember your parents drinking, it's been making a comeback.

Vermouth (*vermú* or *vermut*) is a fortified wine blended with aromatic herbs (usually clocking a hefty 15% alcohol content). It starts out white, but mellows into its more commonly-known vermilion (red)—where “vermouth” gets its name—thanks to an infusion of caramel, spices, and herbs, including wormwood. (Wormwood is also a key ingredient in absinthe.)

Vermouth is usually served chilled and neat over ice, garnished with a citrus wedge and an olive, although some prefer a splash of *sifón*, or soda (spritzed at the table upon serving) to diffuse its aromatic

flavors.

Vermouth comes in its signature red, but also white and rosé, (Spain produces over 150 artisan varieties) and many bars in Spain now serve it on tap (*de grifo*).

Vermuterías (bars and restaurants where vermouth is the main drink of choice) can be found countrywide, but my favorite is [Antigua Casa de Guardia](#), Málaga's oldest bodega. First opened in 1840 by Don Jose de Guardia, all subsequent owners have kept the name and maintained the tradition of Don Jose's original vision.

Despite its fame, it's still a neighborhood bar where you order your *vermú*, sherry, or wine from one of the barrels lining the walls (all of which are produced by local vineyards). Tasty tapas of mussels, prawns, charcuterie, and Iberian ham accompany all drinks and the waiters still mark your tab on the counter with chalk. —*Carolyn A. Thériault*

A Bittersweet Goodbye to Cabo

Ronan
McMahon



Springtime in Cabo is one of my favorite times of year. The ocean gets warmer and the days longer. I love the naked beauty of the desert, the glittering ocean, and the magnificent mountains speckled with brittlebush, and purple lupines.

This is also the time of year when I say goodbye to it all and pack my bags for Europe, to begin a new season of scouting and discovery...

I'll be stopping in the Dominican Republic for my first real estate scouting trip there in seven years. And I can't wait to get back to my base on Portugal's Silver Coast. It's a place I love to spend time, and I've been bowled over by the income my beachfront condo there has generated when I'm not using it.

But leaving Los Cabo and Baja behind is bittersweet. And no doubt when I return next winter, it will have transformed once again...

Since I started coming to Cabo in 2014, I've seen it grow each year. It's already got a global reputation in golf, sports fishing, and as an all-round paradise. It's also one of the world's top luxury travel destinations. This year, *at least five* new major resorts are due to open, creating 3,000 jobs.

The Path of Progress I've been tracking here for a decade is exploding in all directions. A juggernaut of affluence is tearing through the region as droves of people come for vacation, long-term rentals... and real estate.

Once exclusive to the Hollywood set, Cabo is now attracting the mega-wealthy as well as the "ordinary rich"—corporate professionals, business owners, entrepreneurs. And I'm seeing remote workers arriving en masse. Freed from the office, folks are flooding to desirable places like Cabo... places you can easily access with good infrastructure, perfect weather, and lots of fun in the sun.

And I'm seeing the same trend everywhere across the southern Baja Peninsula.

When I first came here, the village of Pescadero barely featured on the

maps. I stayed in a boutique hotel for \$300 a night. Today that hotel is being transformed into a luxury resort with a base price of \$1,500 a night.

Or take the East Cape. In 2016 it was considered a place for rugged adventurers, with little in the way of facilities—you were encouraged to bring your own water and sunscreen. Now you can spend the night at the Four Seasons. And there are multimillion-dollar mansions and luxury developments along the beachfront.

But prime real estate in Cabo and across the Baja has become increasingly scarce. With inflation, building costs, and demand surging, supply cannot keep up. That's what has made the deals I bring to my *Real Estate Trend Alert* (RETA) group so powerful. We use our group buying power and connections to carve out incredible prices on best-in-class Cabo real estate in a market where it's becoming incredibly rare.

In our recent deal at El Mirador, our RETA-only price was \$258,600 for a spacious two-bedroom condo with fantastic ocean views and incredible planned amenities (similar condos nearby list from \$370,000 up to \$500,000). And with demand as it is, I expect gains of \$155,160 just three years after delivery.

The big trends converging in Cabo have created the perfect set of circumstances for a red-hot rental market too, both short- and long-term. Once El Mirador is established, I conservatively estimate income of \$40,500 a year, plus plenty of time for your personal use, too.

That's why I bought two condos alongside fellow RETA members. I'm that bullish on Cabo's future. Like I said, my springtime departure is bittersweet, but I'm already anticipating very sunny skies when I return come winter.

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

■ **Patti J. says:** Hello Ronan, what is the amount of money needed to get in on some of your real estate deals?

My partner and I retired early and sold our home for travel equity. Our stock market investment scheme isn't performing the way we had hoped. Although we weren't planning on buying another home anytime soon, the prospect of a property that will pay for itself and appreciate looks like a better option in the current market.

■ **Ronan says:** Hi Patti, the entry cost will vary depending on where you are buying and the type of financing you get. For example, members of my *Real Estate Trend Alert* (RETA) group have been able to buy luxury condos in places like Lagos on Portugal's Algarve, paying 30% over the construction period and the rest with a low-rate Portuguese mortgage.

In a Lagos community called Adega, one RETA member bought a condo for €480,000 in 2020 and sold it for around €700,000. And she'd only put up a fraction of the cost. In fact, some RETA members (myself included) have even bought in on no-money-down foreclosure deals in Portugal.

In a recent Cabo deal, members could buy two-bedroom, two-bathroom condos from \$258,600. And thanks to special members-only terms, they can spread payments over at least 90 months.

On a recent deal near Estepona, Spain, members could buy two-bedroom condos for €368,000 with 30% down and payments of approximately \$1,058 a month with Spanish bank financing. And they've seen the price of these condos rise €34,000 in a matter of months.

So, there are many ways to approach financing, and the right deal can deliver rapid gains.

But remember, there is always a financial commitment in any real estate deal—even with no money down. Never buy with the expectation of a quick flip and always be prepared for your investment to mature slower than you anticipated.

“We Hit the Road in Search of Our Retirement Home”

Name: Mike and Leslie Rogers

From: Chicago, Illinois

Roving in: Latin America and Europe

The first decision was easy: Retire outside the U.S.

The second was harder: Where?

And that’s how my wife, Leslie, and I became roving retirees. We hit the road in search of our overseas retirement home. For two years, we lived in a variety of destinations around the world looking for our “just right” spot.

We did a lot of research first, scouring *International Living* magazine articles and attending an *IL* conference.

No mortgage payment or car payment meant our housing budget was roughly \$1,500 a month. We wanted to rent a two-bedroom place so we’d have the option of hosting. It was important for us to live like locals, so in most places we chose accommodations in walkable areas (that also cut out the need for a car).

The rest of the budget was about \$3,000 for groceries, dining out, entertainment, and other daily expenses. In some places that was plenty, and in others, we dipped into reserves, but overall, we found we could stay within budget.

First stop: Alicante, Spain. Alicante is a great place—walkable, good public transportation, and an excellent market with lots of fresh fruits and vegetables, meats, and seafood. A warm climate, friendly people, and tons of history. It was hard to leave, but this was our first stop on the tour.

Then it was on to Malta. Public transportation—by bus or ferry—was easy and inexpensive. History was everywhere, from archeological sites older than the Egyptian pyramids to secret bunkers used during World War II. But Malta in winter was a little too chilly and damp, and with our 90-day European tourist visa limit approaching, we took off back across the Atlantic for Mexico.

San Miguel de Allende was our first stop since we’d read so many good things about the town. And it was recommended by *International Living* experts at the conference we attended. We managed to see monarch butterflies in their winter home, visit ancient pyramids at Cañada de la Virgen, and take a day trip to the beautiful



From Southeast Asia to Latin America, roving the world is a great way to find your forever home.

Exploring the World in Search of the Perfect Spot

city of Guanajuato.

We both love the beach, so next up was Puerto Vallarta. We’d also read great things about it during our research. We went whale-watching and learned about Mexican culture. We also spent time in Mérida and in the beach town of Playa del Carmen—the only one of our five Mexican “homes” that we’d previously visited.

After a brief time-out back in the U.S., we returned to Mexico, to the Lake Chapala area south of Guadalajara. This place was promising, with friendly people and lots of expats. The local market, or *tianguis*, was one of the biggest and best we had seen in our travels throughout Mexico.

We tried out Costa Rica too. While the climate was great and the people friendly, we just didn’t feel a connection.

So, we decided to head back to Europe and booked a stay in Montpellier, France. As it’s a university town, the city was full of young people and we enjoyed the youthful atmosphere. Buying food at local markets was easy, and the restaurant scene was first-rate. We found a wine shop (*Maison Régionale des Vins et des Produits du Terroir*) right around the corner from our condo that specialized in local wines—

some of the best we’ve ever tasted!

After two years on the road, we’d eliminated only a few places completely—we were too cold in Malta, too hot in Mérida, Playa del Carmen, and Puerto Vallarta.

The finalists were Montpellier, Alicante, and Ajijic. Montpellier was our favorite place because we could really feel the energy in the historic center. Cultural offerings were excellent, with a very good symphony orchestra and a festival that included classical music and modern dance. And a 30-minute tram ride got us to a terrific Mediterranean beach.

But in the end, we chose Ajijic, in the Mexican state of Jalisco, to be closer to our daughter in San Diego, and because we valued the warm, dry climate after 16 bitter Chicago winters. We also found the people there—locals and expats alike—to be sociable and supportive, and the laid-back lifestyle suited us perfectly.

We were vagabonds for two fun-filled years and learned enough to make an informed choice. While we started out with visions of living in Europe, proximity to family turned out to be more important than we’d originally thought.

We’re now **permanent residents of Mexico**, where we have many friends and

own a home with a sweeping view of Lake Chapala. —*J. Mike Rogers*

"The Roving Lifestyle Is Significantly Cheaper Than Living in the U.S."

Name: Leah Sugerman

From: Lincroft, New Jersey

Roving in: Anywhere from Costa Rica to Vietnam

Some mornings, you'll find me sipping a frappé on the balcony of a beachfront apartment on a Greek island. On others, I'll be enjoying a Vietnamese coffee in a bustling café in Hanoi.

After that morning coffee, I'll open my laptop and begin my work day. I freelance for a number of companies—editing or writing about travel and yoga. My main "gig" is teaching yoga, in person (my favorite), as well as online classes and yoga instructor courses.

After my morning work session, I usually take an extended afternoon lunch break to enjoy my surroundings. I'll surf... or people-watch... or take a dip in a hot spring. Whatever I do, I try to enjoy it as fully as the locals do.

In the evenings, I might finish up any leftover work, exercise, then either cook or go out to eat. But my favorite part of each week, of course, is the weekends. This is when I have free rein to explore. Often, I'll hop on a rented motorbike and drive off into the horizon, stopping to enjoy every scenic vista along the way.

Since moving overseas, I've taken up lots of new hobbies—one of the many perks I love about travel. From surfing to Latin dancing to paddle boarding to baking Italian treats, there's always something new and fun to learn wherever I go.

Usually, I rent a small but comfortable Airbnb for a "long-term" stay—typically anywhere from one to three months, depending on visa laws. In each place, I get to know the local culture, taste the cuisine, mingle with the locals, and explore the beauty of the landscape or city. I've been on the road for almost seven years now, and have been to Egypt, Iceland, Colombia, Thailand, Croatia, Belize... and a bunch of places in between.

The cost of living is different everywhere, but I've found the roving lifestyle to be significantly cheaper than the cost of living in a major city in the U.S. I typically spend a few hundred dollars on each flight

I take, depending on the distance, but I fly only once every three months or so.

Housing is usually about \$1,500 per month, which is significantly less than the \$4,000 my siblings pay to live in New York City. Food costs vary greatly, but traveling and living off a U.S.-based salary allows me to live very comfortably in most parts of the world.

If I had to pick favorite spots for living as a digital nomad, they'd be Bali, Costa Rica, Thailand, and Greece. However, I'm happy anywhere beautiful with a stable internet connection

My life isn't always a fairytale highlight reel. Some days, I'm dripping with sweat on a bus headed in the wrong direction because I don't understand the native language, or I'm desperately searching for a stable internet connection for an important Zoom call.

Living on the road can be exhausting, but it's also exciting and filled with spontaneity. It requires lots of long goodbyes... but it also allows you to create new hellos.

I'll know I'll cherish the experiences and the memories I've created for life. —*Leah Sugerman*

"A Life That Fulfills Our Wanderlust"

Name: Rhonda and Jim Delameter

From: Luverne, Minnesota

Roving in: United States and Latin America

After a 15-month backpacking trip around the world in 2007-2008, my husband, Jim and I knew we no longer wanted to spend our lives working 40-plus hours a week to explore the world within our limited vacation time each year.

In 2015 we threw in the towel, sold our house and everything in it, and hit the road in our truck camper. We explored nearly every corner of Mexico and Guatemala before finding ourselves at a crossroads: Continue south and figure out additional revenue streams... or head north to assist our aging parents, but also build a semi-nomadic existence for our itchy feet.

Our solution isn't for everyone, but we've found it to be ideal for us. We joined the "workamper" (work-camper) lifestyle and haven't looked back since.

Workampers are singles, couples, and even families who live in their campers and travel from area to area working in a

variety of settings—from B&Bs to the beet harvests of South Dakota.

Some workampers do two seasons a year, but we choose to work a single season in the U.S. before we head south for the winter season on the beaches of Mexico.

In future years, perhaps we'll spend winter in Southeast Asia, India, or another of our favorite destinations. We've found this combination to be the perfect balance. We keep busy, we live for free while earning a wage, and we have the flexibility to head south for the winter or head to a different part of North America to take on another seasonal position.

That seasonal work ranges from full-on volunteer work to a decent wage. I've also worked as a freelance travel writer for several decades, which adds a revenue stream. Soon we'll head to Texas for eight weeks so Jim can become certified to work as

an RV mechanic and appraiser, a step which will increase our revenue across continents as more and more people travel overland.

In general, we count on \$100 a day to meet our needs. This figure is a huge generalization, as traveling through Europe, for instance, is more expensive than travel in Asia or Latin America. We can often get by on half of that amount.

For our healthcare, we rely on travel insurers like [World Nomads](#). But in truth, we rarely file a claim, as healthcare is significantly less expensive than the U.S. nearly anywhere we travel. We get our dental and medical work done south of the border.

We've found the key to longevity in international travel is to stay where the locals stay. Eat, drink, and shop where the locals do. Be a little bit uncomfortable. Embrace that which you don't understand.

Our goal is to eventually live a life that takes in the concept of "no vacation required." Our perfect day starts by waking with the sun... a beach walk with coffee followed by yoga and a local breakfast... then some work, some socializing, and some sightseeing. The day culminates with more beach time, dinner at a local establishment, and the all-important sundowner cocktail.

At some point in the future, our plan is to move to living full-time in one of our favorite countries overseas. But for now, we've created a life in the middle—a life that fulfills our wanderlust. —*Rhonda Delameter* ■

"I have free rein to explore each place."

Recently, *The New York Times*' Paul Krugman called attention to a curious development in global markets. The price of gold, he noted, tends to move opposite to "real" interest rates... but not lately.

Real interest rates are the difference between inflation and bond yields. When inflation is higher than the yield on a 10-year treasury bond, real interest rates are negative. Investors lose money by holding treasuries, so they buy gold instead. That pushes up its price.

Conversely, when real interest rates are in positive territory, the gold price falls as investors move back into treasuries.

But that pattern has recently fallen apart. Real interest rates have moved into positive territory extremely quickly by historical standards, and yet the gold price is rising.

Krugman believes the collapse of cryptocurrency prices over the last year or so has caused many people to abandon crypto as a hedge against inflation (precisely the role "Satoshi Nakamoto" envisaged for Bitcoin when he created it). Crypto buffs have moved their proceeds into gold, boosting its price, even though real interest rates are rising. After all, the last thing crypto buffs would do is buy treasuries, the ultimate symbol of the dreaded "fiat currency."

I've never been a crypto bull. Although the underlying blockchain technology has promise, the only crypto coins likely to share in that future are those that generate yield based on real economic usefulness. But as many people are beginning to realize, that usefulness is still far in the future.

I agree with Krugman that crypto's recent tarnishing is probably causing gold to shine once again. The good news is that you can take advantage of gold's resurgence while keeping the privacy that attracts people to cryptocurrencies.

There's Gold... and Then There's Bullion

Let's get one thing clear... if you're acquiring gold as a hedge and investment, you want bullion. (The same applies to other precious metals like silver and platinum.) "Bullion" refers to a precious metal that's been refined to a high state of purity. It can take the form of bars, wafers, plain rounds, or minted coins.



Buying gold online provides you with an extra level of privacy.

Gold Bullion: Why You Should Buy Now... and How

Ted Baumann

Whatever the type, their main purpose is to be a store of value. Even minted coins with a face value in currency, such as a U.S. Gold Eagle, are held for their intrinsic value, which derives from their weight and purity.

By contrast, "numismatic" gold or silver coins are held for their collectible value, which typically exceeds the value of their metal content. Their purity is usually less than bullion.

Although the IRS treats bullion and collectibles the same when it comes to taxes—they're both considered capital assets and taxed on capital gains—you can hold bullion gold in a retirement account, but not collectible coins.

Getting It

Many people like cryptocurrencies because they promise anonymity and ease of trade. You can buy and sell them online, and thanks to blockchain technology, you can do it anonymously.

You might think switching to gold as a hedge against inflation or potential

economic trouble means giving up privacy and security. After all, if you buy more than \$10,000 worth of gold bullion in cash from a U.S. dealer, by law they must report it to the government (so, if you had invested \$250,000 in gold bullion bars and keep them in your home safe, the IRS would know about it).

And there's always the precedent of the 1933 law that confiscated all privately held gold in the U.S. Who knows what a panicking U.S. government might do in a real pinch?

But there's a secure and more private way to buy gold... many companies sell bullion metals online. You simply log on to the merchant's website, choose the bullion you want, and pay for it.

At first blush, that doesn't sound like it solves any problems. If the company is in the U.S., they still must report you to the IRS. And it's still vulnerable to confiscation if it should ever come to that.

But the availability of online gold trading opens the door to a strategy many people I know have used to secure their

"If you're acquiring gold as a hedge, you want bullion."

wealth—one you can easily apply as well—all from the comfort of your own home, wherever that may be.

Keeping It: Safely, Securely, and Anonymously

The key to this strategy is to practise the same diversification we recommend here at *International Living*—but apply it to your wealth instead of yourself.

Several offshore jurisdictions offer favorable legal and tax treatment to foreign investors in gold and other precious metals. In those countries, firms have emerged to offer services to people like us who want to store our wealth safely out of the prying eyes of our own government.

Typically, these companies operate ultra-secure “treasury grade” vaults. Such vaults are designed and built to the same exacting standard used by sovereign governments to store their own bullion holdings (like Fort Knox in the U.S.).

But the crucial innovation is that many of these companies have expanded to include gold and other precious metal brokerage facilities to foreign clients. Not only will they store your gold, they’ll also sell it to you and sell it for you, should you decide to do so.

Thanks to this innovative combination, you can easily buy gold online and have it stored in a secure treasury-grade vault in a foreign jurisdiction.

Safety and Security Under the Southern Cross

One of my favorite offshore vault companies is [New Zealand Vault](#) (NZV), with branches in Wellington and Auckland. NZV, the country’s oldest vault business, was founded in 1931. Its treasury-grade vaults are on par with those used by sovereign reserve banks, and guarded 24/7. It’s fully insured by Lloyds of London.

NZV is privately owned and independent of the banking sector and government. Its corporate finances aren’t mixed up with other business lines. NZV’s management are all ex-senior executives from the banking industry. They’re also a fully accredited broker in gold, silver, and platinum bullion, in both coin and bar form. Gold comes in various sizes, from one-ounce wafers to kilogram

bars. Bullion coins include one-ounce Australian Philharmonics and Kangaroos, and Canadian Maple Leafs. All metals are quoted in U.S. dollars.

Opening a safety-deposit box and depositing your bullion at NZV is simple. Here’s how it works:

- Step 1: Complete [NZV’s online registration](#). The account can be in your own name, or under a limited liability company (LLC), trust, or other legal vehicle, whether U.S.-based or offshore.

- Step 2: Order as much bullion as you like through NZV’s secure online-payment engine, by credit card or bank transfer.

- Step 3: Get a copy of your driver’s licence AND passport or other photo ID, as well as a utility bill or bank statement with your current residential address on it. Have them notarized. If you’re opening an account under the name of an LLC or trust, you will need documentation relating to the director or trustee.

- Step 4: Send the original notarized copies to NZV within 30 days.

You don’t have to buy gold from NZV. If you already own some, you can send it to them with the assistance of Crowe Australasia, which is part of the FINDEX group.

[Crowe Australasia](#) can do much more for you besides transporting existing gold holdings to Wellington. An NZV safe-deposit box can only be opened with two keys—one for the client and one for NZV. But NZV can’t access the client’s safety-deposit box without the client’s key, and vice versa.

If you aren’t in New Zealand, a local representative of Crowe Australasia will personally deposit your bullion into your box, whether it’s purchased via NZV or shipped in, and confirm in writing that it’s securely stored as agreed. They’ll hold the key to your box in the safe custody of their own NZV box and cooperate with the company to open your box when you authorize it.

Of course, as the primary box holder you can nominate other people to have access to your safe-deposit box, such as an attorney or trustee. In the event of the death of a sole hirer of a safe-deposit box, the safe-deposit box won’t be accessible to anyone other than the legal representative

appointed by your estate.

NZV can help move your existing gold holdings to their vaults using the logistics department of [Scottsdale Mint](#), based in Scottsdale, Arizona. They organize everything, including labels, packing instructions, and pickup.

Annual storage costs are \$69 a year for boxes holding up to 10 kilograms. For larger holdings, particularly of silver, which is more bulky relative to value, they have a bullion depository, the cost of which they’ll quote on inquiry. There is also a small fee each time you ask that Crowe Australasia access your box.

NZV can also cover the contents of your box under its Lloyd’s of London insurance policy. Insurance is offered in bands of \$10,000, up to an unlimited

amount for any one box, based on the dollar value you specify for the contents. NZV doesn’t need to know what’s in the boxes being insured. Alternatively, you could have your own insurer cover the contents of your box.

There’s yet another advantage of dealing with NZV: Thanks to a special arrangement with the Bank of New Zealand, the company can open a bank account in your name to facilitate trading bullion in and out of your NZV account in New Zealand dollars. That’s particularly useful since the New Zealand dollar price of gold has improved considerably in recent years.

Of course, that also means that you have a bank account in a foreign country, without actually having to live there yourself. That’s not easy to achieve. In this case, because you’re doing business in the country and have valuable assets stored there, you’re welcome to establish a banking relationship.

The only requirement is that within 12 months of having opened the account, you must present yourself to a New Zealand Bank branch to confirm your identity. ■

“Buy gold online, store it in a foreign jurisdiction.”



Ted Baumann is *IL*’s Chief Global Diversification Expert, focused on strategies to expand your investments, lower your taxes, and preserve your wealth.



Collecting gold coins on your travels can offer protection against a potential monetary crisis.

Gold Coins: Fun Collectibles That Offer Financial Security

Jeff D. Opdyke

In 1688, somewhere in the city of Agra, a metalsmith placed a gold nugget on a die, set another die atop the nugget... and slammed it with a hammer, fashioning it into a beautiful coin. The coin was minted to commemorate the reign of Aurangzeb, ruler of the Mughal Empire that stretched across South Asia from the 16th to 19th centuries. Aurangzeb's mother, Mumtaz Mahal, is the woman for whom the Taj Mahal was built as a grand burial site in Agra in the mid-1600s.

All these centuries later, the coin—what's known as a gold *mohur*—remains in pristine condition, looking as though it was minted just yesterday. It now sits in a safe-deposit box in south Louisiana. My safe-deposit box.

I've been a rare coin collector since I was a kid. As part of that hobby, I have a habit of wandering into rare coin shops all over the world when I'm traveling, looking to grab a gold or silver coin to add to my collection at a reasonable price.

That's how I came into possession of that gold *mohur* from Aurangzeb's reign as

Mughal emperor. I was in London, not far from Trafalgar Square, and I popped into one of Britain's oldest coin dealers—[A.H. Baldwins & Sons](#), a staple of the British numismatic community since the 1870s.

In a second-floor room with a glass wall overlooking the Strand below, a dealer and I chatted about a variety of coins he'd laid out for me in a velvet-lined tray. Ultimately, I snapped up the gold *mohur* and a silver Roman denarius from the year A.D. 141, during the reign of Emperor Antonius Pius. As with the *mohur*, the denarius looks as though it

left the mint yesterday.

To be clear, my hobby isn't so much about coin collecting as it is lifestyle protection. I imagine that sounds strange. But my concern is that we're living through a time when the government has decided debt doesn't matter and that the dollar can be sacrificed in the pursuit of wild overspending.

Which makes investing in collectible coins not just a fun hobby, but a sensible financial strategy.

“Coins are a sensible financial strategy.”

Why I Buy Gold Coins When I'm Traveling

In my 57 years on this earth, Uncle Sam's debt has expanded from \$320 billion, or a paltry 40% of America's economic output, to \$31.5 trillion, or 122% of the size of the country's gross domestic product. Add in all the off-balance-sheet debt America owes for its various unfunded liabilities like Social Security and Medicare, and the U.S. debt-to-GDP ratio is right up against 600%.

I don't think it's unfair to call that banana republic levels of financial mismanagement. Nor do I think it's unreasonable to worry about what all this debt means for the long-term stability of the U.S. dollar and financial system. So, I buy gold and silver as my way of protecting myself against what I am certain is a coming monetary crisis.

I hear naysayers panning gold all the time. But since its peak in 2002, the dollar is down 15%, while gold is up more than 525%. That tells me savvy investors are buying and holding gold as an antidote to a potential dollar crisis.

Yes, gold is archaic. It's old school. But precious metals have been the solution to virtually every monetary crisis in history, and there's no reason to think that this time would be any different.

Plus, there's a historical reason why owning collectible coins makes sense. In the 1930s, President Franklin D. Roosevelt confiscated gold as a way to stabilize the dollar and then repriced the metal higher, thereby devaluing all the dollars people held. However, while FDR confiscated gold bullion, he did not confiscate collectible rare coins.

Now, I'm not saying confiscation is likely again. But I'm also not *not* saying that. And if it were to come about... well, a nice proportion of my gold holdings is in collectible coins.

I first started adding gold and silver coins to my collection about a dozen years ago. In that time, I've strolled through coin shops in London, Copenhagen, Prague, Moscow, Hong Kong, Singapore, as well as the Estonian capital of Tallinn and the Latvian capital of Riga. I haven't bought coins in each of those locations, typically because I didn't find anything I liked, or if I did, the price wasn't right.

But in many places, I've been a buyer. In St. Petersburg, Russia, I found a

small coin shop half an hour from the Hermitage Museum. There, I picked up a lovely five-ruble gold coin from 1898, during the reign of Russia's last czar, Nicholas II (the one who was murdered, along with his family, by the Bolsheviks).

In Copenhagen, I walked about 30 minutes from my hotel to the tiniest of coin shops I found online. There, the owner spent the better part of an hour chatting with me about gold coins from Scandinavia and that part of northern Europe. In the end, I picked up a shiny-as-new Dutch 10-guilder gold coin minted in 1897 in neighboring Netherlands, with a very young-looking Queen Wilhelmina on its face.

Wandering around Prague, where I live, I've come upon an unusually sizable number of coin shops, all packed with coinage from central Europe, particularly pieces from the Austrian Empire, of which the Czech Republic, then known as Bohemia, was a member state. In those stores, I've bought an eight-florin gold coin from 1887, and several Austrian gold 100-coronas from the 1910s, just before World War I ended the empire.

Back at A.H. Baldwins on a different trip through London, I added another *mohur* from the reign of Shah Bahadur, the last Mughal emperor, from the mid-1800s... a gold *Kahavanu* from Sri Lanka, circa the 10th or 11th century... and my favorite coin yet—from the rule of Mongol Emperor Genghis Khan, minted in the year 1222, and one of less than 300 known to

exist.

Here's the big question people ask: Why buy coins when you're traveling when you can just buy gold coins in the U.S.?

Fair question.

Several answers: I see coins as unique souvenirs from my travels, much more valuable in the end than, say, refrigerator magnets. I like finding coins unique to the region I'm visiting, such as a 1924 silver one-ruble coin from the early days of the Soviet Union, and designed in a constructivism art style that was popular at that point in history.

I also like that I can very often find greater value locally. I found that 1924 silver ruble (in lovely condition) at a rare coin shop in Riga, Latvia, and it cost me the equivalent of about \$37. I've seen them elsewhere in the \$70 to \$90 range. I've found extremely nice gold coins at prices of just 2% to 3% above the spot-price value of their gold content. More often than not, even basic gold coins are going to cost at least 7% to 10% over spot.

How to Buy Gold Coins Overseas

To be sure, you're not going to find bargains—or even fair deals—at every coin shop you stumble upon in your travels.

At an antique/rare coin store in Old Town Tallinn, I found a nice, three-ruble platinum coin from Catherine the Great's reign as Russian empress (these three-ruble coins were the first platinum coins ever minted). Alas, the shop owner had wildly overpriced the coin and wouldn't negotiate.

Before I travel, or if I'm on the road and suddenly get a hankering to grab a coin somewhere, I just Google “numismatic shops in [insert place name].”

The term “coin shops” doesn't typically generate the right results because a lot of gold buyers, jewelry stores, and antique dealers sell coins. They too often pop up in the search results, and I've found they're not where you want to go. Because they're not coin experts, they usually overprice the coins they have, just like coins on eBay are almost always overpriced.

Legitimate numismatic dealers are much more rational with their pricing because their business is based entirely on coins. Sure, the super-rare coins will be

rightly pricey, such as that Genghis Khan coin I bought for close to \$10,000 at the time.

But your run-of-the-mill historic coin is basically priced as bullion. Its primary value is its metal content rather than its rarity. True numismatic dealers know their buyers recognize this fact and so don't try to rip them off—not always the case with antique shops that only have a few coins here and there.

Don't be afraid to negotiate.

It's not like buyers wake up every morning and think, “I've run out of gold coins! I must go to the gold coin store!” By which I mean a lot of rare coin shops don't have a regular stream of customers flooding in every day. So, store owners are often willing to haggle a

bit. Don't expect to pay less than the value of the underlying metal, but for raw bullion coins it's often possible to negotiate down to a few percentage points above spot price.

Which means, know the price of the underlying metal on the day you're shopping. That way you can calculate the coin's intrinsic value on the fly with your smartphone calculator.

Ask the store owner how much gold is in a coin, or Google it. Coins from the last couple of centuries are generally known, uniform weights. For example, those Austrian 100-coronas I mentioned all contain 0.9802 troy ounces of pure gold.

Coins from ancient times were not typically uniform, but a good numismatic dealer will be able to tell you the weight and composition of the coin.

And with that, you'll have a souvenir from your travels literally worth its weight in gold, and which will help you preserve your lifestyle as inflation and America's worsening fiscal situation continues to erode the value of the dollar. ■

**“A souvenir
literally worth
its weight
in gold.”**



Jeff D. Opdyke is editor of *The Global Intelligence Letter* and IL's expert on 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



Visit London for the sights and the oldest coin dealers in Britain.



Buenos Aires offers a unique blend of cultures and affordable costs for big-city living.

“Blue Dollar” Delivers Bargain Lifestyle in Buenos Aires

Greyson Ferguson

With its neoclassical and art nouveau architecture, renowned museums, and world-class culinary and fashion scenes, Buenos Aires earns its moniker as “The Paris of South America.”

But as the capital of Argentina, a country beset with political instability and out-of-control inflation, many have asked why I’d choose to live here.

What they don’t realize is Argentina’s economic troubles are an incredible advantage for anyone earning a living in the U.S., thanks to the “Blue Dollar”—a currency exchange system that allows you to double or even triple your spending power (see the sidebar on page 15).

Argentina is also very safe—there’s a big police presence, especially in the tourist areas, and little more than petty crime. You can enjoy the vibrant night life in Buenos Aires and feel safe walking home at 2 a.m.

I visited Buenos Aires on a tour of the region years ago, and it was the only destination that made me feel really alive. From the romantic blend of Latin American and European cultures... to the entertainment and literary scenes that rival

any in the Western Hemisphere (there are more bookstores per capita than any other city in the world)... there’s plenty to fall in love with.

Obtaining a permanent residence visa in Argentina isn’t an easy process. But a tourist visa can be renewed an infinite number of times by visiting another country every three months.

If you’re considering a long-term stay in this remarkable city, here are some useful tips and tricks...

Apartment Hunting

I booked an Airbnb for my first six weeks in Buenos Aires, assuming it would give me more than enough time to locate an apartment and move in. But finding an apartment in Buenos Aires can be challenging.

One of the websites I used in my search was [Argenprop.com](https://argenprop.com) (similar to [Apartments.com](https://apartments.com)). I looked through the areas of the city that interested me, wrote down all the apartments available, then went on long walks around the neighborhoods to make sure I liked what I saw.

After identifying a dozen or so apart-

ments, I sent emails to each listing. None of them responded. A local eventually told me nobody replies to emails—it’s better to instead contact the real estate agents via WhatsApp. This proved to be sound advice.

Eventually, I located an apartment a week before my Airbnb move-out date and paid a reservation fee to secure it. I stopped into the real estate agent’s office and signed an agreement stating I would pay one month of rent, a one month security deposit, and one month’s worth of “fees,” which would go to the real estate agency. The day after signing the agreement, they contacted me to say they now required two months’ worth of security deposits.

This, as I’ve been informed, is commonly known as “gringo gouging.” I refused to pay, collected my reservation fee (they have to return it by law), and, thankfully, secured another apartment a few days later.

In the end, I rented a fully furnished apartment with all utilities, Wi-Fi, and cable included for around \$350 a month.

A New Orleans-Meets-South America Vibe

My apartment is located in the Palermo district, an excellent location with cobblestone avenues and a New Orleans-meets-South America vibe. The return of spring brings green-lined streets, while the bike lanes make it simple to explore on one of the ride-share bicycles or a scooter.

There’s a fully stocked grocery store a half-mile away from my apartment, and for smaller purchases, there are four convenience stores and kiosks (think miniature 7-11s) that sell candies, beverages, sandwiches, and sometimes

Argentinian hotdogs called *panchos*. Fruit stands, several pizza shops, and two pet stores are also within a few minutes’ walk of my home.

Down the street are three cafés and restaurants, all over 100 years old and still running strong, plus two breweries and several small performance theaters. If you’re in the neighborhood, check out [Cantina Pierino](https://cantinapiertino.com) for great Italian food and grab a craft beer at [La Birreria Almagro](https://labirreriialmagro.com).

Of course, all of this isn’t unique to my

“More
bookstores per
capita than
any other city.”

block. Most neighborhoods in town have their own collection of charming restaurants with exposed brick, chalk-written daily menus, and recipes passed down for generations. It's possible to live a full Buenos Aires life without ever walking more than a few blocks from your apartment.

Everything here is super affordable, especially when purchasing with the blue-dollar conversion rate. Prices are in constant flux due to the hefty inflation rate (inflation hit a record high of 98% in 2022), but on my most recent grocery store run, I bought 30 eggs for about \$2.50, two pounds of ground beef for \$2.25, a 2-liter bottle of Crush Pomelo by Coca-Cola (similar to Orange Crush soda, but with grapefruit) for 40 cents, and five pounds of dog food for \$4.

My monthly cell phone bill is less than \$4. That includes all my social media access plus 2 GB of other data. If you connect to Wi-Fi at home and at local establishments, it's very easy to avoid going over this.

If you want to use your current cell phone, you'll just need to get a new SIM card for it. Stop by a kiosk and ask for a phone SIM card (the company I use is Moviestar). They'll give you a SIM card with instructions on setting it up. It's help-

ful to have a Spanish speaker with you to assist in this, but if you can't figure it out, you can go to a local shopping mall and have an employee at the official service provider help you.

To maximize your savings, you need to buy everything in cash. It's the only way to obtain the blue-market conversion rate. And most stores offer a cash discount. In fact, the only thing I buy with a credit card is my gym membership. I pay around \$22 to SmartFit, which is the Latin American equivalent of Planet Fitness.

"My phone bill, with 2GB of data, is \$4 a month."

Day-to-Day Living Tips

Several Facebook groups have proven incredibly helpful in my time here. Buenos Aires Expat Hub is a fantastic destination for all kinds of information, ranging from immigration

legal advice to tracking down the best dermatologist.

These groups are also great to use before you arrive to learn what to bring, or what might not be available in Argentina. If you love Mountain Dew, for example, I'm sorry to report you can't get it here. And name-brand clothing is more expensive. Locally produced clothing isn't terribly priced, but if you burn through Nike sneakers, love your Lululemon pants, or



Each neighborhood in Buenos Aires has its own character and charm.

there's a boutique skincare company you can't live without, you'd better buy in bulk before traveling.

Foodies Buenos Aires is my favorite group, as it suggests all kinds of great restaurants, not to mention it is the best group I've come across to connect people thanks to the events it hosts.

Last, Buenos Aires Classifieds is a solid option for locating apartments. These are all updated listings, so you can skip the hassle of contacting individual real estate agents. ■

GETTING THE BLUE RATE

Attempting to explain the financial situation in Argentina would be like summarizing a Ph.D. thesis on a fortune cookie, but for travel and living purposes, focus on the blue-dollar rate or "Blue Rate."

Several decades ago, Argentina heavily devalued its currency to make repaying foreign debts easier. When this happened, locals began pooling their money into the U.S. dollar. This pushed the value of the peso down even further. To prevent this, the Blue Rate was created, which doubles the amount of pesos required to obtain a dollar (and when you have dollars, you can exchange them for double the amount of pesos).

The Blue Rate is more attached to what's going on in the Argentinian government and national market trends

than anything else, so when there's a major economic shakeup, the Blue Rate jumps higher. In simple terms, you can double your money using this rate versus traditional money transfers through a bank or ATM.

There are two ways to secure the Blue Rate. One is to exchange U.S. dollars for pesos at local exchange locations and the other is to transfer money to yourself.

There are Blue Dollar money exchange locations on Florida Street in Buenos Aires. You'll secure a better rate if you have hundred-dollar bills. (I'm not a big fan of this, because it means you're walking into a very crowded area of the city and leaving with more money in your pocket than what many people make in a month.) But in a pinch, it's

"You can double your money using the Blue Rate."

a good idea to stockpile a few hundred-dollar bills.

In Argentina, Western Union is one of your best friends. It often gives the best blue dollar exchange rate anywhere. It's a breeze to set up an account, and you can wire yourself (in U.S. dollars) and pick the money up (in pesos) at a physical location.

My suggestion is to visit an official Western Union location in the city and not one of the satellite shops (the official locations look like large banks painted in yellow) and stop by mid-week, or Tuesday through Thursday in the morning. These locations are packed on Friday and Monday and will even run out of money.



Mérida's renovated colonial homes, safe environment, and big-value lifestyle make it a draw for expats.

Historic Mérida: Live Well in Mexico's Opulent "White City"

Wendy Justice

Elegant Spanish colonial mansions... 16th-century churches... cobblestone streets... and a rich Mayan heritage...

A visit to Mérida on Mexico's Yucatan Peninsula is like stepping back in time.

I was last in Mérida 25 years ago, and it has the same feel now. In fact, it's changed little since the city was founded by Francisco de Montejo y León in 1542.

Today, thousands of expats call Mérida home. Nearly 1% of the 1.2 million population come from Canada, the U.S., or from other foreign lands.

Outside the city center, new shopping centers and gated communities have sprung up, providing everything you would want or need. But many retirees have moved to quaint neighborhoods within the large *Centro Histórico*.

Expats are renting, buying, and renovating homes... socializing at the many local and expat-oriented businesses... and making themselves a home base from

which to explore one of the most historically significant and environmentally unique areas on earth.

The Meteorite that Shaped Mérida (and the World)

To understand Mérida requires a trip back in time—66 million years to be precise—when a meteorite slammed into the Gulf of Mexico at what is now Chicxulub Puerto, a coastal village a few miles north of the city. The meteorite created an impact crater 110 miles across and 12 miles deep. This is the same event thought to have caused the extinction of 75% of plant and animal life—including the dinosaurs—and forever altered life on the planet.

As the meteorite slammed deep into the bedrock, it created a ring of *cenotes* (underground freshwater pools and rivers) around the crater. These *cenotes* provide fresh water for the entire Yucatan Peninsula. To this day, there are no major

surface rivers or lakes in the region—all of Mérida's water supply comes from these *cenotes*.

For the Yucatan's early Maya residents, this abundant water provided a steady supply of fish and the means for agriculture. And their civilization thrived.

Mayas, Conquistadors, and Millionaires

The Mayan kingdom in Mérida fell in 1546 to the Spanish conquistadors Francisco de Montejo and his son Francisco de Montejo the Younger. They tore down many of the grand Mayan temples and constructed churches with the stones they took. These churches are still standing today... and if you look carefully, you can still see some of the original carved Mayan bricks.

By the late 19th century, Mérida's wealth had skyrocketed, thanks to the production of *henequen*, a fiber that comes from the agave cactus. It's used to make rope, twine, sturdy fabrics, and *licor del henequén*, a traditional Mexican alcoholic

drink.

In the early 1900s, Mérida was said to have more millionaires than any other city in the world. Elegant mansions and haciendas sprung up along Paseo de Montejo and the surrounding countryside. Many of these spectacular buildings are still standing in all their glory.

Over the next decades, Mérida continued to prosper, and its population steadily rose. Today, it's still a wealthy city full of charming pastel buildings, perfectly tended parks and gardens, museums and art galleries, leafy plazas with graceful fountains, cultural centers, and institutions of higher learning.

Mérida is considered the safest and one of the cleanest cities in Mexico, earning its nickname, “**The White City.**”

“One of the safest cities in North America.”

The Neighborhoods of Mérida

The Spanish left quite a legacy in Mérida, and there's no better place to see it than in the **Centro Histórico**.

Centro is a sizeable city within a city, comprised mostly of one- and two-story buildings, bustling traditional markets, shops big and small, and more restaurants than you could possibly check out in a lifetime of living here.

As I mentioned, many of Mérida's expats live in *Centro*, but since it's such a large place, they aren't all congregated in one area. The **Barrio de Santiago**, which some resident expats refer to as “Gringo Gulch,” and “Little Canada,” has a large concentration of expats. Despite the nickname, they aren't all Canadian; there are Americans and Europeans here too.

Almost all the streets in Santiago are lined with brightly colored, single-story homes; many are covered with bougainvillea or other colorful flowers, and the streets are shady and inviting.

One corner might have a pizzeria and another one will have an Irish pub. You'll find everything from bakeries and coffee shops to bars and discos, organic markets, epicurean food shops, and yoga studios.

The **Mérida English Library** is located here and should be one of your first stops if you're exploring the possibility of moving to Mérida. It hosts various talks and activities designed to help expats meet other expats, learn the language, get

oriented to the city, and help foreigners transition to the local culture.

Houses in move-in condition in Santiago and in other good neighborhoods in Mérida start at around \$300,000. Many expats buy heritage homes (anything built before 1972) that require a full renovation. These homes start at around \$200,000—but if you invest \$40,000 or \$50,000 into fixing one up, you'll have a beautiful historic home for well under \$300,000.

Some of Mérida's best neighborhoods are just outside of *Centro*. Real estate and rents tend to be a bit less, and you still have easy access to shopping, restaurants, and other amenities.

La Plancha and **Chem-bech** are both just outside the old city walls that used to surround *Centro*.

For those on a budget, these are two desirable neighborhoods. La Plancha is building a train museum in the large La Plancha Park, and there's a good local market. Rents for two-bedroom houses in La Plancha, a five-minute walk from *Centro*, start at around \$500, and the price drops even further if you don't mind being a bit farther from the center.

Other areas close to *Centro* are **Reforma** and **García Generes**. Reforma is about a mile from Mérida's historic center; it's a nice, quiet area that offers lower prices on both property purchases



and rentals. García Generes is one of the more upscale neighborhoods in the downtown area, with stately homes, large yards, and mature shade trees. Though the mansions along this street might cost between \$800,000 and \$1 million, you could find a renovated two or three-bedroom house on a side street for around \$250,000.

I really like wandering around the **Itzimná** neighborhood. It's in the geographic center of Mérida, so it's close to almost everything around town, and it's less than two miles from *Centro*. Itzimná has a lovely little park and church, and nearby shops include a thrift store (a rare find in Mexico), a health food store, and the Escargot Panadería, a wonderful little bakery that has nothing at all to do with snails. You'll see plenty of expats here, though Itzimná has the feel of a



The colorful neighborhood of Barrio de Santiago is filled with expats.

small, local village.

Itziminá is next to prosperous **Colonia México**, which has wide streets, big yards, and many 1970s-era homes. American expat Casey Leonard, the owner of **Yucatán Transitional Services**, has lived in Mérida since the 1990s and says, “I live in a four-bedroom, six-bathroom, 4,500-square-foot house with a pool and fully gated front and back yards. This is one of the safest and most comfortable parts of the city—and I pay just \$750 in rent per month.”

As you go north of the city center, towards the port city of Progreso, you’ll be in a part of town with newer construction and even a few high-rise condo towers. Prices tend to increase the farther north you go. The neighborhood of **Monte Cristo** has some huge houses—so big that a single home may take up an entire block—as well as some newer, less opulent homes and townhomes. You could rent a two-bedroom apartment for \$400 to \$600 per month here, or one in a high-rise for around \$1,000.

La Ceiba is a gated community north of the city, close to some of Mérida’s best shopping. It’s less than a 15-minute drive from either Mérida’s historic district or the beach in Progreso. La Ceiba has the feel of a place that’s been settled for years, with spacious homes, large, carefully tended yards, parks, and one of the two golf courses in Mérida. Though homes in La Ceiba are expensive by Mérida’s standards, they’d be bargains almost anywhere else. Houses that might need some repairs or renovations start at \$300,000 to \$500,000, and homes in move-in condition range from \$600,000 to \$800,000.

A Hot, Tropical Climate

Mérida’s weather is hot and humid year-round, with temperatures likely to rise into the 90s F every month of the year. It rarely gets cooler than the mid-50s or hotter than 103. Though it can, and does, rain at any time of the year, summer (June to October) tends to get the most rainfall.

Many homeowners and even long-term renters invest in solar panels; without them, your biggest monthly expense will probably be the electricity to run your air conditioners.

Bill Dremmon, a 76-year-old expat

from Emery, Georgia, who has been living in Mérida since 2007, says, “For me, I have a pool to cool off, but Mérida is a hot place. I can’t imagine living here without air conditioning. I have solar panels that I put in myself, but there are places in Mérida that will install them for you for less than you could do it yourself. I have a six-bedroom house and my electric bill is between \$2 and \$2.50 per month because of the solar panels.”

Affordable Living

Mérida is an extremely affordable city to live in. Two people could live well for under \$2,000 per month, which would cover rent, utilities, a part-time housekeeper, groceries, frequent dining out, travel around the region, and incidental expenses.

As mentioned earlier, you could spend a lot more than that if you use your air conditioner frequently. Consider installing solar panels or choosing a home with good exposure and insulation.

High-Quality, Affordable Healthcare

Medical care in Mérida is excellent. Many of the doctors have received all or part of their education in the U.S. or abroad and speak fluent English. Facilities are clean and modern, and prices are a fraction of what they would be in the U.S.

Bill Dremmon says, “Medical is not only good but better than I had expected. My daughter got

long COVID, but when she was in the U.S., it was hard to even get an appointment with a doctor. Here in Mérida, I was able to get her in to a specialist quickly.

“One day, I fell into my half-full pool and broke my foot. My primary care doctor recommended a specialist for surgery. I went to **Centro Médico Pensiones** for x-rays and bloodwork. The labs and subsequent tests concerned the radiologist. He referred me to a urologist, who discovered a tumor on my right kidney. I had the surgery for both my foot and the cancer the next weekend. My impression is that the medical care here is phenomenal.”

Star Médica, which has hospitals throughout Mexico, has a large facility here and can handle any healthcare need. Casey Leonard, whom I mentioned above,

recommends **Clinica de Mérida**, which has several branches throughout the city, **Onkort**, where she takes her family, and **Star Médica**.

If you need medical care when you’re in Mérida, there’s no need to travel farther afield.

Making Mérida Your New Home

Since Mérida is a big city and expats are scattered throughout town, I recommend finding a relocation specialist (like Casey Leonard) to help you with the process. These are professionals found in most parts of Mexico who will assist you with everything from neighborhood tours to visas and residency assistance, including lease or contract translation, notary services, finding rentals, and purchasing real estate. They can also help you find an electrician, plumber, housekeeper, gardener, or handyman.

If you’re new to the area, having a resource like this is invaluable. You could certainly see neighborhoods on your own and find a suitable place to rent—eventually—but it can be so much easier and more efficient to use the services of a bilingual professional. Thanks to Casey, I gained a wealth of information on every aspect of living here.

Mérida does not have a master listing of houses or apartments for sale or rent. Both are generally handled through relocation specialists and real estate agents. **Mexico International** and **Tierra Yucatán** both offer properties for rent and for sale in Mérida.

Getting There and Away

You can fly directly into Manuel Crescencio Rejón International Airport (MID) from Miami, Houston, Dallas/Fort Worth, and Toronto, as well as from many airports in Mexico and Latin America. The airport is about five miles south of *Centro*.

Mérida is a walkable city, but you can hire inexpensive taxis through ride-hailing apps like Uber and DiDi or use public transportation. Buses and *combis* (passenger vans) are good for getting around town as well as for exploring destinations farther afield.

Though it’s easy to take a bus or taxi from Mérida to Progreso (a taxi costs around \$15), if you want to explore a bit farther—and it’s worth it—you’ll want to have your own wheels.

“Two people
can live well
here for \$2,000
a month.”

DAY TRIPS AROUND MÉRIDA

The Yucatán offers an incredible diversity of flora and fauna, and it's a big reason why so many expats have chosen to live here.

Bill Dremmon says, "Within a few hours' drive of the city, you have wonderful nature—over 750 species of birds! In the U.S., you're good to get 300 species of birds in one area. The variety of vegetation is simply fantastic. Within three hours, I can be on the Caribbean side and go snorkeling or surfing; within five hours, I can be in the jungle near Guatemala and see monkeys and all sorts of unusual birds and mammals. Even the coasts are different, with many different habitats. The state of Yucatán is like a hub: We've got all this history, nature, sea life, bird life... and all roads lead to Mérida."

You're never far from Mayan ruins in the Yucatán. The closest ones to Mérida are in Dzibilchaltún National Park, just north of town and almost within walking distance of the La Ceiba gated community. The temples are awe-inspiring... the on-site visitor's museum is well done and informative... and you'll pass by a *cenote* on the short walk from the parking area.

I've enjoyed seeking out the smaller, less touristed ruins, and the best ones I've found were in the town of **Izamal**. It's known as the Yellow City, as nearly every home and business in this small city is painted yellow, which makes it incredibly photogenic. It was first settled in 600 AD by the Mayans, and ancient buildings, temples, and pyramids are found throughout the town—even in some people's backyards.

The **Convento de San Antonio** was the first church built here by the Spanish; it's been the primary religious center in Izamal since 1561. The entire town is a *pueblo magico* (towns that have exceptional natural beauty, culture and traditions, cuisine, arts and crafts, or other unique qualities).

To get there, you can easily drive, take a tour from one of many tour agencies in Mérida, hire a driver for around \$100 to \$150 for the day, or take a public bus or *combi* (it's about a 90-minute trip that costs less than \$2) from the Oriente bus station, which is what I did. Buses are comfortable and leave throughout the day.

If you have time to only visit one archeological site, make it **Chichén Itzá**, the Yucatán's largest and most visited ancient Mayan city.

Construction began around 600 AD and it remained a large and thriving urban center until around 1,200 AD. Even then, Chichén Itzá remained an active hub of the Mayan civilization until the early 16th

century. The site covers two square miles, and many of the original buildings, temples, and pyramids are still intact.

A second Mayan site, **Uxmal**, is as impressive as Chichén Itzá, and it tends to be a little less crowded.

See both if you have the time, but you'll probably want a day for each one.

Most people take a guided tour from Mérida to either site. Tours leave early in the morning and return in the evening. Plan to spend around \$60 per person for the tour plus another \$30 per person admission fee to the Chichén Itzá archeological park or \$25 for Uxmal. Some tours also include a visit to Izamal.

**"The Yucatan
has history,
nature, sea life,
and bird life."**



Legend has it that the Pyramid of the Magician at Uxmal was built by a powerful dwarf magician.

Want Some Beach? Head to Progreso

If you're not a big city person and would prefer a beachfront house or a condo on a quiet beach with swaying palms, be sure to visit Progreso and the surrounding Emerald Coast. From Mérida, the 25-mile trip takes less than 45 minutes on an excellent highway.

Founded in 1872, Progreso was established as a port to ship *henequen*. The Mexican government hired a Danish company to build a pier—a monumental project that wasn't completed until 1947. The 1.1-mile-long pier was one of the longest of its day, and in 1985, an addition was added, bringing the structure's total length to four miles, making it the longest pier in the world.

The pier brought the fishing and container industries to Progreso, and European workers brought their cultures to the region. Tourism also began to flourish.

You won't see Spanish colonial influence in Progreso, but Dutch and Danish. Edam cheese is a popular street snack here—and you'll see many northern-European styled buildings, including Progreso's unusual lighthouse about three blocks inland from the shore.

Though the town once had a reputation for being a rough-and-tumble place, it's

changed a lot in recent years. It now has a new *malecón*, a lively area with a bohemian vibe, that's lined with trendy restaurants, bars, and bistros on one side, and shady *palapas*, beach chairs, powdery white sand, beach clubs, and the warm waters of the Gulf of Mexico on the other. Cruise ships dock here now, with passengers brought ashore to explore the nearby Mayan archeological sites.

I was quite taken by Progreso. The weather was comfortably warm (I came in December) but noticeably cooler and less humid than Mérida. Though there were plenty of visitors—mostly Mexicans and expats—

this was actually the off-season. People descend on Progreso during the Yucatán's hot summer months, when the lower humidity and cooling breezes provide a pleasant getaway from the city.

The town square—a pretty little plaza with chairs and a gazebo—is inviting. City Hall is a historic building painted powder blue, and there's also a museum dedicated to the meteorite and extinction event that followed.

Though Progreso is small—the total population is only around 66,000—it has

most everything you might need. There's both a Soriana and a Súper Akí supermarket, so unless you're craving a large selection of imported items, you can probably find what you're looking for in town.

Centro Médico Americano, across the street from the City Hall, has English-speaking staff, specialists, an intensive care unit, and 24-hour emergency services.

Some patients with complicated conditions still may be referred to Mérida, though expats I've spoken with in this area say that they rarely have to drive into Mérida for anything.

If you must go to Mérida for groceries, shopping at

the new Chedraui on the edge of the city is a pleasure. This huge, ultra-modern supermarket has a section devoted to aged meats, a humidor, a big selection of organic foods, and an impressive number of square feet devoted entirely to local fruits and produce. I explored the aisles with a small shopping list of some hard-to-find items—including some things I've never seen sold anywhere else in Mexico—and Chedraui had them.

Less than a mile from there, you'll find many familiar names: Home Depot, Walmart, Costco, Office Depot, Texas

“Progreso has strong Dutch and Danish influences.”

DISCOVERING THE FOODS OF THE YUCATÁN

The Mayans left quite a legacy throughout the Yucatán, not only in their archeological sites, but in their unique cuisine. Yucatán food is Mexican food, but the distinctive flavors and ingredients are quite different from the typical dishes found elsewhere in the country.

The most popular dish in the Yucatán is *cochinita pibil*—made from suckling pig marinated in citrus and spices, wrapped in banana leaves, then slowly roasted, often underground, until it's fork-tender. The marinated meat has a light red color and a mild orange flavor. It's not spicy but is usually served with pickled red onions and a fiery hot habanero pepper salsa. *Cochinita pibil* makes a wonderful filling for tacos, though it may also be served as a separate meat dish with rice and beans.

I went to **Manjar Blanco**, which is said to have the Yucatán's best *cochinita pibil*. I

don't know if it's the best, but it was delicious. *Pollo pibil* (also called *pollo ticul*) is essentially the same dish made with chicken instead of pork; either way, the slightly sweet, rich flavor makes *pibil* a treat for any meat eater.

Sopa de lima, or lime soup, is one of the Yucatán's signature dishes. The Yucatecan lime (a larger fruit that is different from the limes found elsewhere in Mexico or in the U.S.) creates a tangy, citrus broth, which is the base for added chicken or turkey and vegetables. It's often served with crispy fried tortilla strips to give it a fun texture. It's a refreshing dish even on a hot day.

If you're not a carnivore, you'll still delight in the local cuisine. The Yucatán has several vegetable dishes that even meat-eaters will savor. *Papadzules* are an ancient Mayan food still eaten in its original form today. They're similar to enchiladas, but filled with hard-boiled, chopped eggs and topped with a smoky, rich pumpkin seed sauce called *pepita*

salsa and *chiltomate*, a mild fried tomato salsa.

Chaya, also known as Mexican tree spinach, can be found throughout Mexico, but it's served in abundance here. It can be an ingredient in soup, empanadas, and even in drinks. The flavor is similar to spinach but slightly stronger. I had a *chaya* quesadilla at the **Hun Pic Tok** restaurant when I went to Izamal: a flour tortilla filled with *chaya*, tomato, and mild cheese. It was one of the best lunches I had in the Yucatán.

Queso relleno, or stuffed cheese, is a Yucatecan dish that originated with the Dutch settlers in the 18th and early 19th centuries. A ball of Edam cheese is hollowed out and filled with pork, olives, hard boiled eggs, pumpkin seeds, or whatever else the cook decides to use, then wrapped in banana leaves and steamed until the cheese melts. It's usually topped with both a white and a red sauce.

Roadhouse, Petco, and a huge Liverpool, an upscale department store similar to Dilard's or Nordstrom. This is all less than 20 miles from Progreso and north of Mérida's downtown.

Progreso has lots of restaurants and bars, and my well-traveled friend, Ernesto Patrón, a local real estate attorney with **InterLexMexico** who specializes in corporate and immigration law, swears that they have the best Chinese restaurant in Mexico. If you want to verify that for yourself, visit **Win Chang** restaurant, three blocks south of the *malecón*, and see what you think.

I decided to sample some local seafood at the upscale **Restaurante Scappata** on the *malecón*. Their shrimp linguini was outstanding, and it was pleasant to people-watch and take in the soothing views of the Gulf during the meal.

You'll see many new housing developments and high-rise condos in Progreso, and this trend continues up and down the coast.

Picturesque Expat Havens Near Progreso

To the east of Progreso, the first town you'll get to is the quaint seaside village of **Chicxulub Puerto** (pronounced CHIK-soo-loob). This is the start of the Emerald Coast, a long stretch of deserted sand beaches and lagoons, dotted with new developments. Everything is built along a narrow stretch of land—the Gulf to the north and lagoons to the south. In places, the distance from one side to another is less than a quarter of a mile.

This pretty little town has a long, white, sandy beach, bordered by a few exquisite homes and some low-density developments just behind them; everything along this stretch is built very near to the beach. Chicxulub is tiny, but it's large enough to have a handful of dinosaur statues, its own small supermarket, a clinic that advertises an English-speaking doctor, and the Italian **Osteria Restaurant** (a Canadian expat told me that they have incredibly good *calzones*). There's a small town square that doubles as a traditional market in the afternoon.

Many Chicxulub residents are foreign, and most of the ones I met were originally from Canada, though they claim that there are a few expats from the U.S. living there as well.

Houses on the beach run around \$1 mil-



For beach lovers, the seaside village of Chicxulub Puerto offers a quiet, unhurried lifestyle.

lion, but step a row back, and these same 1,076-square-foot, two-bedroom homes sell for only \$150,000 to \$250,000. Condos on the beach are listed for \$400,000 to \$500,000, while two-bedroom condos, one row back, can be had for between \$120,000 and \$150,000.

I spoke with Coreen Jackson, a 60-year-old expat from Winnipeg, Manitoba, who loves her penthouse apartment at Miramar Beach Condos, a small complex in Chicxulub two blocks from the beach. Her spacious three-bedroom apartment has its own private rooftop with a Jacuzzi and a full view of the Gulf. She paid \$155,000 for it less than two years ago.

If you like it enough that you want to stay for a while, renting a place in Chicxulub is also an option. Furnished, two-bedroom condos, one row back from the beach, can be rented long-term for \$500 to \$700 per month, but if you come in the summer during the high season, it may be difficult to find one.

Continue east along the coast from Chicxulub towards the picture-perfect village of **Telchac Puerto**, and you'll pass the Chicxulub Crater, where the earth-shattering meteorite struck 66 million years ago. Though it isn't visible from the land, the many *cenotes* in the region are a direct testament to its impact.

This is also where you'll find the large Laguna Rosada—an undeveloped lagoon evocative of the Everglades, complete with crocodiles. This area attracts birds of all

kinds, but especially huge flocks of pink flamingos. You'll also pass by the natural cotton-candy pink salt lakes of Las Coloradas. The pink color is seasonal, and I was told that sunny days in October are the best time to see the lakes in all their glory.

Telchac Puerto is about 22 miles east of Chicxulub Puerto. All along the way, you'll notice signs of development. Many smaller projects are complete, others are little more than vacant lots. Most of the finished projects appear quite attractive.

Not much construction has taken place in Telchac... yet. For now, it's a sleepy, photogenic village with a popular pier, a few small seafood and Mexican restaurants, and some pretty good street food—fresh fruit and *marquesita* vendors are popular here. *Marquesitas* are rolled Dutch Edam cheese-filled crepes made with a delicate, crispy, waffle-like shell, with jam, cream, caramel, or syrup drizzled over the top.

Telchac's beach is exceptionally nice—clean, wide, and the water is warm. Pelicans rest on the docks, and fishermen try their luck from the long pier.

Real estate in Telchac costs less than in Progreso or Chicxulub. Fancy homes right on the beach run \$400,000 to \$500,000, while two-bedroom townhomes sell for around \$100,000. If you want to rent, you should be able to find furnished two-bedroom homes with long-term leases for \$300 to \$500 per month. ■

If you live overseas, do you still need to file a tax return? The short answer is: Yes. But when and how you do it may be a little different than what you're used to.

Every U.S. citizen knows April 15: Tax Day! The regular due date for U.S. citizens to file their U.S. tax return and pay taxes for the previous year.

This April 15 falls on a Saturday. Additionally, Emancipation Day, a legal holiday in Washington D.C., falls on Monday, April 17. Because the Internal Revenue Service (IRS) rolls over the filing and payment due date to the next business day following a holiday or weekend, the due date to file your tax year 2022 Form 1040, *U.S. Individual Income Tax Return*, and pay tax, is pushed back to Tuesday, April 18, 2023.

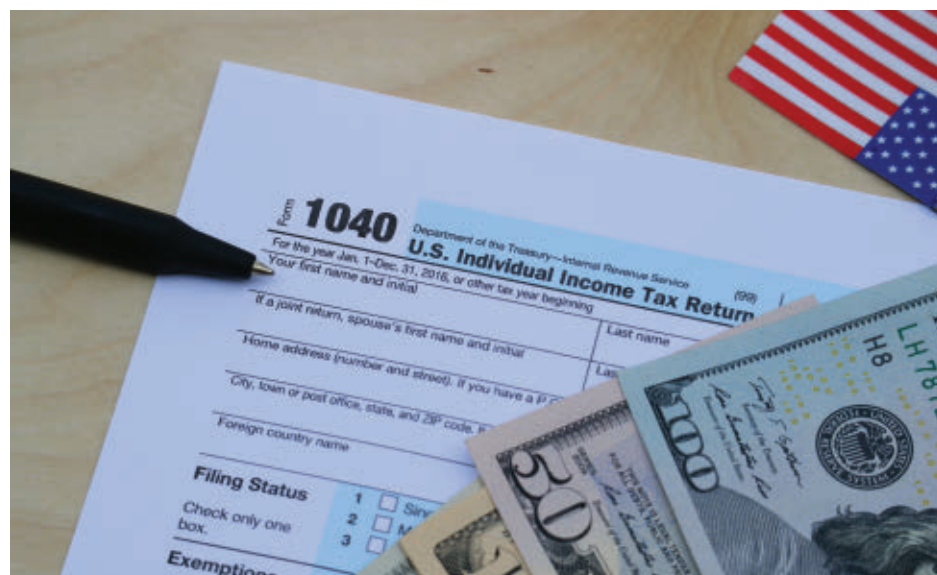
If you can't get your return filed by April 18, it's still an important date to remember because it is also the last day to file Form 4868, *Application for Automatic Extension to File US Individual Income Tax Return*. As the form title implies, the extension is automatically granted, but only if you file the form by April 18. If you mail, or electronically file, Form 4868 on time, you get a six-month extension until October 16, 2023, to file your tax return. This Form 4868 extension provides more time to file your tax return, but it does not provide more time to pay your taxes. Your tax amount is still due on the regular due date of April 18, 2023.

But what if you live overseas? U.S. citizens are taxed on their worldwide income—even if they don't live in the U.S. So whether you moved to Mexico (like I did), Spain, or Thailand, you still need to file a tax return at home in the U.S. I can't tell you how many expats I've met who (falsely) believed that because they were living overseas, they didn't need to file a tax return. But this can be a costly mistake to make.

The good news for U.S. citizens who live and/or work outside the U.S. on the regular due date (in April) is that they automatically qualify for a two-month tax extension. So this year you have until June 15, 2023 to file a return and pay any tax owed.

If you qualify for this extension, you

“Not filing tax returns if you live overseas is a costly error.”



To avoid penalties and fees, it's important to know what you need to file and when.

Expatriate Tax Hoops to Jump Through for 2022

Paul J. Carlino

need to include a statement when you file your Form 1040. The statement can simply say that you are a U.S. citizen who is living outside of the U.S. on the regular due date and that your main place of business is outside the U.S. No additional proof is required. But note that the rule states that you have to live and/or work outside the U.S. to qualify. Scheduling your Mexican beach vacation to include April 15 won't net you two extra months.

When you live in the U.S., you must file **and** pay your taxes by the April deadline. If you don't, late fees and penalties will apply.

So how does that work when you're overseas and have the two-month extension to file your returns? The IRS will still charge interest on any unpaid tax from the regular (April 15) due date. So, if you file your return by June 15, and pay the entire tax due at that time, you will be charged interest on the tax amount from April 18 to June 15. (Expect to receive a bill in the mail from the IRS for this amount.)

To reduce these extra charges, you

can estimate your tax liability using the information that you have and pay that amount with the Form 4868. You can use Form 1040-ES, *Estimated Tax for Individuals*, and worksheets on the [IRS website](https://www.irs.gov) to help you figure what amount to pay with Form 4868. You can claim credit for the amount paid with Form 4868 when you prepare and file your Form 1040. If you find that you overestimated your taxes and paid more than the actual amount due, the IRS will refund you the difference. If you underpaid, you can pay the additional amount with your Form 1040. The IRS will bill you for any interest.

If you can't get your return filed by June 15, filing Form 4868 by that date will get you four more months to deal with your taxes. Again, however, your tax would still be due on the June date, and interest will be charged from the April date. To avoid penalties, you should estimate your tax due and pay what you can as soon as you can.

If you live overseas and expect to file Form 2555, *Foreign Earned Income*, with your Form 1040 because you qualify for the Foreign Earned Income Exclusion

(FEIE), but you need more time to satisfy either the bona fide residence or physical presence tests, you do not file Form 4868 to request an extension. Instead, you file Form 2350, *Application for Extension of Time to File U.S. Income Tax Return*. The FEIE is a great tax benefit for U.S. citizens who live and work outside of the U.S. as it allows these individuals to exclude up to \$112,000 of income earned while living in a foreign country from U.S. income tax, even if that income is from a U.S. source.

Unlike the Form 4868, an extension request made on Form 2350 is not automatically granted. You will have to explain to the IRS on the form why you expect to satisfy the requirements to meet the FEIE. The instructions to Form 2350 provide details on how to do this. If the IRS approves your request, it will notify you of your new filing deadline. If the IRS does not approve your request, your Form 1040 is due by the regular April due date, or, if you qualify for the two-month extension, by the June date. There is not a specific due date by which you must file the Form 2350 request, but you should file it in enough time so that if your application is denied, you can get your Form 1040 filed on time.

Similar to the Form 4868, an approved Form 2350 request does not grant you additional time to pay tax. You'll still owe interest if you don't pay your tax on time. But again, similar to the Form 4868, you



Living in an expat haven like San Miguel de Allende doesn't mean you escape U.S. taxes.

TAX DEADLINES FOR 2023

	Due Date	What is Required?	Will You Owe Interest?	Will You Owe Penalties?
Regular Due Date	April 18, 2023	To file your return and pay your tax.	No, if tax is paid in full.	No, if the return is filed and tax is paid in full.
Automatic 2-Month Extension for U.S. Citizens Living Overseas	June 15, 2023	To file your return and pay your tax.	Yes, from the regular due date.	No, if the return is filed and tax is paid in full.
6-Month Extension if File Form 4868 by Regular Due Date or by 2-Month Extended Date	October 16, 2023	To file your return. Tax is due on the regular due date or if you qualify, the 2-month extended date.	Yes, from the regular due date.	No, if the return is filed and tax paid in full.

can also estimate your tax and pay it with the Form 2350 to at least reduce these extra charges.

Besides interest, what extra costs are there if you don't file your return and pay your tax on time? The IRS can assess a penalty if you don't file your return by the due date, including extensions.

The Failure to File penalty is 5% of the unpaid tax liability, for each month your return is late. As an example, if your return was due on the regular due date in April, and you owed \$1,000 in tax, you would be charged \$50 for each month the return is late (5% of \$1,000 equals \$50). If you don't file your return until August, you'll have added \$200 to your bill (\$50 per month times four months). If you had filed your return, or the Form 4868 by the regular due date, you would have avoided this penalty.

If you file your return on time but don't pay the tax due, the IRS may charge a Failure to Pay penalty. This is less expensive than the Failure to File penalty, only 0.5% of the unpaid tax liability, but it can still add up. Half a percent of \$1,000

is an additional \$5 per month that will be added to your tax bill. As an additional incentive to get your taxes filed on time, know that the IRS charges interest on the tax due and on the penalty amounts.

If you file your return **and** pay your tax late, you are subject to both penalties, though the penalties are reduced.

If you have a reasonable explanation for not paying or filing on time, the IRS may waive the Failure to File and Failure to Pay penalties. Valid reasons for failing to file or pay on time may include: an inability to get your records due to a fire, flood, or other natural

disaster, or the death, serious illness, or unavoidable absence of the taxpayer or immediate family member.

While no one enjoys paying tax, it's best to file and pay—and to do it on time. The IRS has a long memory, and they will make you pay for your mistakes. ■

Editor's Note: Paul J. Carlino worked as an Internal Revenue Service (IRS) attorney before moving to San Miguel de Allende, Mexico in 2018 with his wife and two kids.

“Exclude up to \$112,000 of foreign-earned income.”



Though a small country, Panama punches above its weight when it comes to investment opportunities.

Panama is Poised for its Next Real Estate Boom

Ronan McMahon

The rotor blades swung dangerously close to my head as I bent my six-foot-two-inch frame into the helicopter. Moments later, we were lifting into the clear blue sky above Panama City for a real estate scouting trip... my first there in close to three years.

From 12,000 feet, Panama City reminds me of Miami. Gleaming glass high rises scrape at the clouds right on the edge of the Pacific Ocean.

Inside these buildings, you'll find corporate headquarters, banks, international law firms, and the plush penthouses of Latin America's wealthy. They bring their money here from Venezuela, Argentina, Brazil, and Colombia. Panama is the safe haven of choice for wealthy Latinos who would, at one time, have favored Miami.

For decades now, Panama has had a good thing going. Since the U.S. officially handed the Panama Canal to the government in 1999, Panama has been booming.

Panama's strategic location for shipping and trade drives its growth—it lies between North and South America, with the Panama Canal connecting the Pacific and Atlantic oceans (5% of all global trade passes through the Canal).

Like Singapore, it has outsized geopolitical power when it comes to international banking and foreign investment. Business-friendly policies have made it attractive to multinational corporations. And its political and economic stability, and close ties to the U.S., make it stand out as a beacon of stability in an often-tumultuous region.

I first came here to invest in real estate in 2004, early in the days of my international global real estate scouting career and long before helicopters became one of the ways I get around.

I had good reasons to go to Panama. Before that, I'd been investing in Ireland, where a decade-long economic boom, driven by multinational investment, had seen the rise of a large, affluent middle-class with a taste for property. In Panama I saw many of the same social and economic conditions at play. And I knew there were profits to be made from a wave of development in Panama City.

I was right. Changes to city zoning had triggered a flurry of construction in prime, central neighborhoods. Once word got out, investors like me jumped in. I bought a pre-construction condo for \$147,630. I sold

it shortly after completion for \$220,000. I made a good profit by getting in at that buying moment—\$72,370 in a short time. That window of opportunity was brief, but worth serious upside to anyone who got in before it closed.

Since then, I've returned to Panama almost every year, finding real estate deals for members of my [Real Estate Trend Alert \(RETA\)](#) group as the country booms and as a Path of Progress drives development along the coast from Panama City.

My most recent trip was my first visit since the pandemic. Unlike the Riviera Maya in Mexico and the Algarve in Portugal, which saw rapid recoveries thanks to their thriving and established tourism industries—and which have delivered some extraordinary profits to RETA members over the past two years—Panama's trade and banking-based economy took longer to get back on track.

Prior to the pandemic, Panama's GDP was growing at four times the regional average, propelling it to high-income status (with an average growth rate of 4.6%). But throughout 2020, its economy stalled and sputtered due to the country's strict lockdown and travel measures. Panama began a slow recovery in 2021. And last year, it increased its GDP growth to approximately 6%. Now, it's poised to kick again...

Panama has made extraordinary gains over the past two decades. Today, it has the world's second-largest free-trade zone. It's the biggest recipient of foreign direct investment in Central America. And, it's attracting more and more multinationals, including the likes of Dell, Procter & Gamble, Adidas, Caterpillar, and Nike.

Spend time here and you'll see supercars roaring past, brunches of Eggs Benedict and champagne, sparkling jewelry dripping off necks and wrists, and malls packed with designer fashions.

On my most recent scouting trip, I saw new skyscrapers appearing on the financial district skyline. And new high-end hotels have been opening across the historic Casco Viejo, like the new Sofitel Legend, which charges up to \$947 a night.

Across Panama multiple mega-projects are in various stages of completion. In 2021, the biggest convention center in Central America opened in Panama City. A new cruise ship terminal in the city is set to be completed this year. (Large cruise operators like Norwegian, Princess, Royal, and Wind-

star have already booked itineraries.)

To the south of the city, shipping containers lay stacked at the Port of Balboa, which is undergoing constant expansion. A fourth, six-lane bridge is set to rise across the canal in the same area—a project set to cost \$1.5 billion. Also in progress is a new metro line crossing the canal.

Then there's the airport. Last June, Tocumen International Airport, which serves Panama City, opened a new terminal at a cost of \$917 million. The airport currently maintains direct connections to 82 destinations, operated by 18 airlines, and that's set to increase.

In 2022, the airport received 15.77 million passengers (a return to pre-pandemic traffic volumes). And this new terminal will heavily increase the operational capacity of Panama's central hub.

All this solidifies Panama's reputation as the "Hub of the Americas." While the strong economic growth has added more folks to the upper-middle-class bracket over the last 10 years.

Panama's financial stability and First World infrastructure have also made it a haven for capital from other Latin American countries, which has helped fuel a series of development booms over the past two decades—including the one I profited from in 2004.

Then, as now, Panama acts as a regional beacon. Whenever there's a political or economic ripple in Latin America, like recent elections in Brazil and Colombia, it pushes people, and money, to Panama. They invest, buy properties, and open dollar-based bank accounts.

Professionals are flooding to Panama to work in its burgeoning service sector. Bankers, lawyers, multinational employees, high-level executives on fat salaries, and the armies of workers needed to run the Panama Canal and the many tertiary services associated with it.

Panama City has seen a surge in real estate demand in recent years from a growing, upwardly mobile population and the wealthy individuals it attracts from all over the world. Yet there's very little room for urban sprawl. On one side, the city is hemmed in by the Pacific Ocean, and on the other, it's constrained by large parcels of protected land and watershed for the

Panama Canal.

This shortage of developable land puts huge upward pressure on real estate prices. But thanks to my contacts here, I've been able to find some incredible deals for RETA members—the kind of real estate the well-heeled folks want. You could rent it long-term to young entrepreneurs, older retirees, and executives working for big multinationals. And you could see rapid appreciation as demand continues to rise against supply.

The thing is, you can still find incredible value in Panama City relative to other international hub cities. For example, the average cost per square foot in Singapore—which has lots of similarities to Panama City—is \$1,336 per square foot. In Panama City, the square-foot average is \$335. That's less than a quarter of the price.

In Panama, I've identified two big opportunities at play... The first is to profit from the big squeeze on real estate in Panama City. But thanks to my contacts and the group-buying power of my *Real Estate Trend Alert* group, we've been able to get incredible deals on high-end real estate targeted at the multinational and mobile international set.

Back in September 2021, I brought RETA members the opportunity to buy spacious three-bedroom condos in one of the most exclusive gated communities in Panama City, starting at \$540,020. Currently, the retail price for similar condos in this Santa Maria community is \$736,629.

In June 2019, I brought RETA members a chance to own in the Ocean Reef community, an exclusive enclave built on man-made islands in the Bay of Panama. Members could lock in condos with sweeping ocean views starting at \$780,000. The first buyers saw values rise by 55% or more before they even took possession of their luxury homes.

The second big opportunity is to buy ahead of the mammoth Path of Progress sweeping down the country's Pacific Riviera. A Path of Progress is any anything that makes a place easier to get to (new roads, airports, bridges) or more desirable (like a 5-star resort). And this stretch of coast is benefitting from it all. Here we can tap into the same market demand by owning something truly special within a short

commute of the city.

For instance, in January 2019, I brought RETA members the chance to own condos in an attractive beachfront community, surrounded by lush gardens and just steps from the sand. The RETA-only price started at \$184,300. In October 2022, I saw some resale listings, and one of these condos was listed at \$290,000—a \$105,700 boost.

And I'm about to bring RETA members a deal within the same master-planned community. It's set next to the nicest beach within an hour's drive of the city. True beachfront anywhere in the world is becoming scarce... but this RETA-only, off-market deal—so close to a world-class capital city—is unheard of.

I like this second play because it hits multiple markets in Panama: the professional class, looking for a place close to the city they can go for a weekend... expats and snowbirds who want true beachfront close to an international hub city. And it taps into Panama's fledgling tourism industry.

Historically, Panama never made a focused effort to attract tourists. Thanks to the strength of its diversified services sector, it never had to. But that changed in 2020, when Panama appointed its first-ever minister of tourism and launched a destination marketing organization called PROMTUR, giving it a \$301 million budget for a sustainable tourism master plan.

The ill-timed pandemic put Panama's tourism ambitions on ice, but they're set to kick off again, adding another leg to its already diversified economy—and adding a whole new market of renters for savvy real-estate buyers to tap into.

The upcoming, members-only deal I'm bringing to my RETA group will be attractive to multiple markets. And it sits ahead of one of Panama's biggest Paths of Progress, where millions of dollars of development and infrastructure has already poured in.

I believe Panama is poised for its next great real estate boom... and I for one want to make sure I'm ahead of it. ■



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. [Learn more about his RETA group here.](#)

**"The first
condo buyers
saw values rise
by 55%."**

For most of his life, Jason Kennedy had been looking for a place to lay down roots and call home.

Not just any place though...

It had to combine his four favorite things: a starry night sky, warm weather all year around, oceans, and mountains.

A native of Boston, Massachusetts, his quest took him across the U.S., visiting 35 of the 50 states. Deep down though, he knew he didn't want to spend his whole life in the U.S. So in the summer of 2017, he packed his things to go chase his dreams elsewhere—starting in Peru.

"I was planning to be there for three weeks, but ended up staying for six months working at a hostel," Jason says. "After that, I went to Montañita in Ecuador, where I worked as a bar manager in another hostel."

Prior to leaving the U.S., Jason had spent seven years working in the travel industry, accumulating a wealth of knowledge that would prove to be his golden ticket to a host of exciting destinations. He visited Colombia, Panama, Nicaragua, Mexico, and Costa Rica.

"In South America, I fell in love with the Andes, but it can get really cold there. I was in Costa Rica when some friends from the Spanish island of Gran Canaria showed me photos of Las Palmas and its boardwalk, the ocean, the mountains, and the open landscape. I was intrigued," he says. "So I decided to come here to check it out. Right after I walked out of the airport, I saw the mountains, the sun, and the ocean... and decided to stay."

"I've now been in Gran Canaria for 14 months. You can live very comfortably here and enjoy an amazing quality of life, without having to hustle and bustle all the time for something you can't really enjoy."

"I'm a trained fitness instructor and earn a living from online, group, and personal coaching, offering a unique blend of calisthenics, yin yoga, and mental empowerment to live music. I love to inspire our members to live their best life. It's my 'One Go Round in Life, Make it Count' approach that infuses everything I do."

Jason started his fitness business online, creating workout videos. "When I first came to Gran Canaria I had a vision, a

"Mountains, sun, and less hustle and bustle."



Part of the Canary Islands archipelago, Gran Canaria has one of the best climates in the world.

Building a Fitness Business on Spain's Gran Canaria

Natali Lekka

notebook to write down my ideas and put them into action, a tripod, a phone and a dream to fulfil," he explains. "I wrote, audio engineered, scouted locations, voice-over talent, and on-screen talent to

produce my first 30-minute workout program. From there, everything grew exponentially. I'm also volunteering at a surf hostel five shifts a week, and want to eventually open my own hostel and wellness retreat here on Gran Canaria."

In early 2023, the Spanish government's digital nomad visa for non-residents and start-ups came into effect. The news is music to the ears of the ever-growing digital nomad community. (A useful digital nomad Facebook group is [Gran Canaria Digital Nomads](#) and there's also: [Gran Canaria Expat Community](#).)

"I now have a lawyer helping me with the necessary paperwork and giving me advice on how to register a business," says Jason. "The Gran Canaria Tourism Board is particularly keen on inviting foreigners and digital nomads to come here and run Airbnbs and hostels."

Owning a property here is affordable too, which fits into Jason's long-term plans for his business. "I want to open a fitness and wellness center and I'm looking at spending about €300,000, which isn't that bad compared to what you're getting and the possibilities this can create," Jason says. "As an ex-travel agent, I can reach out to colleagues and plan a familiarisation trip so that Gran Canaria can become a destination for the travel agencies I've worked for."

But it's not just the affordability of Gran Canaria that's persuaded Jason to stay. The island is about 600 square miles and you can get around the circumference of the entire island in just six to eight hours. From the mountains to the ocean, to the sand dunes in the south, visitors can see everything in a matter of hours.

"I don't know any region in the U.S. that would give you such a rich variety of elements in such close proximity," he concludes. "It's a very attractive area."

The capital of Gran Canaria, Las Palmas, has a reputation for being a bustling digital nomad hub, while most of the tourist resorts can be found in the south of the island. With an average tempera-

ture of 72 F degrees all year round, the island is a favourite destination among Northern European expats, especially Germans, so while it's helpful to speak Spanish, English is spoken almost everywhere.

"I've definitely assimilated to the quality of life, but I'm still trying to learn Spanish," says Jason. "I started taking Spanish lessons in Peru, but I found that everywhere I went in Latin America, Spanish always sounded a little bit different. Luckily, I'm friends with a lot of Spanish teachers, so I'll be sitting with them to learn."

If you want to follow in Jason's steps, where do you start?

"First, find out what it is you're looking for and do a geographical search," he advises. "I had my four main criteria, so I'd been looking for those on all my previous trips. Some places had the ocean but not the mountains. Other places were very beautiful, but they weren't warm enough for me."

"Once I found what I was looking for, it wasn't a decision for me anymore. It was



a feeling—you recognize it.

"This is something that I'd been looking to do for a long time," Jason says. "I decided to go live my dreams and not waste any more time. I now feel my quality of life has massively improved. For example, I don't stress anymore about the political situation in the U.S."

"This is an island with lots of rich history... from the discoveries in the caves to the indigenous folklore. There's so much I want to learn and understand. And I want to lay down roots here."

If you'd like to follow Jason's adventures on Gran Canaria, you'll find him here on Instagram: [@jasonckennedy](https://www.instagram.com/jasonckennedy). ■

3 MUST-SEE SIGHTS AWAY FROM THE BEACH

Part of Spain's Canary Islands, Gran Canaria is the second most-visited island in the archipelago after Tenerife. It receives over 3.5 million visitors every year and enjoys consistent mild temperatures all year round.

It's popular with sun-seeking tourists from around Europe, who flock here for the beaches and the sunshine. But there's a lot more to Gran Canaria than the beaches. The island is rich in history and natural beauty.

Here are three must-see sights around the island:

Las Palmas: The capital of Gran Canaria, in the northeast of the island, is steeped in colonial history, and true to its name, it boasts more than 23,000 palm trees. Take a stroll through the Old Town of Vegueta to admire a beautiful blend of historical buildings and museums. Stop at Casa de Colón (Columbus House), a museum dedicated to Christopher Columbus who, rumor has it, stopped here during his first voyage to the New World in 1492 to have one of his ships repaired.

To the north of the city, you'll find



Gran Canaria's Maspalomas sand dunes move two to five meters each year.

the 1.7-mile-long sandy beach of Las Canteras. Dubbed by some as the European Copacabana, it's served by a host of nightclubs, cafes, shops, and restaurants. Try *papas arrugadas* (wrinkled potatoes), a traditional boiled potato dish served with a chili pepper garlic sauce called *mojo rojo*.

Pico de las Nieves: Located in the

center of the island, Pico de las Nieves ("snow peak") is the second-highest peak on Gran Canaria, at 6,394 feet. For keen hikers, there's a route that will take you through enchanting villages, deep ravines, exotic vegetation, and terraced fields.

At the summit, you'll be rewarded with panoramic views of the island and Tenerife floating in the distance. The roundtrip hike will take about six hours. If you're not up for the walk to the top, there's a bus that will take you to the viewing point at the top.

Maspalomas: For something totally different, head south to the wind-sculpted sand dunes of Maspalomas, which create the impression of an African desert set against the blue ocean.

Spanning 1.5 square miles, it's a vast, coastal nature reserve with a salt-water lake and a palm grove that can only be explored on foot or by camel.

The biggest resort in Gran Canaria, Maspalomas is particularly popular among surfers, windsurfers, divers, and naturists. Here you can also find Aqualand, the biggest water park on the island, with over 20 slides and Holiday World.

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An immersion program allows you to improve your language and explore new locations.

Boost Your Language Skills With an Immersion Program

Ann Kuffner

They were crunchy, and tart from the lemon... kind of like sunflower seeds, but with legs.

In the four years I've lived in Mexico, I'd managed to NOT try *chapulines*—dried crickets. But when you're at a market with a Spanish-language teacher, and she buys a small bag of them for \$1.50 and hands it to you with a giant grin on her face... you really have no choice.

I popped them into my mouth without looking at the particulars. And you know what? Chapulines would go well with a margarita or tequila!

When my husband Mike and I first moved abroad in 2008, we went to English-speaking Belize. While we had to adjust to a new culture, language wasn't a problem.

Fast forward to May 2018, when we moved to San Miguel del Allende, Mexico. Here, it's possible to get by with just a few words of Spanish. The large American expat community and that fact that this renovated, arts-rich colonial city attracts thousands of visitors each year means many of the locals speak English. But if I was to live here full time, I wanted to be able to speak more than just a few words.

So Mike and I enrolled in [Warren](#)

[Hardy's Spanish School](#). It was convenient for us, and his approach to teaching Spanish suited us—one of Warren's areas of expertise is teaching people in their "golden years").

After my final 10-week course with Warren ended, I was brimming with confidence and lots of Spanish words. The program provided me with a comprehensive grasp of all of the Spanish verb tenses, and I was ready to get out and use them.

But then COVID hit, and my fledgling Spanish fluency took a nose-dive during two years of isolation.

Plus, with so many English speakers here, it's hard to get that immersion experience. In restaurants and stores, I always try out my Spanish with the employees—but as soon as my husband starts speaking English, they usually switch over, too. (I'm more committed to this Spanish-language acquisition than Mike is, which is one reason San Miguel works for us. I can dig into it as I like, but he isn't forced to.)

I decided if I were really going to get the hang of this new language, I needed to go someplace else.

My first experience in a language-immersion program was more than 10

years ago, at a [Language Link](#) Spanish school in Antigua, Guatemala, where I'd enjoyed my private Spanish classes, a homestay, and the tours Language Link offered, which provided fun activities, side trips, and cultural insights. It made for a nice balance of classroom and vacation.

So I went back to Language Link to find a program a little closer to home in Mexico. Language Link maintains partnerships with schools in Spain, Mexico, Costa Rica, and Guatemala. And I'm told they'll bring more options back later this year—in Ecuador, Chile, Argentina, and Peru.

I chose the city of Cuernavaca—about 250 miles south of San Miguel—six hours in a comfortable, high-end bus that cost about \$45 each way.

For me, living with a local family is an integral part of an immersion experience. I did this in Antigua, and I wanted to do it again. (Homestays are not for everyone. They require that you be flexible and willing to interact with the family solely in Spanish. But the more Spanish you speak during an immersion program, the faster you'll learn.)

And so began my week of intense Spanish studies. At the Spanish Language Institute of Cuernavaca, the program I chose included three hours of private classes in the morning and two hours of group conversation in the afternoon (there was only one other student in that group class—so that worked out well!). The number of students at a school varies significantly with the seasons (October is the low season at the Cuernavaca school).

I chose a private class because I felt it would allow me to focus on my areas of weakness. During the first class, the teacher and I discussed my goals. She was very accommodating, and this one-on-one approach allowed me to make significant progress during my single week there.

After class, I'd return to the house for *comida*—the main meal of the day. (The school strongly encourages students to eat with their host family, it provides time for active discussions in Spanish.) It was served at 2:30 p.m., and on many afternoons, I had the option of taking an excursion after that.

I'd go into town for a guided walking tour or to visit one of the city's museums. One of my favorite excursions was to the [Robert Brady Museum](#). The museum is a treasure trove of art filled with the works

of artists like Frida Kahlo, Diego Rivera, and Brady himself. I paid \$15 for a private guided tour, which can be done in English or Spanish (I chose to do it in Spanish).

And of course—there was that memorable trip to Tepoztlan, a gorgeous *Pueblo Magico* (a special designation from the Mexican government bestowed on places unique for their natural beauty, cultural richness, historical relevance, cuisine, and art) tucked into the mountains, where we started our tour at the Sunday market stalls—and eating *chapulines*.

The cost of Spanish-language immersion programs varies, depending on the country and city you choose.

In Cuernavaca, I paid \$550 for three hours a day of private lessons, plus two hours a day of group conversation. (The price drops if you stay on for a second week.) If I had done five hours of group classes, and no private lessons, the weekly price would have been \$325. The cost for the homestay was \$30 per night. That included breakfast and the main meal, a private room and bathroom.

My homestay experience in Cuernavaca was outstanding. The house was large, modern and comfortable—no hotel could have compared for that price. The family—Lorena and Enrique, and Lorena's 82-year-

old mother, Tona—was warm, helpful, and accommodating.

The whole family made my week easy. They picked me up at the bus station, walked me to school, and dropped me off in town for tours. One day, on my walk back to the house, Google Maps led me astray and after wandering for a while, I called Lorena. She jumped in her car and came to find me. It really felt like I was a part of their family.

“Living with a local family is integral to the experience.”

There were a few times when being in full immersion mode was a bit overwhelming, I'll admit. Tona always joined us for meals, but one day other relatives dropped by for dinner. The conversation was lively but with several people speaking rapidly, in different styles and accents, much of the conversation went over my head. But that's all part of the process. The family was always patient with me, they never got annoyed by my Spanish blunders, and I could always ask them how to say something correctly.

The teachers at the school speak very clearly and deliberately. After a day or two, I found it fairly easy to converse with my teacher. That was true of the tour guides as well. Of course, in the real world, people most don't speak with such care. So, the

time spent with the family helped me adapt to different styles of speaking.

It takes time to learn a second language. That's especially true for those of us who do so as seniors. But it's immensely gratifying. And many studies have concluded that learning a new language can protect our brains against Alzheimer's disease and other forms of dementia.

My personal experience has convinced me that the fastest way to improve in a new language is to take an immersion program. Longer immersion periods will produce faster results—but for me, a week-long program proved ideal. My plan is to continue to enroll in immersion programs, one week at a time. That will allow me to explore new locations while improving my Spanish fluency. It will also provide me with a safe way to discover a new city, with support from the local school and family.

I had such a positive experience in Cuernavaca, I'm going back—taking Mike with me this time. We'll stay with the same family, too. Their house is just beautiful, and I feel like we've become friends, so I wanted them all to meet each other.

Next up? Maybe an immersion program in Oaxaca... or in San Sebastian, Spain. I'm finding this to be a good-value, rewarding way to learn a new language, experience the authentic culture in a place, and see a bit of the world, too. ■

TIPS ON FINDING A SPANISH IMMERSION PROGRAM TO SUIT YOU

If you're considering enrolling in an immersion program to learn a language from scratch or to improve language skills you already have, consider several things, first:

The **style of Spanish** differs from one country to another. Consider where you will be speaking Spanish. For me, it made sense to master the style of Spanish spoken in Mexico first. Castilian Spanish is quite different.

Consider **how many students** are allowed per class. Ask how the class size changes by season. When I was looking into booking a second immersion week in Cuernavaca, I'd originally planned to do it in January. But I was told that many young students attend classes in January as they're on school break, so I rebooked for February.

Some schools can recommend **local**

homestay options. Ask whether they monitor the homestay families (Language Link does). If you book a homestay through a school, make sure you have the option to change your homestay location if you encounter problems.

Most schools offer **local tours** to complement immersion studies. These tours provide golden opportunities to practice Spanish in a real-world environment, with your teachers' support, while seeing interesting local sites.

One of the easiest ways to **start your search** for an immersion program is on the internet. Decide where you want to learn the language and how long of a program you want to enroll in. Read reviews of the schools and find out what past pupils thought of the courses, facilities, and learning environment.

Bear in mind that program prices will differ considerably between countries and schools and if you're considering a homestay option

(like I did) the margin of comfort available at those homestays can vary from country to country.

Another approach is to use a reputable language immersion service company who will book everything for you. As I've explained, I've used [Language Link](#) more than once, with excellent results. They check out the schools they work with, as well as the home stays. And they don't charge a finder's fee when you book through them. In addition, they provide additional services that schools often don't offer. Language Link sent me a 20-page book about Cuernavaca, with information and recommendations, before my stay. They also provided a long list of transportation options. They also can advise you on the pros and cons between schools in various countries they operate in.

Standing on the shores of *Lago de Siete Colores* (Lake of Seven Colors), it's not hard to understand how this natural wonder got its name...

Tiffany box blues deepen to aquamarines... bright turquoise seeps into vibrant cobalt... azure blues blend into deep sapphire and indigos. Incredibly clean and clear, this is the most beautiful water I've ever seen. And during my time in the Navy, I sailed most of the world's seven seas.

Lago de Siete Colores lies on Mexico's Riviera Maya in the township of Bacalar, about two hours south of Tulum.

La laguna (the lagoon), as the locals call it, is 34 miles long and 1.2 miles at its widest point. Nature lovers flock to this region for the unique environment, the lake provides.

The local Maya and Mexican people believe these waters hold special healing powers. Long before any tourists showed up, the Maya called it *Siyan Ka'an Bakjalal* "place surrounded by reeds where the sky is born." A daily swim in the deep blue waters is a holistic practice many lakeside residents share, believing the water helps to heal the mind, body and soul.

But it's not just the lake that calms the soul here. A symphony of birdsong greets you each morning as emerald parrots take wing to start their day. The cacophony of frogs, the plop of a turtle, or rustle of an iguana enhance the rich sounds of the wildlife.

Every time I come to Bacalar, I'm amazed there aren't more tourists. Yet Bacalar has grown over the last few years, and some predict it will become one of Mexico's top destinations.

There's lot to keep you busy on a visit here, but as you'd imagine, lots of the activities revolve around the lake itself. Boat tours on the lake are popular. If you stop by the waterfront, you'll find plenty of people offering tours. I did a four-hour morning cruise that had an open bar and snacks for \$100 (if you want to splurge, you can hire a private boat for about \$245 for a full day).

If you're a sailor, you can also hire your own catamaran for the day. You can also paddleboard, snorkel, and kayak... or, do as the locals do, and just take a dip in the healing waters.

Another water attraction worth a visit is the Bacalar Rapids (*Los Rápidos Bacalar*).



With its seven different colors and tropical surrounds, Lake Bacalar has a Caribbean vibe.

Escape to Bacalar: Mexico's Lakeside Oasis

Bel Woodhouse

This lazy river is just a 15-minute taxi ride outside of town, the water is so clear it's almost glacial in its purity. It's perfect for marveling at the unique stralotomite rock-like formations that line the perimeter of the rapids. This is one of the few places on earth where stralotomites can be seen.

You can paddleboard and kayak in this turquoise river, but the best way to experience the rapids is to just stretch out and float down them, supported by the gentle current. There's a 50-peso (\$2.50) entry fee, and you'll also find an onsite restaurant here.

Wildlife lovers, and birders in particular, will want to check out Bird Island (*Isla de los Pájaros*). Over 250 species of bird spend the winter in this area, so there's plenty to see...

You may spot the fire-engine red of a woodpeckers mohawk... or the deep golden eyes of an owl... or the cheery little green parrots and sparrow hawks that thrive here. Active Nature offers a three-hour sunrise bird tour for about

\$26. They'll take you to the best places to spot the birds. For more information, and to book, [see their website](#).

If you're a history buff, stop by Bacalar Fort (*Fuerte de San Felipe*). Completed in 1733, this fort was built by the Spanish to defend Bacalar from repeated attacks by Dutch, French, and British pirates who sailed up and down the Caribbean coast.

Designed by an Italian architect Juan Podio, it's built in the shape of a star, with four points to represent the saints Santa Ana, San Arturo, Santa Maria, and San Joaquin. Located right in the heart of town, it's hard to miss, and offers panoramic views of the lake.

For me, food is a big part of enjoying a getaway. New restaurants have popped up along the lake, offering every style of cuisine or fusion you could want... all with stunning lake views. You can pick from high-end fare (but the prices are still much cheaper than in the U.S.) to more relaxed, cheaper options that are popular with the locals. Succulent fresh seafood from the nearby Caribbean waters feature

"The water helps heal the mind, body, and soul."

on most menus. There's something here for every dietary restriction and every type of foodie.

My top pick for Italian in Bacalar is **Bertilla & Luciano** in the center of town, where I enjoyed the best mushroom pizza I've ever eaten. But you'll also find steakhouses, Argentinian grills, amazing burgers, tacos, burrito food vans, and fish n' chips with a cold beer, along with home comfort foods you may crave, like avocado on toast.

One of the most popular places in town is **El Manati**, just off the town square. With beautiful outdoor dining in lush tropical gardens, it's an oasis right in the heart of Bacalar, serving mainly vegetarian options and local Yucatan cuisine. I had scrambled eggs over mushrooms and peppers on homemade multigrain sourdough bread, and my friend had vegetable soup (made with locally grown veggies) with toast on the side. The bill for the two of us, which included drinks, came to just \$13.

For baked treats, head to **Panadería La Tartaleta** (Tartlet Bakery), just a block south of the town square. It's full of divine eats—like the multi-seeded mini baguettes, berry tarts, and individual-sized chocolate cakes you heat into gooey goodness in the microwave. It's a wonderful place to stop for a coffee or grab something to take home with you.

Bacalar is a very walkable town. Of course, walking around can get hot, so luckily there's an amazing new ice-cream parlor right on the main town square. The **Heladería Annie Delicias** has the best mint-choc-chip ice-cream I've ever had—and it's only 40 pesos (\$2) for a delicious waffle cone.

Though Bacalar is stuffed full of things to do and see, it's also a great place to do... well, nothing. Sit with your morning coffee overlooking the lake, surrounded by truly spectacular nature.

I took morning swims, just after the sun peeked over the horizon, in the lake's warm water, kicking back to float along and watch the many different birds fly overhead, listening to their sweet song. Followed up by mouth-watering, sweet fresh tropical fruits and a mimosa. And evenings were spent watching the sun set on the dock, under a thatched palapa, with a glass of wine in hand—about as relaxing as it gets.

GETTING TO BACALAR

Bacalar is located 215 miles south of Cancun, and there are a number of options for getting here.

You can take one of the comfortable, air-conditioned **ADO buses** from Cancun. Buses leave every hour and the journey takes about 5.5 hours. A one-way ticket costs \$28 from Cancun, \$22 from Playa del Carmen, and \$17 from Tulum.

If you have a car, it's an effortless drive along wide, clearly marked, and well-maintained highways.

For a group or family trip, you could hire a local private shuttle with an English-speaking driver. I've used **Riviera Maya Kravan** to get all around the Yucatan and they are excellent, well priced, professional, and friendly. Most of all, they're reliable. Their vans will fit up to 10 people comfortably.

For a same-day trip to Bacalar, it will



cost \$250. Or if you're staying over, a round trip from Playa del Carmen to Bacalar (they'll return to Bacalar to collect you any day you choose) will cost \$450. If you have a big group, this is a good option.



Although it's an overlooked spot, Bacalar is easy to get to from Cancun.

Accommodations along the lake are abundant and in every price range and preference. You can choose from large hotels with all the amenities or smaller boutique hotels with private beaches and only a few rooms.

Those into eco travel will love the natural eco-lodge villas on stilts built over the water, with private balconies and an onsite restaurant specializing in fresh foods grown in their garden. Some have air conditioning, and some leave it to

mother nature's lake breeze and a fan.

I stayed in a private apartment at **Rancho San Fernando** right on the lake for \$30 a night. Less than a five-minute taxi ride from town, I fell in love with the stunning lake view from the Villa Piña Colada balcony.

For me, Bacalar is the perfect lakeside getaway. There's plenty to do in and around town... but also lots of tranquil spots to do nothing but admire the views and watch the world go by. ■

An aerial photograph of Panama City, Panama, at sunset. The image shows a dense cluster of modern high-rise buildings, including the Panama Towers, with their lights beginning to glow. The sky is a mix of orange, yellow, and blue. In the foreground, a highway with light trails from traffic is visible. The overall scene is a vibrant urban landscape.

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