

# INTERNATIONAL LIVING

SINCE 1979

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# Get the Inside Track on Retiring in Safe, Friendly, Convenient Costa Rica

Fast Track Costa Rica: Lifestyle and Opportunity Conference • June 23–25, 2023 • San José, Costa Rica

It's no wonder Costa Ricans are often called the "happiest people on the planet." Costa Rica may truly have it all: a year-round tropical climate, modern cities, Caribbean beaches, Pacific coastline, rainforests, lush valleys, and cool mountains.

And now is a great time to be looking at Costa Rica. It's one of the world's best havens for retirees, entrepreneurs, and investors... for anyone, in fact, looking to live better and spend less.

Everything you need for comfortable living is here: supermarkets that rival those in the States, plenty of activities to keep you busy (especially if you love being outdoors), and friendly, interesting people to enjoy them with.

It's close to home and has one of the best climates in the world... outstanding health-care... and a *Pura Vida* lifestyle that's unique to Costa Rica.

Plus, it's just become easier than ever to be an expat in Costa Rica... That's thanks to a new no-hassle visa that allows



Our experts will help you plan the Costa Rica lifestyle of your dreams.

you stay longer, open a bank account, and a whole lot more. Our expert Costa Rica attorney will share *all* the details with you when you attend our upcoming **Fast Track Costa Rica: Lifestyle and Opportunity Conference**.

If the beach is your thing, you'll be spoiled for choice, as Costa Rica offers more than 1,000 miles of coastline. Know where to look, and you'll find some incredible bargains.

If you've ever dreamed of owning your own beachside retreat, a private coastal hidea-

way with lush ocean views, or a home on a pristine tropical mountain lakeside surrounded by rolling hills of cool pine forests and fertile pastures... in a country with world-class healthcare and affordable daily living (a couple can live well on between \$2,000 and \$2,500 a month)... then you should join us in Costa Rica this coming June.

You'll get the whole picture. Taxes, insurance, and visas are not the fun part of being an expat. But you need to know this part of the story before you

take your next step in Costa Rica.

We've invited an unprecedented number of expats who have bought second homes, retired, or started a business in Costa Rica. Men and women who, just a short time ago, were in the same position that you are today. All our Costa Rica experts will be coming to you from their home turf.

We'll focus on the many questions you likely have, such as how to find a great rental, get your mail, arrange your finances, and keep in touch with family and friends.

We'll talk about what documents you need to apply for residence, the best place to buy insurance, how to buy a car, and more.

You already have the dream, now you need guidance, good judgment, and advice. And that's what our Costa Rica experts will deliver at **International Living's Fast Track Costa Rica: Lifestyle and Opportunity Conference**.

To book your seat, call 1-888-884-7792 or 443-353-4362 or see: [IntLiving.com/Events](https://IntLiving.com/Events). ■

## JUMP-START YOUR MOVE-OVERSEAS PLAN

If you're still searching for the right spot overseas... a place where you could create a wonderful life, and spend less than you would at home, you'll want to join is this September 2–4, in Denver, for our only U.S. event of the year: the **Ultimate Go Overseas Bootcamp**.

While things may feel unsteady at home... Will our political and social divisions get the better of us? Will inflation

keep rising, and prices with it? What will the stock market do? Will this next election cycle be our undoing?

When you look up and outside our borders, it's a different story... whether you're interested in upgrading your retirement, investing for profit, traveling better—or all of the above.

We've been on this beat since 1979... and our guys on the ground are seeing more

opportunity for you today than ever before. And that means rather than feeling at the mercy of whatever 2023 and beyond has to throw at you, you could take control of your future...

Over three full days of panels, networking, and more, we'll give you every tool you need to find the corner of the world that makes the best sense for you... and what to do to get there. [Book your place here](#).

# Shake Up Your Life... And Create a New One Abroad



Three years ago, “digital nomads” were a rare breed. Right up there with space aliens and supermodels.

I recall multiple conversations with a pre-COVID employer, begging to work from “home.” *How about three days a week? One...?* Anything to shake up my cubicle existence and live.

Fast forward to today, and even those of us with lackluster cheekbones can embrace a more portable life. Yet now, for many remote workers, the new daydream is a slower pace and \$2 eggs.

At *International Living*, we know that’s within reach... and we’re helping you make a plan.

If you’re joining us at *IL* for the first time, a heartfelt welcome. You may not believe it yet, but your life is about to change. It’s impossible not to be inspired by the stories in these pages...

By the intrepid travelers who, like Glenda, took to the road in search of a low-stress existence, or one that didn’t involve coworkers cornering her in the

bathroom. (Hint: She landed in this year’s top retirement haven.)

Or take Bekah and Karen, whose profound attachments to Costa Rica and Syros—places they loved in their youth—drew them back as adults to much more meaningful lives... Or the three convention-defying Americans living in exquisite expat locales you may never have heard of.

We haven’t forgotten the practical stuff you’ve been asking about, either... including how to travel with pets in Europe... How to (legally) stash cash overseas... And how to get free accommodations abroad.

That’s just the tip of the iceberg. Be sure not to miss Jeff Opdyke’s take on the future of bitcoin. Even if you’ve no intention of investing in cryptos, you’ll come away understanding what all the fuss is about. And why global citizens should pay attention...

Stephanie Reed, Editor-in-Chief

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## Learn a New Skill in Return for a Free Bed

One of the biggest traveling costs is accommodations. But there's a way to beat this drain on your wallet... while staying in some of the most beautiful places on earth.

**Workaway** is a platform that allows you to arrange homestays and volunteering opportunities around the world. Stay in an ethical tourism sanctuary for elephants in Thailand... care for Malamute sled dogs in the snowy plains of Norway... or work in a community library in Uganda... you'll get free accommodation and meals in exchange for a few hours of your time each day.

If you'd like to learn a new language, or brush up on your Spanish, French, or any other language, Workaway also has options for staying with host families for a totally immersive experience.

To get started, you'll need to sign up on the website and pay an annual fee—\$49 for a single person and \$59 for a couple/two friends. Workaway will help set you up with hosts, and if you're looking to connect with other travelers, they'll help you find a travel buddy to join your adventures. —John Wallace



Help with community projects or work with animals in exchange for free bed and board.



A dream realm for cheese lovers, Asturias' cheese caves showcase the region's most famous food.

## Spain's Subterranean Cheese Kingdom

Sally Pederson

Come to Asturias in northern Spain, and you'll see rolling green valleys and rugged cliffs plunging into the royal blue sea.

Go deeper still, into the natural limestone caves below the earth's surface, and you'll witness a centuries-old process that harnesses the cool and humid cave environment to create distinctive, delicious Asturian cheeses.

Asturias is home to over 100 different varieties of artisanal cheese, but the most famous is Queso de Cabrales.

Made from a blend of unpasteurized cow, goat, and sheep milk, this rich cheese is aged in the natural caves of Asturias for a minimum of two months.

It has a distinct, strong flavor that is both tangy and slightly spicy, with a pungent aroma that reflects its robust character. The texture of Queso de Cabrales is crumbly and creamy, with blue veins running throughout. When eaten, it has a buttery taste that is balanced by the sharpness of the blue veins.

Other cheeses include Queso Afuega'l Pitu, a soft and creamy variety with a

tangy flavor, and Queso de Gamoneu, a blue-veined cheese with a slightly spicy taste.

Cheese caves of various sizes dot the area (and some of the cheese-making factories have their own caves you can visit), but for a fully immersive cheese experience, check out the [Cueva del Queso](#) in Arenas de Cabrales, located just outside the town of Arenas. You'll get to see how the cheese is made from start to finish, followed by the all-important tasting.

These caves are usually quite dark, with uneven floors and high ceilings, although some areas are illuminated with man-made lighting. Along the cave walls are shelves where the cheese is placed to age for several months or even years.

There are seven daily sessions (check the website for times) and entry fee is just €5 (\$5.40).

If you're a true cheese lover and want to go all in, plan your visit to the area for the end of August, when the Cabrales Cheese Contest is held. It happens on the last Sunday of August (for 2023, that's August 27). ■



## An Update on Europe's Visa Waiver Program

**R**ight now, U.S. citizens can visit Europe for up to 90 days without a visa.

But, there's been a lot of coverage in the travel press about the European Travel Information and Authorization System (ETIAS)—a visa waiver program that will require non-European passport holders to get pre-trip permission to enter the EU, no matter how long they're staying for.

Modeled on the U.S. ESTA program, travelers will have to register their details on the ETIAS website, pay a €7 application fee, and (barring any complications) approval will be given within a couple of minutes. An electronic code will be attached directly to your passport. The ETIAS must be renewed every three years.

Earlier this year, the EU announced that U.S. citizens would have to start applying for ETIAS starting in November 2023. But at time of writing, the EU has postponed the launch until an unknown date in 2024.

The postponement is due to a delay in another European security measure, the



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**For now, you'll need only your passport to explore the sights of Europe.**

Entry/Exit System (EES). In short, ETIAS cannot operate without a fully functional EES.

So the good news is, if you're planning a trip (of less than 90 days) to Europe in the next year, you don't need to worry about applying for an ETIAS... all you'll need is your passport. —John Wallace

## An Ancient Site Built on Human Sacrifice

**S**an Pablo Villa de Mitla's spectacular archaeological ruins reveal a gruesome history.

Originally built by Mexico's indigenous Zapotec people in the 1st century A.D., and later inhabited by the Mixtec people from around 1,000 A.D., Mitla was once an important religious and ceremonial center that involved human sacrifice.

The ancient priests performed elaborate rites that often included removing the living heart of their victims as an offering to their gods. Tombs were built underneath the floors of the various structures in Mitla; local folklore suggested that the city was the entrance to the underworld.

The ruins you see today feature intricately carved mosaic fretworks, in the form of unique geometric designs made from tiny individual polished stone pieces, fitted without the use of

mortar—no other archeological site in Mexico shares this characteristic. Mosaics cover entire walls, tombs, and panels. Due to the area's arid climate, patches of the original red paint are still visible on more than 150 panels.

When the Spanish conquered Mitla in 1553, they ordered the destruction of much of the site. Mitla's Church of San Pablo was constructed on top of the ruins of the former town. Stone blocks and materials from the existing buildings were removed to build other Spanish churches.

The town itself has a charming *zócalo* (plaza) and a nearby rug and textile market selling traditional clothing and textiles. Most visitors come on a day trip from Oaxaca (27 miles away.) Book a group tour or take the public bus. You'll find the entrance to the ruins less than half a mile from the town's main church. —Wendy Justice



## GLOBAL DIVERSIFICATION CANINE STYLE

**Ted Baumann**

This past March, my family and I moved from Atlanta to Cape Town, and our beloved Jack Russell Max came with us. Getting him there was more complicated than shipping our household goods... so we got some help.

Pet import requirements vary from country to country (and South Africa isn't too bad), but we still needed lots of paperwork and specialized tests. And everything had to be timed perfectly.

Early on, I realized this wasn't something that I could handle on my own. So, I hired an Atlanta-based company called [Animal Land Pet Movers](#). They prepared all the paperwork, booked appointments with vets specializing in overseas travel, and hired a company in South Africa to handle arrangements there. In the end, all we had to do was take Max back and forth for his tests, get medications that had to travel with him, and pay for the customs and shipping service.

Thanks to South African regulations, Max had to fly from the U.S. to South Africa in the cargo hold. He had his favorite blankets and bowls for food and water. We flew through Amsterdam, where there was an overnight layover at a specialized "pet hotel" at Schiphol Airport. Of course, we were worried about him—he's getting on in years—but he arrived safely and has settled into life here in the Fairst Cape!



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**We have more tips for taking your pets overseas on [page 28](#).**

## Zipline Across a European Border

**T**he fastest way to get across the Spanish-Portuguese border is by zipline.

Starting in the whitewashed village of Sanlúcar de Guadiana in Andalucía, [LimiteZero](#) zips you over the majestic Guadiana River—a natural border between the two countries—at 45 to 50 miles per hour. The zipline covers a distance of 2,362 feet, and whizzes past groves of olive and cork oaks. When you land in Alcoutim, Portugal, you'll even travel back an hour (Portugal is on Greenwich Mean Time while Spain is GMT+1).

Visitors are driven from Sanlúcar de Guadiana to the departure platform,



Travel back in time when you cross the river at Alcoutim, Portugal and land in Spain.

where they're fitted with safety equipment, then treated to an experience offered nowhere else in the world.

After the adrenaline-filled ride is over, visitors are free to explore the village of Alcoutim on the Portuguese side or hop aboard a ferry for a short ride back across the river to Spain.

The zipline experience can be booked in advance on the [LimiteZero](#) website. It costs €20 (\$21.50) per person for ages 14 and up, with a maximum weight limit of 243 pounds. People with disabilities can be accommodated, but you must mention this when making your booking. —Terry Coles

## Deep Fried Frog and a Private Cooking Class in Chiang Mai

**T**here's no better place than Chiang Mai in northern Thailand to explore Thai cuisine.

This city is both cosmopolitan and historic, popular with expats and tourists, eateries abound... ranging from Michelin-rated restaurants and bistros, to inexpensive noodle shops, to bustling street market stalls. Plus, the cuisine is typically not as spicy as in the south, making it a little easier on Western palates.

My husband Michael and I are currently housesitting around Asia. No trip to Thailand is complete without a visit to Chiang Mai. We wanted to learn more about northern Thai cuisine, so we started our foodie exploration in the [Mae Hia fresh food market](#), a favorite spot for locals to pick up ingredients.

The meat section of Mae Hia had its share of fascinating ingredients used extensively in local dishes. (If you aren't fond of intestines, or blood pudding, check all dish descriptions carefully.) In the fresh fish section, we found fish, octopus, prawns, and bags of still flapping tilapia, plus bowls of live catfish and carp. But there was also a securely covered bowl of live frogs. Here, unlike France, you don't just eat the legs... Deep fried whole frogs can be found in street vendors' stalls.

The markets here can be exhilarating,

but also overwhelming and confusing to the uninitiated. Considering the vast array of dishes and unfamiliar ingredients, the best way to understand the markets and Thai food is to take a cooking class. We booked one with [Chef Benny](#), an incredibly knowledgeable culinary savant with over 12 years of experience. For a private class (just the two of us), we paid 2,200 baht (\$65) each, and this included transport to and from the Mae Hia market, all the ingredients, and a Thai recipe book.

Visiting a local market with a knowledgeable guide is an eye opener. They can explain what the different types of vegetables are used for, such as the pea-sized eggplant used in curries, and the types of watercress used for stir-fried Morning Glory (a popular dish of water spinach

seasoned with garlic, red chilis, soy, and oyster sauce). They also let you taste the different herbs, which play a vital role in creating the rich flavors and balance so intrinsic to Thai cuisine.

Thankfully, our menu for our cooking class contained nothing as "exotic" as frogs... We made an incredibly delicious and aromatic arrangement of curry pastes, soups, pad Thai, drunken noodles, stir fried Morning Glory, Panang, and jungle curries, along with dessert.

All the dishes were made with ingredients from the market or harvested from Chef Benny's own garden, like the butterfly pea flowers that give purple sticky rice (topped with mango) its glorious color and taste.

Armed with all the tips and advice from our chef, we ordered at restaurants and from vendors many more dishes over the following weeks. Banana flower salad is a must try. A popular and inexpensive dish is Khao Soi Gai, a soft noodle dish made with its own unique curry paste and topped with crispy fried noodles. Chili, pickled greens, onion, and lime are served on the side so you can adjust it to your personal taste. Two bowls and a soft drink cost less than \$5 in local noodle shops. I'd recommend Malee Noodle Bar in the Plaza 89 shopping center. —Yvonne Bauche



Northern Thai food is healthy, full of flavor, and not as spicy as southern Thai dishes.



# My “White Box” Strategy Creates Millionaires

Ronan McMahon



Stress shouldn't play a role in your investment strategy. Nor should volatility or uncertainty...

I don't wake up each morning checking to see if the Fed has announced any nasty new surprises. Nor do I worry about inflation or the health of America's banks.

I can avoid all that because I only invest in what I understand and what I have control over.

The stock market to me is a “black box.” You can see the inputs and the outputs, but only a few insiders know about the internal workings. Same goes for banks or any other big company...

If you looked at Silicon Valley Bank a couple of months ago, you would have thought it was in robust shape. Then... kaboom.

Investing should never be a crapshoot. That's why I invest in best-in-class real estate in growing destinations that attract people from around the world, whether times are good or bad.

Real estate is a “white box”—engineering jargon for a system where all the inner components are available for close inspection. No wizardry. No trickery. Just clear, common sense.

It's an easy asset to understand. It's land, amenities, bricks, mortar, wires, plumbing. It has hard value. People need a roof over their head. And there are specific locations where people always want to live. They want amazing views, great amenities, and to be close to the things they love to do...

In other words, when you invest in the right real estate, you get control and agency, and when you buy well, it generally goes up in value.

In 2017, a team of expert economists from the Federal Reserve Bank of San Francisco studied the returns of four major investments from 1870 to 2015—treasury bills, bonds, equities, and real estate. That's 150 years of data crunching. And real estate came out on top.

Although returns on housing and equities over the long term are similar, the volatility of housing returns is substan-

tially lower.

In other words, real estate gives you the benefits of stock market appreciation, while protecting you from market swings. Having a strong stable of foreign real estate in your portfolio also reduces your exposure to your home market.

I'm close to 100% invested in real estate. Yet I still consider myself diversified across countries, markets, and real estate asset classes. I own property in Mexico (Caribbean and Pacific), the U.K., Brazil, Portugal, and Ireland. This means I'm tapping into very different markets. Middle-class renters in Brazil, Spanish and Dutch vacationers in Portugal, Americans in Cabo.

Real estate is the most versatile asset you can own offering different ways to maintain and grow wealth. You can rent short term or long term. Use it as leverage to secure a loan or refinance and free up money. Hold and watch it appreciate in value... or buy cheap and flip it for a profit. Or live in it or use it as your winter getaway.

This flexibility is one of the reasons real estate has created more millionaires than any other asset class. In fact, over the last two centuries, about 90% of the world's millionaires have been made by investing in real estate.

Today, there's never been a more opportune time to join their ranks. From all corners of my global beat, the reports come in daily: “limited supplies of desirable real estate”... “soaring demand”... “rising prices”...

With the right deal in the right destination overseas, this scarcity can play into your hands. It can give you the opportunity to own something truly rare, valuable, desirable... and real. And by owning profitable best-in-class real estate, you can set yourself up for a pretty stress-free life.

**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](mailto:mailbag@internationalliving.com). We may publish your question along with Ronan's reply in *IL* Postcards or here in *IL* Magazine.

## Finding a Rental Manager Overseas

■ **Benjamin says:** Hi Ronan, you talk a lot about creating rental income from overseas real estate, but how do you go about finding a reliable rental manager?

■ **Ronan says:** Hi Benjamin. Whether overseas or at home, the process of finding a rental manager is the same. If you can, ask friends, neighbors, and locals who they use and what their experience has been with them. Then, go online. Search for similar homes to yours in the same area and see if a certain name comes up again and again.

Rental management rates vary hugely. In Latin America for instance, they typically average 20% to 30% of the annual income of your short-term rental.

Make sure you ask what they'll do for their management fee. Will they find you renters... do check in and check out... pay the bills... take care of the cleaning... handle maintenance? It's worth paying a bit more to a manager who does all of this for you.

And don't be afraid to change your rental manager if they're not performing. Most managers are juggling multiple units and varying amounts of staff to handle rentals. You won't get good service if they have a handful of staff and a large number of units.

Some rental managers are victims of their own success. The better they are, the more clients they attract, the less focused they are on *your* rental. So, don't get too attached. Think of it as choosing a phone carrier—for quality and value, every now and then you need to switch it up.



**Get the best from your rental manager and be sure to switch if they don't deliver.**

### “So Open and Welcoming”

**Name:** Erin Coyle

**From:** Grosse Pointe, Michigan

**Living in:** Sur, Oman

Mountain hikes to waterfalls with turquoise swimming holes... lush farms offering gifts of fresh papayas... or sea swims at sunrise... for Erin Coyle, a Michigan native teaching English in [Oman](#), life is beautiful.

A picturesque seaside town on the Gulf of Oman, Sur has been an important trading port since the 6th century. And it's a safe and easy place to live, Erin reports.

Many of the locals here speak English, so it wasn't long before she made a host of new friends. “The locals will always stop and ask if you need a ride,” Erin says. “I love that everyone is so welcoming. You just pop by someone's house and everything is so open.”

Since moving to Sur in 2018, Erin's enjoyed a peaceful life full of wonderful discoveries around Oman. But even when she just stays home, it's an experience.

Erin rents her seaside apartment for just \$445 a month. “I have all these big windows and it's what drew me to my apartment,” says Erin. “The apartment gets lots of natural light and it's amazing to open them and listen to the water with my morning coffee.”

“Sur has beaches, fine buildings, and a marina with traditional *dhow* wooden boats. There's a great view from the watchtower overlooking the bridge, where you can see all the white painted buildings and mosques.”

Erin loves the location, too. It's just two hours from Oman's capital, Muscat, and about 20 minutes from the desert. “There's nowhere better than the desert for camping, glamping, or staying in luxury stargazing domes to enjoy the night sky as you fall asleep,” she says. “Or, just over half an hour away there's a sea turtle hatchery and sanctuary, with kayaking, snorkeling, and diving.”

Oman is developed, too. It's not all ancient harbor towns and traditional *souks*. “For my friend's birthday we went ice skating, played air hockey, went bowling, and enjoyed an amazing



The world is full of overlooked expat-friendly spots, like the mountain valleys of Kochi, Japan.

# Three Expat Sanctuaries You've Never Considered

“Easy living  
in a lively  
1,500-year-old  
seaport.”

traditional Omani-style restaurant dinner. The food is delicious. *Shuwa* is my favorite. It's a succulent, tender goat stew, slow cooked for between 12 and 24 hours in the ground. Or there's *kabouli*, which can be made with chicken or beef mixed with rice, chickpeas, tomatoes, and onions for a taste that's out of this world.”

One of the things that makes living in Oman so easy for Erin is that so many people speak English. “Living in China, I found it difficult to do anything official at all,” she says, “I had to take a friend to translate. In Oman it's no problem. You can grab a taxi, go shopping, order groceries for delivery, or see a doctor. They all speak English so it's far less stressful.”

With modern amenities, like fast 5G internet, and cheap essentials like a 50-ounce bottle of water for 50 cents, Sur is also very affordable.

Erin lives comfortably on about \$1,500 a month, which includes dining out with friends, the rent on her apartment, lots of trips exploring locally, and a \$400 a month car rental. —*Bel Woodhouse*

### “We Use Our Beer to Attract New People to Town”

**Names:** Ken and Masako Mukai

**From:** Los Angeles, California

**Living in:** Niyodogawa, Japan

Up in a little mountain valley in Kochi prefecture, on Japan's Shikoku island, is the [Blue Brew Taproom](#). It's a cozy wooden craft brewery run by expats Ken and Masako Mukai.

In 2019, the pair moved from their long-time home of Los Angeles, where they were high school teachers, to the lush and remote town of Niyodogawa, population 5,000.

The seeds were sown about 30 years ago, when Ken first came to Japan to teach English through the [JET \(Japanese Exchange and Teaching\) Program](#). Even after returning to the U.S. and starting his career as a chemistry teacher, he returned to Japan regularly to visit friends.

It was during a visit in 2016 that the idea of starting a brewery cropped up, purely as a joke.

“I totally forgot about it, until a month later when a friend called me up and said he'd found a site for the brewery,” Ken recalls. He and Masako agreed to visit.



The local government was enthralled with the idea of the business, and even offered grants to help get things started.

Ken and Masako were frustrated with the ever-increasing workload for U.S. educators, and this enthusiastic Japanese welcome was the final push the couple needed to give up their home and teaching positions in California.

Through a combination of patience, teamwork, and Masako's Japanese language skills, the Blue Brew Taproom opened its doors to beer lovers in October 2020.

"We thought it would be great to use our beer to attract new people to the town—not only visitors but also potential new residents," says Ken. "Our brewery helps bring people together."

One way they involve the long-standing residents of Niyodogawa is by using ingredients grown by local farmers, including hops, green tea, sweet potato, ginger, and even tomatoes. This has helped the older generation, unused to craft beer, become invested in this new arrival. The pure water—so clean it doesn't even leave residue on a glass—is another secret to the flavor of Ken's brews. His specialties are a Belgian pale ale, a green tea IPA, and a satsumaimo stout, all made using local ingredients.

Life in a small Japanese village is very different from Los Angeles. "It's hard work, so physically I am in far better shape. We also definitely eat more healthily, mainly local ingredients, since you can't order delivery out here!" Ken laughs. He and Masako are part of a small influx of newcomers to this naturally spectacular area, and have quickly made friends with other like-minded folks starting new ventures. They've even convinced another American friend and his family to move to the region.

"We are in it for the long haul" says Ken, looking perfectly at home in the brewery's barbecue area, surrounded by natural foliage. "We have boosted the local economy, helped the town become more welcoming to non-Japanese folks, and directly inspired a family to move here. "With the diverse base of supporters we've developed, I'm confident we'll be helping Niyodogawa rise as a travel destination for outdoorsy folks and beer lovers, and seeing more individuals move in. Just give us a few years!" —Chiara Terzuolo

## "The Country of Georgia Would Never Have Crossed My Mind"

**Name:** Justin and Willi Jerusevicius

**From:** Chicago, Illinois

**Living in:** Tbilisi, Georgia

"If you'd asked me what the capital of Georgia was, I would have said 'Atlanta.' I don't think the *country* of Georgia would have ever crossed my mind," says Justin Jerusevicius of his current overseas home, located at the crossroads of Eastern Europe and Western Asia.

Justin's journey to Georgia actually started in India. He worked for a tech company that asked if he'd be willing to spend six months in Bangalore. His curiosity was piqued. And even though he took the offer primarily for the chance to earn some extra money, it kicked off a love of overseas living he could never have imagined.

"I'll be honest, I really didn't enjoy Bangalore," Justin admits. "The weather, the pollution, and the culture were very different." But while there, Justin met others remote workers, who told him stories of the good life in Thailand, Vietnam, and Greece.

After his stint in Bangalore, Justin spent a year working remotely from Bangkok. He traveled a lot... and even met his now wife, Willi.

"Bangkok was great, but Vietnam was also intriguing, so we made a move to the tropical island of Phu Quoc," he says.

After Vietnam, they tried Bali and then Spain, where they heard about Georgia's new digital nomad visa (introduced in 2020), the "Remotely From Georgia" program. (It's no longer available, but U.S. citizens can spend 365 days in Georgia, visa-free). They also learned the cost of living was about half that of Spain (which they were already finding affordable).

"In Tbilisi [the country's capital, located in eastern Georgia], we found a modern spacious studio near the sea. Our rent, through Airbnb, was around \$650 a month for the first few months. After that we changed to a yearly contract, and it came down to just \$250. At that time, our combined cost of living was less than \$1,500 a month," Justin says. "Since then, the area has attracted a lot more

foreigners. The same contract is probably more like \$500 now. It's still a good deal."

Justin and Willi were impressed with the culture and history. "You can find towns, cathedrals, ancient monasteries from the 4th and 5th centuries... mind-blowing places. For a long-term stay, only two cities make sense—Tbilisi and Batumi. Tbilisi is a big city with nice parks, medieval architecture, and a hip vibe.

Then there's Batumi—a smaller beach city—which looks like a cross between Dubai and Las Vegas. It has lots of casinos, and flashy skyscrapers, but at the same time, it's affordable."

A simple dinner for two in Georgia costs around \$10, including wine. A two- or three-course meal in an upper-tier restaurant with drinks would be more like \$30. "We visited the ultra-fancy sky restaurant in Batumi," Justin says. "We had a meal, and great cocktails, and it all cost us less than \$70."

It's not just the luxuries that are affordable. Justin finds things like dental procedures and eye appointments, are so cheap there's no reason to have insurance for minor health issues. But he does have travel insurance through

his bank in case of any serious problems.

Overall, Justin and Willi have been impressed by Georgia. Particularly given that it's relatively undiscovered and unspoiled by tourism.

"One downside for us is the weather," Justin says. "It gets cold and rainy in the winter. So if you love to ski, there's incredible value. But if not, it gets a little monotonous. It's nothing compared to the bitter cold and wind of winters in Chicago though."

Getting around is easy, Justine reports. There's a small airline, [Georgian Airways](#), that flies out of Tbilisi to remote places and costs only \$30 to \$40 per person. In the city itself, there are lots of cheap and convenient public transport options. It's probably just as well. "Traffic and driving habits here are outside of what I'm willing to take on," laughs Justin.

So far, Georgia is the most affordable place Justin and Willi have lived, and they've also found it offers the best quality of life. —John McMahon ■

**"Relatively  
undiscovered  
and unspoiled  
by tourism."**



Despite its volatility, bitcoin can be a safe asset for wealth protection.

# I'm Not Giving Up on Bitcoin... Neither Should You

Jeff D. Opdyke

**I**t looked like the 2008 crisis all over again...

In March, three U.S. banks collapsed in the span of a week. Then, one of Switzerland's great banks, Credit Suisse, abruptly failed, too.

Stock prices plummeted around the world, as government leaders and financial regulators gathered in emergency meetings to determine where the next banking domino might fall. But amid all this turmoil, one much-maligned asset was skyrocketing... rising more than 45% in just two weeks, outpacing every major stock or commodity.

It wasn't gold, as many people might expect during a financial crisis (gold rose a bit less than 10%).

That asset was bitcoin.

On its face, this might seem surprising. Why would investment capital pour into a risky asset like crypto during a financial crisis?

Look beneath the surface and it makes perfect sense. The reason money poured into bitcoin is the same reason I've remained unwaveringly bullish on the world's leading cryptocurrency, even after its price collapsed last year.

And it's why I still advise that everyone own some exposure to bitcoin in their investment portfolio today.

That reason: Bitcoin is the antidote to our debt-addled world.

## The Case for Bitcoin

Bitcoin was launched in 2009 at the tail end of the global financial crisis. It was designed as a new type of money... a digital currency controlled by no one.

Fiat currencies like the dollar and euro are administered by governments and central banks, which alter interest rates or use the printing press to manipulate their value.

Bitcoin is "decentralized," meaning the system that governs the currency (known as a blockchain) is spread out across a vast, global network of computers. As such, no president, central bank, or hedge fund can manipulate the token's price to goose the economy or pay for a government's excessive spending.

Similarly, bitcoin's supply cannot be altered. Only 21 million bitcoins will ever

exist, and just under 19 million have been created so far. (The last one arrives somewhere near 2041.)

These characteristics make bitcoin a new, modern way to diversify wealth outside fiat currencies like the dollar.

Gold has played this role for generations. Now it has bitcoin for company, which explains why bitcoin is often referred to as "digital gold"... and why investors started snapping up this cryptocurrency as the banking crisis emerged.

## Canaries in the Coalmine

The collapse of banks in the U.S. and Europe is an early warning sign about the fragility of our global financial system.

These failed banks held a large portion of their assets in U.S. Treasury debt—just as they are supposed to do, since Treasury bonds are apparently the safest investment in the world.

Despite this, problems emerged when the Federal Reserve started raising interest rates at a historically fast pace.

In little over a year, the Fed has pushed rates from 0.25% to around 5% in an effort to tame inflation. That's a 1,900% increase... the largest jump in percentage terms over such a short span in the history of America.

This created a problem for banks. Last year, 10-year Treasury notes paid less than 2% in interest to their owners. Now they pay north of 4%. So, bond investors have been selling old bonds to buy new ones, meaning the market value of the old bonds has plummeted.

Because of that, banks had to sell their supposedly safe investments at a loss to meet cash withdrawal demands from their customers. In March, this led to two of the three biggest banking failures in U.S. history—Silicon Valley Bank and Signature Bank—and media reports suggest nearly 200 other banks could be at risk of this type of collapse.

On the government side of the equation, higher and higher interest rates are pushing up Uncle Sam's costs for servicing his monumental mountain of debt.

The U.S. today holds history's largest collection of public debt, totaling more than \$31.5 trillion. Plus, it has another \$182 trillion in unfunded liabilities... money

**"A new,  
modern way  
to diversify  
wealth."**



that must be paid in the future toward programs like Social Security and Medicare.

That represents a gargantuan risk to the American financial system.

A key problem—and one that bolsters the case for bitcoin over the medium to long term—is that the government has only three ways of managing this extreme debt. It can:

1. Allow high inflation to erode the value of the debt, making it easier to repay in tomorrow's devalued dollars.
2. Radically devalue the dollar in order to repay the debt with cheaper dollars.
3. Turn on the printing presses and manifest trillions of dollars out of thin air electronically to repay the debt, leading to even greater inflation and potentially hyperinflation.

The most likely option is #1. Though whatever path Uncle Sam ultimately chooses, the end result is that the dollars in your bank account today will continue to erode.

How much less might your dollars be worth? My bet: *Inflation will average around 6% per year for the rest of this decade.*

That means every \$100 in your bank account today will be worth just under \$67 by 2030. In that inflationary crisis, the dollar won't be the safe-haven asset it typically is... because the dollar will be at the center of the storm.

So, investors will turn to other assets to preserve their wealth. Assets that cannot be devalued or manipulated by government... that are not affected by banking collapses... and that offer some measure of security and wealth protection.

Bitcoin will be a big winner in this world. Which means bitcoin's price will move far higher as the remainder of the decade unfolds.

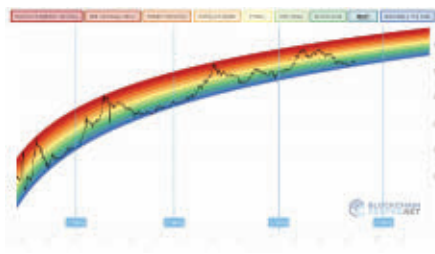
### The Future Price of Bitcoin

I understand if the idea that bitcoin "offers security" seems laughable after the crypto turmoil of the past 12 to 18 months. And yes, without question, bitcoin endured a horrid 2022.

After reaching a record high near \$69,000 per token in November 2021, the price collapsed all the way down to the \$16,000 range by the end of last year.

That's a huge amount of short-term

volatility, to be sure, but it's important to view these price movements in terms of bitcoin's longer-term trajectory. And to understand this, we need to follow the rainbow (see the chart below).



[Click here to enlarge](#)

The Bitcoin Rainbow Chart shows bitcoin's price since it started trading. And it tells us two things...

First, bitcoin is trending toward a price north of \$100,000 per token within the next two years.

Second, it indicates this is a good time to buy bitcoin... even after its recent rally higher.

The colors on the rainbow indicate whether you should buy, sell, or hold. If the price is at or near the top of the rainbow, toward the red and orange lines, that indicates bitcoin is nearing a short-term peak and it's a good moment to "sell."

If it's at the bottom, toward the blue and green lines, that indicates a good "buy" price.

So, even after its big, post-bank-failure pop, bitcoin remains in the "accumulate" phase. Meaning that here, near the tail

end of what has been a painful 18-month crypto bear market, a great deal of wealth potentially awaits those who buy bitcoin today.

Longer term, bitcoin is likely to move well into the six-figures, probably north of \$250,000 by the end of the decade, because demand for the asset will continually increase during an inflationary crisis, and there's a very limited supply of the coins for investors to buy.

Indeed, depending on the severity of the dollar crisis that arises, bitcoin could even see \$1 million per coin... a price tag mentioned by a host of financial pros, including Cathie Wood, CEO of investment management firm Ark Invest and a widely respected investor looking to profit from

long-tailed technology disruptions.

Without a doubt, "charting" is more "abstract art" than science, but I find it valuable. And this particular rainbow chart has been remarkably prescient in forecasting buy, sell, and hold opportunities with bitcoin.

### Port in a Storm

The failure of one of Switzerland's major banks, the failure of three U.S. banks, and the potential failure of nearly 200 more suggests America and the Western world are nearing another financial crisis.

That's why I own bitcoin. And why I counsel all my friends to consider owning some bitcoin, too. To me, the granddaddy of crypto is lifestyle insurance, so I want permanent exposure to it in my portfolio. In a crisis that sees the dollar come under intense pressure, I'm betting demand for bitcoin as a "safe haven" asset will drive the price markedly higher, allowing me to sell some here and there to preserve my lifestyle.

To be clear, you don't have to own a ton of it to protect your wealth in a crisis. In fact, I'd advise that bitcoin should comprise no more than 2% to 5% of your total investment portfolio... depending on your level of risk tolerance.

As I write this, bitcoin trades at about \$27,700 per coin. At that price, a \$5,000 investment grows to more than \$45,000 if bitcoin races to \$250,000... and at \$1 million, your investment is worth more than \$180,000. These gains can help ensure you don't lose ground as inflation attacks your dollar wealth over the next decade.

This is why I never lost faith in bitcoin during the bear market.

We in the West—particularly in the U.S.—are barreling toward a financial storm. Bitcoin was specifically designed for this moment. And its reaction to the recent banking collapses tells me that this is the port I want to be in when the storm arrives. ■



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**H**ow do I open a foreign bank account?  
This is a question I'm asked repeatedly.

Many who ask aren't particularly interested in living abroad themselves. They just like the idea of having money stashed somewhere outside the U.S.

They aren't alone. A recent survey by GoBanking.com estimates that about 30% of domestic U.S. taxpayers have foreign bank accounts. The U.S. State Department estimates there are around 10 million Americans living abroad... who almost certainly have a bank account in their country of residence.

Unless you go with your money, opening a foreign bank account is tricky.

Here's why... and how you can get around it.

### The End of Financial Freedom

From the late Middle Ages until the late 20th century, it was possible to walk into a bank in a foreign country and open an account without too much trouble. In the 21st century, however, governments have inexorably restricted financial freedom.

The original motivation was to control terrorist financing, prevent money laundering, and so on. Inevitably, that morphed into a general desire to keep track of citizens' money. And the modern digital economy has made that easy.

The U.S. is one of two countries (the other is Eritrea) that requires its citizens to pay tax on income earned anywhere in the world. Obviously, it can't do that if "U.S. persons" (see box on page 13) can simply open accounts in foreign countries and keep their money hidden from the IRS.

That's why in 2010, Congress passed the Foreign Account Tax Compliance Act, or FATCA. The U.S. had discovered that thousands of high-net-worth U.S. persons had been hiding money from the IRS in Switzerland for decades. And so the assumption was that any American living abroad was probably failing to report their income to the IRS. Some legislators even implied that Americans who bank abroad were potentially disloyal and suspect.

FATCA requires U.S. persons to report their foreign financial assets to the IRS and the Financial Crimes Enforcement Network (FinCEN). Failure to do so can result in massive fines, confiscation of foreign money, and prison sentences of up to 10 years.



Opening a bank account overseas has become more difficult for U.S. citizens, but it can be done.

# Four Ways to Legally Stash Your Money Overseas

Ted Baumann

FATCA also "requires" foreign financial institutions (FFIs) to search their records for U.S. persons and to report their financial assets to the Treasury Department. Now, obviously, the U.S. can't make laws for foreign banks. Instead, FATCA relies on the power of the U.S. dollar. FFIs that don't comply are shut out of the global financial system, which requires dollar-denominated transactions to clear through the U.S. Federal Reserve system. All it takes is blacklisting the bank's identity code.

It's all stick and no carrot. For FFIs, complying with FATCA is onerous and expensive. If the U.S. client misbehaves financially, the bank could get in trouble. So FFIs weigh the benefits of having U.S. clients against the costs and potential risks. And for the most part, unless we're talking very large amounts of money, the easiest route is just to say no to potential U.S. clients.

There are exceptions. I'm an example. As a dual U.S.-South African citizen, I have bank accounts in both countries. Even if I weren't a South African citizen, the fact that I own residential property in Cape Town gives me a connection to the country that would satisfy local banks' concerns

about FATCA.

The same is true everywhere. The first thing foreign banks want to know is whether you have a true connection to the country. That could be owning property or a local business, having physical assets like gold or other precious metals stored in a vault in the country, being able to prove that you visit frequently, or having a legal structure like a trust or limited liability company registered there. If you have one of these things, it's not too difficult to open a bank account.

If not, you'll have to work harder.

### 4 Ways to Open a Foreign Bank Account

**1) Have a substantial deposit:** I mentioned above that foreign banks weigh the risks and benefits of U.S. clients. The more money the prospective client has, the bigger the benefits to them.

Even today, traditional banking havens like Switzerland, Austria, the Channel Islands, and the Cayman Islands will happily open bank accounts for U.S. persons if they are prepared to deposit a minimum of \$1 million. They'll still go through the due diligence and know-your-customer routine, but they are far more willing to work



with you to sort out any issues.

Some countries will create a bank account for you if you establish a trust, limited liability company (LLC), or other legal structure there. But since the point of establishing such a structure outside the U.S. is privacy and safety, most people who go this route avoid countries that tend to cooperate with U.S. authorities. Instead, they prefer some of the Caribbean islands, Singapore, the Cook Islands, etc.—where legal systems still enforce strong privacy.

I've worked with U.S.-based attorneys who can facilitate these kinds of arrangements, and in my experience, they also require hefty upfront financial commitments to make it work.

**2) Just show up and ask:** For people with more modest means, banks in Belize, Panama, and Uruguay are also willing to open accounts for Americans if they can determine that you have a plausible reason to want one.

Here, the minimums could be much lower... but you'll most likely have to go to the country to open the account. (Note, Belizean banks are grey listed by U.S. authorities, and many U.S. banks refuse to transfer money to and from them.)

Depending on the amount of money, these foreign banks might be willing to accept a flimsy connection to the country to bank with you. Before they meet you, they'll ask for letters from U.S. banks or credit card companies confirming that you're a worthy banking client. They'll probably also ask for a reference from someone in their own country, preferably a professional, such as an attorney, accountant, or doctor. They'll want a utility bill in your name. And of course, they'll want two types of photo ID.

Once they've got that, they'll be willing to meet with you. Then they'll want

to know why you want the account, how much you're planning to deposit, and where that money comes from. They'll ask how much you expect to put into the account and how often. And they'll want to know how you intend to use the account.

If you're patient and cooperative, you'll probably get your bank account.

**3) Bank with HSBC:** Global bank HSBC offers foreign accounts in Argentina, Australia, Bahrain, Bangladesh, Bermuda, Canada, China, Egypt, Jersey, France, Greece, Hong Kong, India, Indonesia, Macau, Malaysia, Malta, Mauritius, Mexico, New Zealand, Oman, Philippines, Qatar, Saudi Arabia, Singapore, Sri Lanka, Taiwan, Turkey, the UAE, the U.K., and Vietnam.

The process is easier if you're already an HSBC customer. If you meet the right qualifications, you won't have to pay account maintenance fees.

To open an account, you'll need to provide a passport and driver's license, proof of address, employment information, and tax details. For some countries, additional documentation might also be required.

In my experience, the HSBC route isn't as easy as it sounds. They still want to know why you want the account and what your connection to the country is. They'll open an account without a real connection to the jurisdiction if there's a lot of money involved, but otherwise they're going to want proof that you have a legitimate reason to keep money in the country. And of course, as a major global retail bank, HSBC cooperates with U.S. authorities, so a foreign account will be as transparent to the U.S. legal system as a domestic account.

**4) Move or invest overseas:** The simplest way to get foreign bank account is to

move abroad yourself. Once you're living in the country, you have a legitimate connection, and many banks will happily open an account for you.

Now, I'm not suggesting that you have to move to a foreign country permanently just to have a bank account there. But renting a flat for a few months with a confirmed lease agreement gives you an ongoing presence in the country. The length of stay required to convince a bank will vary from country to country.

Another way is to invest in property in a foreign country. For example, I know several people who have invested in Uruguayan farmland—a fabulous long-term investment, by the way—and on that basis have been able to open accounts at that country's stable banks. The same is true of almost any country you can name; property ownership is probably the best connection you can have.

**“The simplest way is to move abroad yourself.”**

### Be Prepared To Pay More

Most of the time, U.S. banks are safe and secure. But they can find themselves in risky situations due to interest-rate hikes or the kinds of loans and investments they're allowed to make. A crisis, as the recent Silicon Valley debacle illustrates, can destroy individual banks and tear down the entire industry.

Most foreign banks mitigate that risk through sensible regulations that put customer security over bank profits. But they tend to charge higher fees. For example, on my South African bank accounts, I have to pay monthly maintenance fees, a fee to have a chip-enabled debit card, a fee every time I transfer money to someone else, and fees on pretty much anything else you can think of. (But despite the country's economic challenges, its banking sector is regarded as one of the safest and most well capitalized on the planet.)

So if and when you do get your new account, bear in mind that higher fees can mean greater safety. ■

## WHAT IS A “U.S. PERSON”?

The term “U.S. person” is used in the context of U.S. data collection and intelligence, particularly with respect to the provisions of the Foreign Intelligence Surveillance Act.

According to the Treasury Department, a United States person includes citizens and green card holders (including minor children); corporations, partner-

ships, or limited liability companies created or organized in the U.S. or under U.S. law; and trusts or estates formed under U.S. law. It also includes “unincorporated associations with a substantial number of members who are citizens or permanent residents.”

Basically, it is any natural or juristic person who has a tax reporting obligation to the United States.



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



Glenda has panoramic views of the sea and Portuguese countryside from her balcony.

# Trapped in a Corporate Bathroom: My Portugal Escape

Glenda Cole

As a single working mom with a high-pressure job, my life in snowy Michigan was stressful. I drank a huge Coke every morning so the caffeine would rev me up for a day of endless meetings, budgets, process improvement plans, spreadsheets, and performance reviews.

My female staff would follow me into the bathroom and hit me with questions while I was trapped like a rat. I kept a notepad by the bed, so when I woke up at 3 a.m. with a thought for work, I could jot it down. And when school would call about my then-teenage son's latest behavioral antics, it was the last straw.

Needing an escape valve, I invited some close friends on a barging trip in Europe. I envied those laidback Europeans, who smiled a lot and hung out with each other over fences, in town squares, at the bakery... why couldn't I live like that?

Then, I started reading *International Living*... and realized I *could* live like those relaxed, easy-going Europeans. When my son Cole told me he wanted to go to med school, I decided it was time to really start saving for my retirement.

I attended an *IL* conference in Las Vegas and came home inspired. I was a VP of Marketing and had written marketing plans for a variety of businesses. So I decided to take all of that experience and put it to work for myself. I would write a Marketing Plan for My Life.

*International Living* became the research tool that directed my strategy. It helped me change my thinking... I went from longing for a higher quality of life to a plan to turn that fantasy into reality.

## A Marketing Plan for My Life

I started with the *IL Annual Global Retirement Index* and created a spreadsheet based on my own critical objectives for a happy life. I used their meticulous research on each country and added a variable to give more weight to the factors that were important to me. (I'm a spreadsheet nerd.) The end result was my top five list of potential countries for retirement.

Cole and I had been taking annual

mother/son adventures around the world for years. Cave tubing in Belize... fishing for piranha on the Amazon... hiking to the Sun Gate at Machu Picchu.

Once med school became a year round thing for him, we started to take our annual trip over the Christmas holidays, and our destinations were my five retirement finalists: the **Costa Del Sol in Spain... Panama... Malta... the Algarve in Portugal...** and **Costa Rica.**

I was about six years away from retirement, but I was struggling to understand what my living costs would be in another country. What if my costs abroad were higher than in the U.S.? Once again, the spreadsheet nerd created a cost-of-living sheet for each country, to be filled out on the ground during my visits.

Our first stop was Malta. We rented a villa on the side of a cliff overlooking the sparkling sea. We explored the island's charming markets and bought fresh fish from the friendly local fishermen. Just driving down the road took my breath away with stunning views (and buses careening madly around corners!). Malta was truly wonderful, but I decided that island living would eventually be too confining for me.

The next destination was Panama. We hugged a rescued sloth (an experience I will never forget) and monkeys climbed on my head (a smelly but weirdly magical moment). Cole and I stayed in the Waldorf Hotel in Panama City for less than half of what we'd have paid in New York City. And we stayed in an expat enclave that was the most fabulous senior living experience.

The gated community was pristine, the people were friendly, and the food choices plentiful, delicious and affordable. Panama was beautiful... but not for me.

Our trip to the south of Spain was a blast. We did a cooking class at a local family's hacienda in the hills and joined a pub crawl where my son introduced me to the flippy cup game. And we rang in the New Year by joining in the tradition of eating 12 grapes in a stunning town square to the tolling of the clock at midnight. The people were friendly, the weather was excellent, the food very good, and my Spanish improved every

**"I attended an IL event and came home inspired."**



day. Could this be the place for me? I filled out my cost-of-living spreadsheet and did all the math. And according to my calculations, I afford to retire here, and I could do it a year early.

But I still had two more countries on the list. And so the next Christmas, Cole and I headed to Portugal with a plan to fly into Lisbon and then head south to the Algarve.

### Scouting the World's Top Retirement Spot

We spent Christmas Day at the Lisbon Zoo. They have these tiny cable cars for one person that float you right over the animals. It was one of those unexpectedly memorable experiences you never forget. (Cole says he'll never forget the afternoon we strolled along the sunny seashore and a pigeon dropped a massive gift down my hair and back.)

In spite of the evil pigeon, Lisbon was just stunning—the sweeping views from the São Jorge Castle, the multi-colored tiles on the buildings, the patterned streets, and delectable seafood. I couldn't wait to get to the Algarve and see if everything *IL* was writing about the place fit into my Marketing Plan for Life.

I had picked three locations in the Algarve to try and get a sense of the options for a retirement location. Our first stop was **Vilamoura**, where we stayed in an apartment in the picture-perfect

marina, right at the heart of the action. The expats and the locals I met were exceptionally friendly, and to a person, they all raved about living in Portugal and encouraged me to move there.

We spent New Year's Eve on the beach at **Albufeira**. It was a warm night (even in December) and the beach was packed. There was a massive Christmas tree

and a huge, empty stage. Everyone was just hanging out and talking quietly. No champagne bottles in evidence. No music. No grapes. I'd read that Albufeira was the Algarve's younger, more exciting spot, but Cole was giving

me the eye. "Really, mom, this is my New Year's Eve?"

Suddenly, at midnight, corks started popping and the stage lit up. People started dancing and singing and hugging us. It went from zero to party central in a 10-second countdown... and I loved it.

Our final stop in the Algarve was **Lagos**. By this point, I knew Portugal was my dream retirement destination. Everywhere we went, the people were welcoming and warm, the weather in December was fantastic (in stark contrast to the sub-zero temperatures back home), and the food was delicious. Lagos had everything on



my list—a quaint old town with a plethora of charming restaurants... a beautiful beach and seafront promenade... and a marina with lots of charming restaurants, live music, and friendly expats who were speaking English.

Looking in the real estate agents' windows, I was amazed at the prices of the homes for sale. When I filled in my Portugal cost-of-living spreadsheet, the deal was sealed. I could retire earlier than planned... and live a life I'd never dreamed of. (I never did make it to the last destination on my list, Costa Rica.)

Last year, I bought a villa on a golf course with stunning views, about 15 minutes from Lagos. It has four bedrooms, five bathrooms, a dedicated office, and my own

swimming pool. Every room overlooks the wraparound balcony or the pool, so the whole home is filled with that beautiful Algarvian sunshine. I tell my friends I would be living in the servant quarters of a place like this in the U.S.

These days, I have an incredible lifestyle for about 40% less than I was spending in Michigan. And my only deadline is my monthly column to *The Portugal Resident* newspaper. I'm the social secretary for the *Casa Social Club*, where I've met expats from all over the world. I planned our wine tasting event and I'm currently working on our Hawaiian Luau, where I'll teach a little hula and twirl my poi balls.

As I write this on the balcony, the morning mist is floating over the rolling green hills... the new sun is glinting on the ocean in the distance... caramel-colored cows are grazing peacefully in the foreground... and there's an endless blue sky. I would say I'm living the dream... but the reality is even better than that. ■

**"In Portugal, I could retire earlier than planned."**

**"An incredible life for 40% less than in Michigan."**



Lagos' pretty old town, charming restaurants, and friendly expats ticked all of Glenda's boxes.



The waves brought the surfers to Tamarindo. Today expats come for the laidback vibes, inclusive community, and an affordable beach lifestyle.

# Why Costa Rica's Most Famous Beach Town Isn't Just for Surfers

Bekah Bottone

It's the early 1970s. North American surfers have discovered a sleepy fishing village on Costa Rica's Pacific Coast. Hard to get to, and without electricity until 1974, the beaches were uncrowded... and the waves were epic.

For nearly two decades, these wave riders had Tamarindo all to themselves. But two events turned this hidden gem into a top surfing destination... and ultimately, an expat hotspot for beach lovers.

In the early 1990s, director Bruce Brown filmed the legendary Robert August surfing Tamarindo's waves in *Endless Summer II*. (*Endless Summer*, the 1966 original, followed a teenage August searching the world for the perfect wave.)

A year later, the nearest airport (in Liberia) began to welcome international flights—before this, all international flights arrived into the capital of San José. And thus began Tamarindo's meteoric rise from hidden surf town to one of Costa Rica's most popular destinations.

I first came to Costa Rica during college for a semester at the [Institute for Central American Development Studies](#) close to the University of Costa Rica in San Pedro (near San José). I loved the relaxed *pura vida* vibe of the country, the way Ticos accepted me into their culture, and the Latin flair in the music and nightlife.

After graduation, I came back to Costa Rica and worked at a beach bar in Tamarindo. Life was good... I lived at the beach, learned how to surf, and didn't have a care in the world.

I had always known that I was meant to live by the ocean... to embrace a tropical lifestyle. I love being able to dip into the warm Pacific Ocean any time of day, marveling at the brightly colored flowers that always dotted my path with pinks, oranges, and yellows, and reenergizing during the laid-back sunset hour. I had always wanted my motto to be, "If you want to look me up, I'm under a coconut tree." And I was living that dream.

After two years in Tamarindo, I returned to the U.S. for almost a decade, but I always knew I'd come back... and I did, in 2020. I was living in the Central Valley when I got pregnant with my twins and decided to stay in the area for the accessible healthcare (more on that later). But when they were two years old, we moved back to my "happy place"... the beach.

When I first visited Tamarindo in 2000, the town had no paved roads or pharmacies, just a handful of hotels. And it had only recently gotten phone service.

Fast forward 23 years... and Tamarindo is a bustling beach town. Walking around, you'll hear local singers, howling monkeys, and mariachi bands. You'll be dazzled by fire shows, the outrageous colors of tropical birds, and by the pink sky at sunset... the "magic hour."

Tamarindo's 1.5-mile-long beach draws everyone out for the magic hour—locals and expats sip cocktails as they stroll along on the white sands, kids explore the tide



pools or play soccer... and of course, the surfers ride the evening waves.

But there's much more to Tamarindo, and the surrounding area, than just beaches...

### A Strong Community and Plenty to Keep You Busy

In Tamarindo, people prioritize spending time outdoors together, and you'll always meet someone you know when walking around town.

I love hitting the beach early in the morning. A sunrise walk with my dog is the perfect start to any day. During the week, I teach English conversation online for about five hours a day. Then, in the afternoons and evenings, I write articles in my role as *IL Costa Rica* Correspondent, and I also create content for a digital marketing company.

One of my favorite things to do is to spend time with friends on the beach (especially for Friday night sunsets and Sunday beach afternoons). And meeting up at one of the many restaurants around town or getting together at a friend's pool for a book club meeting are precious times of laughter and community for me.

**Oneida Park** is a favorite local meeting spot for basketball, skateboarding, and the Saturday morning *feria* (outdoor market). People go to chat with friends and buy everything from fresh produce, seafood, and chocolate croissants to essential oils,



paintings, and local honey.

Although the beach is often the focal point of social gatherings in Tamarindo (to surf, boogie board, or just lay around in a hammock all day), there's also plenty to do away from the sand.

If you want to stay active, choose from 10 fitness studios in town that offer training classes, spin classes, and Pilates. You'll find plenty of options for [yoga](#) (no matter your level), Brazilian Jiu-Jitsu, swimming clubs, dance classes, baseball, soccer, and pickleball.

There are also less strenuous activities to keep you busy: music classes, medicinal plant classes, paint nights, jewelry classes and kombucha making. You'll also find weekly sound healings, cacao ceremonies, reiki practitioners, sweat lodges, and

women's networking events.

Regina Kriz, a South Carolina native, winters in Tamarindo with her husband, who considers the golf course at [Hacienda Pinilla](#) (about a 30-minute drive from Tamarindo) his "happy place." He meets friends and plays this scenic course with holes along the ocean.

There are many choices when it comes to assimilating into the local culture, too. Taking Spanish lessons with [Belen](#) or [Silvia](#) is a great way to improve your language skills and meet other expats (although you don't need Spanish to live here).

You may prefer to enjoy more relaxing events, such as [La Senda's](#) sound journey followed by a farm-to-table dinner or a vegan popup dinner by [El Aguacate Vegan](#). And for night owls, Tamarindo offers something for all tastes. Live bands and DJs from around the world come to perform throughout the year.

Nicole Rangel, who's lived in Tamarindo for six years, loves the ability to dance all night long and move safely between different bars and clubs. "I enjoy the music, cocktails, food, and energy," she says, "especially at [Rumors](#), [Chiquitas](#), and [La Oveja Negra](#)."

### Living Costs

While the cost of living in Tamarindo is lower than in many coastal North American towns, the influx of North American and European expats in recent years has pushed

## HOW TO GET HERE, WHERE TO STAY, AND WHAT TO DO

**Getting to Tamarindo:** There are two options for getting to this part of Costa Rica. You can take the 50-minute flight from the capital of San José with Sansa Airlines (for around \$155 one way) into Tamarindo's tiny "airport" (really it looks more like a bus stop). You can also take the bus from San José. It's usually about a seven-hour journey and costs around \$12. By car, it takes about five hours.

Or there are flights from the U.S. to Daniel Oduber Quirós International Airport in Liberia with Delta, United, American Airlines, Jet Blue, KLM, Alaska Airlines, Southwest Airlines, and Air Canada. From Liberia, you can take a taxi to Tamarindo; it'll take about an hour and cost \$80, or take a [shared shuttle](#) (prices start at \$25).

**Lay your head:** There's a wide range of

accommodation options around Tamarindo and something to suit every budget. If you're looking for boutique and high-end, try: [Jardin del Eden](#), [Pacifico KaloKairi](#), [Cala Luna](#), or [Mother Earth Vegan](#). Centrally located and in the mid-range budget, [Hotel Pasatiempo](#) and [Villas Macondo](#) are also good options. For those looking for cheap and cheerful, [La Botella de Leche](#) hostel offers private rooms as well as the usual dorms.

**Fill your belly:** There are so many great food options around town but these are some of my favorites. The menu at [Dragon Fly Bar & Grill](#) changes with the seasons here but their dishes are consistently delicious and reasonably priced, plus the service is friendly. For tasty Mediterranean dishes in a pretty setting, check out [Falafel Bar](#). And if you have

a large group (or kids) [El Mercadito](#) is a good choice for its variety, from pizza to crepes to ceviche.

**Get active:** It's Tamarindo, so you have to give surfing a go. Whether you're a beginner or more advanced, book a lesson with Richard from [Pedro's Surf Shop](#).

Or try the [Monkey Jungle Zip Line](#)—choose from seven different zip lines and fly through the air for views of the ocean, the jungle below, and plenty of wildlife.

For something more sedate try a pottery class at [Tamarindo Pottery Studio](#), where a local potter will help you create your own masterpiece. For the ultimate in relaxation, spend some time on the water and take a sunset cruise with [Marlin del Rey](#) or [Caballo Del Mar Adventure Charters](#).

prices higher.

It's possible to keep things simple and live frugally (a couple may be able to live on \$2,000 in some parts of Costa Rica, but Tamarindo is seeing higher rents these days). A monthly budget of more than \$3,500 is more realistic if you want to live close(ish) to the beach, dine out, have a few luxury items, and own a car.

Things like fruits and veggies are cheaper here than in the U.S. My food bill is about \$200 per week. And expat Melissa Ryan's food bill is "half what it would be in California." But imported goods like name-brand cereals and crackers do cost more.

Tamarindo has many options for foodies... everything from sushi to Italian to Asian. Restaurant prices are often comparable to the U.S., but they're worth it. I love the homemade lobster ravioli at La Pachanga, the thin-crust arugula pizza at La Baula, and the beef served on sizzling volcanic rocks at [Pangas](#). There are also *sodas* (local restaurants) where you can order a *casado* (rice, beans, meat, and a salad) for around \$7.

My two kids and I live on about \$3,800 a month. In 2010, I bought 2,300 square feet of land for \$22,000 and built a three-bedroom house for another \$120,000. It helps that I own my home, but the mortgage is around \$800 a month. Then there's a \$135 community maintenance fee, \$160 for electricity, \$20 for water, and a \$200 *Caja* payment for public healthcare.

One of my biggest expenses is my car.



World-class surfers flock to Tamarindo... giving it a cosmopolitan vibe.

While car insurance is much less expensive here than in the U.S., [buying a car](#) (new or used) and the maintenance are more costly. I recently needed a new clutch and was quoted over \$850 for the parts. To save some money, I bought the part I need on eBay for \$300, and a friend will bring it with her from the U.S. when she visits.

It means I'll be without a car for a while (which is challenging with two kids), but we use taxis (about \$6 around town), ask friends for rides, and walk. Buses are also an affordable option (about \$2 a ride).

### Top Notch Healthcare

It's easy to access excellent healthcare in Tamarindo. Many private clinics and doctors in the area even share their cell numbers.

But the closest public hospitals are in Nicoya and Liberia, each over an hour's drive away. Liberia has many clinics in addition to the private [Hospital San Rafael Arcángel](#). (I can also visit [Hospital CIMA](#), which many consider to be the best private hospital, in San José.)

I use a mix of private healthcare and the socialized *Caja* system for my family's healthcare needs (as a resident, I'm required to be enrolled in the *Caja* system). Initially, I was nervous about having my premature twins in the public hospital in San José. But the neonatal unit provided excellent care.

I had to bring both kids to the public Nicoya hospital in 2021, and once again, we had a great experience. The nurses were friendly and comforting to my son (who's afraid of needles), and even ordered us takeout from a local restaurant one evening.

It's more complicated to use the *Caja* if you aren't fluent in Spanish (many doctors speak English, but the nursing staff don't). But you can find a friend to help translate.

If you have serious, ongoing health concerns and are considering a move to Tamarindo, consider private health insurance (even if you want to [live here part-time](#)). Several well-known international insurers operate in Costa Rica. But you'll need to understand their different terms and conditions. (A friend recommends contacting insurance agent [Roberto Merino](#).)

Melissa Ryan pays much less for her

global expat insurance than she used to pay in California. She spends about \$700 monthly on major medical with good add-ons, like cancer treatment, for her family of four. They also use [Medi-smart](#) (a pre-paid medical plan that gives you medical discounts) for \$38 a month, to lower their out-of-pocket cost for office visits. Without this plan, I pay \$40 for office visits and around \$100 for specialist appointments.

### The Real Estate Scene

Tamarindo has seen a surge of digital nomads and expat families in recent years. And it's also become popular with middle-class Costa Ricans.

These days, finding a two-bedroom apartment to rent long-term near the beach for under \$2,700 a month can be challenging. There's also a shortage of long-term rentals. Carolyn Herman, the owner of [RPM Real Estate Costa Rica](#), explains: "Since 2021, short-term rentals have been in demand all year round. Lots of homeowners can stay in their place a few times a year and rent it out the rest of the time, and so long-term rentals just don't make sense for owners anymore."

But, if you look a few miles away from the beach, you can often find more affordable options in neighborhoods like Huacas, Villarreal, and La Garita.

A 15-minute drive from the center of Tamarindo, a two-bedroom, two-bath-

room, furnished condo in The Oaks development rents for \$1,900 a month (with a year-long lease). You'll also get access to the shared swimming pools, manicured gardens, and an outdoor gym area.

I also found a three-bedroom, two-bathroom home with a swimming pool and tropical gardens about six miles from the beach for \$3,000 a month.

"Real estate in this area is higher than three years ago," says expat Camilla Maurita. "But the cost per square foot is still less than in Central Florida, and closing costs to acquire property are a fraction of what you'd pay in the U.S. Plus, property taxes are significantly lower."

Facebook pages like [Tamarindo Rentals and Real Estate](#) often post rentals and are worth watching. If you're looking to buy, check out: [ReMax Ocean Surf and Sun](#) and [Blue Water Properties](#).

**"Many options for foodies and terrific healthcare."**



## NO PARADISE IS PERFECT

As with anywhere in the world, there are always trade-offs, things you learn to deal with, and things that are different from home.

For me, it's worth it for the year-round warm weather—this region of Costa Rica has a tropical climate, daytime temperatures range between 85 F and 95 F year round and even in the May to October rainy season, a day without sunshine is rare. Having a house near the beach, and the all-around better quality of life that my kids and I enjoy far outweigh any of life's "annoyances" here. (The key to dealing with these frustrations is not expecting things to happen quickly.)

**Water restrictions:** This area of Costa Rica is often hit with water restrictions. Recently access to water was restricted

from 6 p.m. to 6 a.m. daily. Sometimes that schedule is off by several hours. You need to be prepared for when it does happen. Many people have water tanks or fill extra bottles in advance.

**Driving conditions:** Not all the roads around here are paved... not even in the town itself. Dirt roads are not only unpleasant to drive on, but they also cause a lot of wear and tear on your car. For example, the road to Playa Avellana and Playa Negra is potholed and often gets bumpy.

**Banking:** I do my banking at the Banco Nacional in town, and the wait times are long. I often sit in line for two hours, just to deposit cash for my mortgage (I can't do this at the ATM and so need to go into the bank). So, I use the time to get work done on

my laptop. Taking out a mortgage here was an experience in bureaucratic paperwork, but my bank contact always answered my questions with a smile. In town, you can also bank at Banco de Costa Rica (BCR) or BAC Credomatic.

**Crime:** We do get instances of theft and some violence here... but I still feel safe. You just have to be smart—don't leave valuables on display in your car or on the beach while you dip in the ocean. And be aware of your surroundings (and your drinks) if you're out at night in a bar.

Tamarindo opened its first police station in 2021, and [ADIT Playa Tamarindo](#) is working to organize the community and initiate projects to improve safety and development.

### Nearby Communities for Beach Lovers

There's a lot of action in Tamarindo, so if you're looking for somewhere quieter, but still within easy reach of all the amenities of town, there are some beautiful communities up and down the coast that are attracting expats.

Within a 30-minute drive of town, you'll find glittering black-sand beaches... beaches with big waves (a surfer's delight)... and smaller protected bays for the kids to explore.

#### Playa Langosta

Playa Langosta is about a mile south of Tamarindo and has a different vibe; it's quieter and more laidback. The shoreline is dotted with beautiful villas, condos, and small boutique properties. This beach is excellent for chilling out and soaking up the sun.

Carolyn Herman built a home in the Langosta area in 2018. "My family wanted something with a little more space and trees—outside of the hustle and bustle of town," she says. "Langosta is great because it's more residential yet close enough to walk to Tamarindo."

#### Playa Potrero and Playa Flamingo

Playa Flamingo and its neighbor Playa Potrero are a little over 30 minutes north of Tamarindo. If you're looking for a smaller, more intimate community, this is an area to consider.

Playa Flamingo is known for its white sand with a light pink hue and clear blue waters. This luxury destination in Guanacaste is famous for its high-end accommodations and grand ocean views, and you can enjoy its restaurants, bars, and shops scattered along the coast. There's also a newly opened, full-service marina.

Playa Potrero is a golden-sand beach lined with palm trees... perfect for swimming and sunbathing. Since it's quiet and a bit secluded, this area attracts a lot of expats to its gated communities.

Jeanne Bellew and her husband, James, chose the Surfside (the south side of Potrero Bay) because it has everything they wanted. "It's a neighborhood with Ticos and expats, on the beach, and close to grocery stores, restaurants, a boutique hotel, a sailing center, and a brewery," she says.

#### Playa Grande

As its name suggests, Playa Grande is an expansive stretch of sand perfect for strolling along. This beach is known to have fast, steep waves (perfect for a short board if you're into surfing) and is known as one of the best surf spots in the country.

The small, walkable, sleepy town has fewer than 1,000 people, but this is increasing as construction is currently booming in the area. There are a handful of restaurants and bars and some boutique hotels. It's a 30-minute drive (or a two-minute, \$2, [boat taxi ride](#) across the estu-

ary) from the center of Tamarindo.

"What I love about living here is being able to get away from it all, to sit quietly in nature," says expat Angela Yadon. "But there is also a strong sense of community. There are beach clean-ups, night markets, block parties, and live music events. Also, the skate parks, great restaurants, and classes at the [Unity Center](#) provide plenty to do."

#### Playa Avellana and Playa Negra

Avellana and Negra are about a 30-minute drive (on a rugged road) south from Tamarindo. Both beaches have an early-to-bed, early-to-rise vibe. They're not built up like Tamarindo and so are quieter. This is the perfect spot to connect with nature and live off the beaten path.

Avellana tends to attract retired surfers. There are eight surf breaks right off the coast, and it's also becoming a surfers' destination with surf camps popping up. This beach is also being added to the Costa Rica surf competition circuit, so you can expect it to become busier.

Right now, though, this area is still pretty rustic, with little infrastructure. There's a plan to bring water to the area, but there is still no bank, ATM, medical clinic, or vet here.

But there are various dining options, such as [Lola's](#) right on the beach or [Il Rustico](#) in Avellana. [Villa Deevena](#) in Negra, the place to go for a gourmet experience. ■

**I**t was a fairly typical Sunday on my sunny Greek island...

I spent the morning with my new neighbor Anna, learning how to gather olives. Then I picked up a friend and joined the Syros International Sea Swimmers group at Vari Beach.

Once a week, I abandon my usual swim routine and join this motley conglomeration of expats and Greeks, who meet at a different beach each week to swim together and share a meal afterwards. My favorite Sundays include a potluck at someone's home, or a picnic at that week's selected beach. Today, we had a group of 14 participants with 10 different nationalities.

Three years ago, if someone had told me I would be swimming in the sea in Syros on a Sunday in spring with a group of expats, I would have laughed them out of the room.

Sitting on my balcony overlooking the Aegean (the neighboring islands of Tinos and Mykonos appear so clear today, it looks as though I can reach out and touch them from my perch), it occurs to me that I've come a long way from my former life in Austin, Texas.

The island of Syros—part of the Cyclades islands, southeast of Athens—has been a part of my life since 1985. As a normally confident 16 year old, arriving in Greece that summer with my family threw me off kilter. The unfamiliar language, crowds, and smells of Greece intimidated and overwhelmed me.

After “conquering” Athens, my mother's insistence on seeing an island had us slogging our wheelless suitcases to the city's ferry port.

But the whole of Mykonos, our first stop, was covered with inhospitable “no vacancy” signs. Plan B was the island of Syros.

Its two hills stacked with pastel-colored houses and wedding-topper churches couldn't have been more different from the stark blue and white Lego blocks of Mykonos. And we found accommodations in a neoclassical guest house overlooking the sea.

As my sisters and I traipsed through the marble paved streets of Syros, we were welcomed with genuine smiles and friendly curiosity wherever we went. Often our conversations led to invitations: to

**“Pastel-colored houses and a wedding-topper church.”**

family meals, bouzouki night club visits, beaches, and to the discotheque. I'll never forget my first crush on the island; a super-tanned boy with a Wham! sticker on his motorbike who grabbed me by the hand on an August night to dance to “Last Christmas.”

My mother, a realtor at the time, discovered that our guest house was for sale, and set her mind to purchasing it.

But there was a surprise at the settlement table... the previous owners had taken a loan from the tourist board. There was a stipulation in the contract that the house

was obligated to remain a guest house for 10 more years. And so my family embarked on an unexpected journey, running a guest house in Greece with no knowledge of the business or language. Those were the best summers of my life!

As a budding cultural anthropologist studying Intercultural Communication at college, I started teaching myself Greek so I could communicate with my friends in Greece. Not ready to sit behind a desk, I decided to move to Syros after graduation

and see what the island was like all year round. I wanted to find a job, settle in, and prove that I could “make it on my own.”

That summer, I met a young Greek man, and what should have been a year teaching English on a Greek island turned into almost five years of living, working, and earning my Masters degree in various parts of Greece.

Wanting to build my career, I decided to move back to the U.S., and my Greek beau followed shortly after. The land of opportunity captivated him, and after we were married, Syros became a summer vacation destination to visit family with our son every year.

Each time I returned to the island, the desire to create a simpler life resurfaced. Long discarded dreams of running my own guest house and escaping the rat race niggled at me... but never came to fruition.

When I returned to Syros in August 2020, I didn't really have a plan. My home country seemed broken, my marriage was over. All the while a virus lurked... Syros was the logical safe place for me and my son as we recovered and rebuilt our lives.

In the back of my mind, I wondered if I would feel different returning to Syros.



Little-known Syros is an easy hop from Athens.

## Reconnecting With My Idyllic Childhood on Syros, Greece

Karen Lefebvre-Christou



Was the joyous life I remembered a byproduct of being young, on vacation, and surrounded by cute boys? Would my profound attachment to the island dissipate with the responsibilities and challenges of adult life?

My mom had offered a fresh start in her wonderful guest house, full of all those childhood memories. So when we arrived on Syros during the pandemic, we were able to do our two weeks of self quarantine overlooking the Aegean.

I quickly fell into the rhythm of daily life here. Yoga overlooking the water... breakfast on the balcony... strolling down to the market in the mornings followed by a swim in the warm sea. Being so close, there really is no excuse to miss a day of swimming. Après-swim, I'd eat lunch before my remote workday in the U.S. got started (at the time, I was working as a teaching assistant for special needs kids in a high school).

To be honest, I had no idea if I'd make real friends when I arrived. I didn't have huge expectations. To my surprise, however, once I showed up somewhere routinely for about a week, people started engaging me in conversations. My Greek neighbors were curious about what brought me here, how long I would be staying, and if I wanted to share the rusks and cheese they'd brought with them to the sea. It wasn't long before I'd established a group of friends around my daily swims. We would meet, share snacks

and stories, and do exercises together to keep warm after our dip in the sea.

I've also reconnected with a friend of my mother's from the "early days." An American, she's a lively, retired woman who adores opera. This year, she's been traveling the world doing home exchanges, spending a month or so at a time in Syros. She, too, took refuge here during the pandemic and has rediscovered her love of the island.

An avid socializer and cultural events connoisseur, my friend started a Syros Culture and Info WhatsApp group, keeping members up to date on events in Syros. Sometimes I get so overwhelmed with the plethora of opportunities, it's difficult to decide which event to attend.

For example, last weekend I went to a musical at the Apollon Theater and enjoyed live music afterward at a local bar. Saturday I went to a film at the cinema, and on Sunday,

after my swim, I dropped by a friend's "Welcome Spring" barbecue and attended an evening lecture and discussion hosted by the Catholic Church. In the summertime, there are music, art, film, and animation festivals to be enjoyed, too.

Living on a Greek island isn't always sunny skies and warm seas. When I plan a trip and the boats aren't running due to weather, or the ferry workers are on strike, or the water is suddenly cut off for hours at a time without notice, it's frustrating.

**"Friendships  
formed  
around my  
daily swim."**



Healthcare on an island can be difficult to navigate, and the public health system is cutting back the number of doctors and specialists. However, the out-of-pocket costs for private practitioners is very reasonable and the doctors are excellent. General practitioners charge €35 (\$38) and specialists charge €50 (\$54).

Being on an island also means there's an extra leg when traveling, and connections aren't plentiful during the off season. But if I'm willing to add an extra day to my travels, I can get to Abu Dhabi to visit my son, who's attending university there, for just €89 (\$96).

The laws and processes for purchasing or renting property and taxation are different here too, and as I discovered came with a steep learning curve.

But these drawbacks are really minor inconveniences... trade offs for what is ultimately a better life. I've taken the leap to a life of freedom and adventure many only dream about. It's a choice... and just about anyone can have this life. But you do have to be open to new ways of doing things. As I've learned, with persistence, a sense of humor, and a smile, it's amazing how many people will come forward to support and shepherd you through.

Tomorrow, my plan is to gather more olives with friends—this time from the small olive grove at the home I recently bought—to press into my own olive oil. I'm ever thankful for the richness of this life, and excited to see what new adventures are waiting around the corner... ■



With over 30 beaches to choose from, it's no surprise that many expats on Syros enjoy a daily swim.



Buy at the right price in a desirable location, and you can supercharge your long-term rental yield.

## Money While You Sleep: The Rise of Long-Term Rentals

Ronan McMahon

**I**t's gone insane. There's no supply of long-term rentals. And now the next wave of people is coming..." Talking to my contact on Portugal's Algarve, his words echoed those of my contacts in other international destinations.

Millions of folks are now free to live and work from anywhere. And many are taking the opportunity to move to the most beautiful places on earth... ditching the office and trading up their lifestyle.

As a result, if you own the right real estate in the right location, and you bought it at the right price, it's now possible to see incredible rental yields from longer-term renting. I've heard of folks making 12% gross or more.

Long-term renting is now a sweet option for real estate investors, requiring less attention and admin than short-term rentals. What's more, you're often renting to the very same professionals you would be in Austin, San Francisco or New York. They bring their price expectations overseas, happy to pay premium prices, and you can buy for a lot less than you would back in the U.S., supercharging your yield.

Let's take, for example, the recent news from my contact in Portugal, Chris White.

A friend of his owned a villa there in a location that would be considered too far out of the way for a vacation rental. They asked Chris if he could help list it for €1,500 a month and sent him some poor pictures of the place. Instead, Chris decided to test the waters. He advertised it for €3,200 a month—more than double what they asked. Almost immediately after putting the listing on Facebook it had 72 people inquiring about a viewing. Nine of them were willing to send money on the spot.

"When I first moved to the Algarve, a villa like that would have rented for €800 a month, and it would have taken six weeks to find a renter," says Chris. "Today, I could ask for six to 12 months' rent in advance.

"Portugal's D8 Digital Nomad Visa is drawing in a lot of remote workers. They come for the lifestyle, the sunny weather, and the low cost of living. Renting costs more than it used to, but that aside, they can live well off €1,000 a month."

Chris is now in the process of buying low-cost condos away from the main tourist areas with the intention of renting them out long-term. He can buy two-bed condos and have them renovated and furnished for €220,000. He can then rent

them out for €1,250 a month—making a gross yield of about 7%. Meanwhile, he's paying a mortgage of just €750 a month.

This trend is being mirrored across the world's most desirable destinations. I know of members of my *Real Estate Trend Alert* who have happily switched from renting short term to long term. In Playa del Carmen, one member bought two condos in Siempre Playa. This is a superb location just a block from Fifth Avenue, close to the beach and the Caribbean Sea. In 2017, this RETA member snapped up a one-bed and a two-bed in a RETA-only off-market deal.

He told me: "I took possession of the properties, furnished them nicely, and put them in the rental program. After a couple of months, I had inquiries about long-term rental opportunities. After the initial start-up costs, the condos have rented long term without a gap. That has allowed for a 9% net profit and about 35% in paper gains on the units."

That would have been a strong yield if he'd been renting by the night. But for a long-term rental it was phenomenal.

### A Sweeping New Migration Equals Opportunity

The beauty of this strategy, as I say, is that the remote workers looking to stay in Playa del Carmen for months at a time aren't looking for cheap. They're looking for more. More amenities... more space... more sunshine... And they're willing to pay for it. By buying the right real estate in the right location, you have what they want.

By buying at a low price, you supercharge your potential yield. When I brought RETA our 2017 deal in Siempre Playa, our off-market price for a two-bed condo was from \$198,300. Today, two-beds in the same building are priced from \$397,514.

Across the world, folks who would never have been able to live overseas before are trading up, thanks to remote work. They're switching their cramped \$3,000-a-month studio apartments in San Francisco for spacious Caribbean condos in Belize. Instead of enduring a miserable winter, Midwesterners are bringing their laptops to Tulum's stunning white-sand beach...

I've seen some experts describe it as the biggest new movement of people in decades, akin to the suburbanization we saw in the 1950s.

A study by freelance platform UpWork last year estimated that 14 million to 23



## SHORT-TERM YIELDS OF UP TO 18%

In the Era of Scarcity, with waves of long-term renters entering the market and not enough real estate to meet demand, don't discount the opportunity in short-term renting too...

For instance, one of my Costa Rica contacts, Shawn Fletcher, has been benefitting big from short-term rental demand in Jacó, on Costa Rica's Central Pacific Coast.

Shawn arrived in Jacó on a surfing trip almost two decades ago and loved it so much he decided to stay.

Jacó is an international town, with lots of restaurants, bilingual schools, and all the things you could want from a great expat destination. It's a place where you can live

the tropical lifestyle all year. Pre-pandemic, there was a strong rental market in Jacó, thanks to vacationers, surfers, and expats. But Shawn says that the post-Covid period delivered a new surge. And now there's a new kind of renter showing up too: A younger demographic of remote workers looking for longer stays.

Shawn says that a nice two-bed rental now goes for between \$2,000 and \$2,500 a month in high season (from December through to April) and \$1,500 the rest of the year. But as he's completely hands-on with his rentals, he's opted to rent by the night instead in order to maximize yields.

Importantly, he buys at the right price. "My strategy is to look for fixer-uppers that

are just one or two blocks from the beach. I buy places in need of a bit of work for about \$70,000 to \$100,000. Then I spend another \$20,000 to \$30,000 fixing them up and put them on Airbnb and VRBO.

"Renting them out short-term generates a gross profit of \$20,000 to \$22,000 a year. With annual expenses amounting to about \$4,000, I net \$16,000 to \$18,000 on each. That's a net yield of 16% to 18%."

Shawn does all the management himself, but has automated the process to the point where it only takes him an hour per week. "Anyone can use this strategy. However, as more people come here to escape, there isn't as much inventory as there used to be. The window is closing..."

million Americans may relocate due to the rise of remote work, which amounts to between 9% and 13% of today's workforce.

At the same time, the supply of new real estate is critically low. The economic aftereffects of the pandemic and the war in Ukraine have ushered in more short-ages, skyrocketing inflation, and easing of monetary policies.

Real estate isn't something that can be created out of thin air. It takes a complex mix of capital, material, and labor, now all hindered by a high-interest-rate environment, inflation, and supply-chain issues. Added to that, bottlenecks in permitting processes in much of the world have slowed to a crawl.

And then there is this surging demand. An entire new market of renters are arriving en masse to destinations that were already getting record numbers of visitors pre-Covid.

The result? Best-in-class real estate in the best locations is scarce. Prices are skyrocketing. In March the *Cabo Sun* reported price rises in Cabo San Lucas, at the southern tip of Mexico's Baja Peninsula, of 14.2% in 2022.

Know this too: The average price of homes sold in Cabo MLS as I write this year-to-date is about \$760,000.

According to Knight Frank, luxury homes on Portugal's Algarve were up 15.3% in 2022 on the previous year. It's the same

story in all the places in the world that attract people in good times and bad.

Anywhere on my beat I see a headline screaming about price rises, I remind myself that *RETA* members who bought in deals stand to do much better again. Because *RETA* members buy at prices much lower than anyone else, using our group buying power to get exclusive off-market deals.

It all comes down to a simple formula. Own one of the most coveted things in the world—best-in-class real estate in desirable destinations—and people will pay you good money to use it.

I experienced it first-hand in Cabo San Lucas. The first summer I rented out my place there, pre-pandemic, it made me \$1,800 a month. Not bad, even if renting to a friend of a friend meant that it was below market rate. But then the pandemic hit and things went crazy, with more and more folks arriving from the U.S. and staying long-term.

I started seeing more and more young professionals in my community, filling up the gym, using communal spaces for co-working, taking walking meetings in the car lot. Rental prices then hit \$2,500 a month. That seemed huge... until it went to \$2,750 a month.

Today, even that seems cheap. Before I left Cabo for Europe earlier this year, I advertised my condo for rent through an

agent, and couple of days later, I accepted an offer of \$3,000 a month. It was lower than I could have gotten, but it was from a very low-maintenance renter who could work around my departure and return dates. I was happy to sacrifice extra profit for convenience and ease.

And besides, I was also sitting on strong capital appreciation. I bought my Cabo condo in Copala in the Quivira resort in 2015. The *RETA* price was \$336,156. In 2022, a local broker contacted me to see if I wanted to sell my condo for around \$600,000. Last November, an identical condo two floors above me listed for \$725,000.

In these uncertain times, it's clearer than ever to me that being ahead of the big trends in international real estate, and putting our money into the right deals, is the way to go.

Do it right and you create options, to rent short-term or long-term, or a neat mix of both with some personal time. You can lock in capital appreciation, and you have a real, tangible asset that you can escape to, live in... enjoy. ■



**Ronan McMahon** is the editor of *Real Estate Trend Alert*. Learn how Ronan uses real estate to fund a life of fun and adventure in his new book, *The Big Book of Profitable Real Estate Investing*. Get your [free copy here](#)—all you pay is shipping.

**"I've heard  
of people  
making 12%  
gross yields."**

“Be careful,” a friend urged when I mentioned we were about to cross the San Ysidro border from San Diego to **Tijuana**.

My husband Dan and I were headed south, to Ensenada, to meet up with some old friends for a long-awaited reunion.

We weren’t concerned for our safety, but we understood her fear. After all, Tijuana ranks as one of the world’s most dangerous cities... up there with Kabul and Caracas. But it’s also the world’s most-visited border city... sprawling over 246 square miles.

As any of the 100,000 or so people that cross this border each day will tell you, reports of the dangers of Tijuana are greatly exaggerated.

In 1915, sleepy Tijuana was home to only about 1,200 residents. But five years later, along came U.S. Prohibition laws. When Californians realized that alcohol, casinos, prostitution, horse and dog racing—all banned at home—could be enjoyed just across the border, the “road to hell” (as outraged temperance supporters called it), led right to Tijuana.

Pleasure palaces like the grand Agua Caliente Casino, with its racetrack and golf-course lured renegades, non-conformists, celebrities like Bing Crosby, Clark Gable, Jean Harlow, and Charlie Chaplin, and more than a few high-profile American gangsters.

By the end of Prohibition in 1933, Tijuana had grown to 120,000 people. Today, it’s still one of the world’s fastest-growing cities, with 2.2 million people. It’s also one of North America’s biggest manufacturing centers, with more than 600 plants servicing automotive, electronics, consumer products, industrial, aerospace and medical device industries.

That’s not to say there aren’t spots in Tijuana where one shouldn’t venture for any reason. But the majority of the violent crime that the statistics are based on occurs primarily in just three regions of the city... Reforma, Sanchez Taboada, and Camino Verde.

There are areas of extreme poverty, yes, but Tijuana is also a city like any other, with green parks and upscale shopping malls, schools, churches, and a cornucopia



Baja’s coastline may be similar to Southern California, but the prices certainly are not.

## Where to Live the California Life At Half the Price

Suzan Haskins

of hospitals, clinics, dentists, and pharmacies... many conveniently located right at the border crossing.

### Expat Life in Tijuana

Out of those 100,000 people that cross the border every day, about half of them live in Tijuana but work or attend school in San Diego. And many are American citizens.

Why? The average rent for a one-bedroom home in San Diego these days is more than \$2,900. The price to buy a single-family home hovers near \$1 million. And that’s not anywhere close to

the beach. But in **Playas de Tijuana**, seven miles from the border crossing, you can find one- and two-bedroom apartments renting near the beach for as little as \$500 to \$1,000 a month.

In the upscale **Gabilondo** neighborhood, southeast of downtown Tijuana and 10 minutes from the border crossing, U.S. expat Shawn Morgan lives with his Mexican fiancée in a modern three-bedroom condo they rent for \$1,900 a month.

Does he have safety concerns? “No, not really,” he says. “Although the numbers I have heard about violent crime in TJ are pretty high, I believe them mostly to be results of the cartel/drug trade. I’m not outside, walking around in areas that I’m not familiar with in the evening, and I haven’t seen anything that feels dangerous to me.

“I like that I can have a nice, large condo for half the price it would cost me in downtown San Diego,” Shawn adds. “And the array of restaurants and bars within a short walk means that I don’t have to drive very often.”

Living in Tijuana is more expensive than it is in other Mexican cities, he says—he has also lived in Mexico City and Puerto Vallarta. “But in comparison to California, it’s still relatively cheap.”

Our stay in Tijuana, however, was fleeting. We were headed south to Ensenada...

### Ensenada: Wine, Seafood, and the Great Outdoors

“I’m crushing on **Ensenada**,” Dan said after our first day there. I’d thought he might.

Ensenada is a big sprawling seaside city of about a half-million people. It’s not a

“Mexico’s Baja California is a bargain boderland.”



place of all-inclusive resorts, yet tourism fuels the economy. There are beaches for exploring, and you'll find Baja's most consistent surf break at its first-ever state park, San Miguel, just north of the city.

High season coincides with summer months, from July to September, when both air and water temperatures make for the best beach going. But thanks to the temperate climate, just about any time of year is good for a visit.

Cruise ships dock here almost daily, with passengers disembarking to visit the wine region, stroll the *malecon*, shop along Lopez Mateos Avenue, go hiking, ziplining, horseback riding, on an ATV adventure, or to the famous marine geyser of La Bufadora, and—from December through April—on whale-watching tours.

One of the biggest annual events is the Baja 1000 every November, attracting competitors from around the world who traverse the peninsula by dirt bike, dune buggy, trophy trucks, and more.

### Easy, Low-Cost Living

Beyond tourism, Ensenada is a big working city, home to Mexico's second-largest seaport.

Canadians Renata and Tom Bassi have lived in an area called **Punta Banda** for seven years now, and "we're never going back," Renata says.

Tom's a musician and they appreciate the live music scene. "Mama Bear's, Indio

Bonita, the Tequila Grill... these are good places for live music, especially in the summer," Renata says. "Sharky's is a place for sports like Monday Night Football. There's a fun group of people here."

Most all expats here say northern Baja's cost of living is low compared to the U.S., but higher than elsewhere in Mexico, largely because of that borderland influence. Renata estimates their expenses at about \$3,000 a month, and that includes the rent for their home, just a block off the beach.

Luis Amador—a dual U.S./Mexico citizen living in Ensenada—adds that

"utilities are much more affordable. Electricity is paid every two months, and I average between \$15 and \$40 for each bi-monthly bill. My air conditioning is only used three to four weeks of the year and I only use electric heating in the bedroom during cold months. My monthly water bill averages \$15 to \$20."

He spends about \$75 to fill his 100-lb LP gas tank for cooking, and that lasts for almost the entire year. "Gas for my car is about \$4 a gallon. High-speed internet is about \$50 a month.

"Eating out is much cheaper than in the U.S.," Luis says, "a good steak goes for about \$20. Medication is cheaper here, too, as are most medical services. A physician's consultation runs between \$5 and \$10. A doctor that comes to your home costs \$50 to \$70. A housekeeper is \$25 for a full day."

**"A doctor  
consultation  
runs between  
\$5 and \$10."**



Grocery costs depend on personal consumption. You can find great prices at local *mercados* and in stores like Walmart, Mexican brands cost less than U.S. brands, readily available in big box stores like Costco, Sam's Club, and Smart & Final. There's Home Depot for your hardware needs, department stores like Sears, and the upscale Mexican clothing chain Liverpool.

Housing costs are all over the board, depending on things like size, location, and furnishings. You can pay as little as \$200 a month to rent an apartment in the city. On the beach, a four-bedroom, four-bathroom, furnished home rents for an average of around \$1,500 a month.

## SAMPLING THE BEST OF MEXICO'S WINE REGION

**V**alle de Guadalupe is Mexico's premier wine region, home to 90% of the wines produced in Mexico, and it's about a 40-minute drive from the center of Ensenada.

With more than 100 wineries, Valle de Guadalupe is quickly emerging as a world-renowned gastronomy center... not just for wine, but also artisan beers, olives, luscious cheeses, and award-winning dining experiences.

Three of Latin America's top 50-ranked restaurants are here (another is in Ensenada), along with luxury hotels built to resemble Italian villas or tucked, cave-

like, into the rocks. There are glamping tents, cabins on stilts, and even eco-friendly bubble tents, most with views of vineyards and rolling boulder-strewn hills amidst a backdrop of an impossibly blue sky.

Compared to California's Sonoma or Napa wine countries, Valle is the unpolished-yet-beguiling outlaw cousin. There's little pretension here, although you will need reservations for tastings at the wineries.

We made it to four wineries, each with a distinctly different appeal. We especially loved **Cavas Sol y Barro** for its rustic quaintness, and where we met the 83-year-old Swiss owner who built all the structures

himself. And the amazing Vena Cava, cobbled together from the massive hulls of reclaimed wooden ships.

We could have lingered for the day at any of them... on the sunny terrace at **Viña de Franes** or beneath the shade of the massive California oak tree at **Casa Magoni**.

Most of these boutique wineries try their hand with a mix of European red grapes like cabernet sauvignon, nebbiolo, and tempranillo, often blended together. You can also find some grenache and merlot and a few whites like chardonnay and chenin blanc.

If you're looking to buy, you'll find similarly varied prices. On the north side of Ensenada, in communities such as **La Misión** or **El Sauzal**, ocean-view homes are priced from about \$350,000 for a roughly 2,500-square-foot home with a double-car garage.

On the oceanfront at the **Bajamar Community and Golf Course**, an 1,800-square-foot home with three bedrooms and three bathrooms is currently on offer for \$309,500. From here it's about a 30-minute drive south to downtown Ensenada. And of course, the farther from the beach you are, the lower the prices.

### A 20-Year-Old Scandal That Created a Myth

South of Ensenada—past the expat-preferred **Velmar Hospital** and the city's major shopping district (where all those big box stores are), and past the vast greenhouses and fields of onions, beans, and sunflowers—is the stunning **Punta Banda peninsula**, with plummeting ocean vistas and the famous cliff-top La Bufadora waterspout.

Where the peninsula connects to the mainland, just before the road climbs upward, a spit of sand—beach on one side and a vast estuary, home to more than 70 species of birds, on the other—is known as **Lengueta Arenosa**. It's famous for its beauty and tranquility... and a more than 20-year-old scandal.

The lurid details of what happened can

be found online, but the short story is this: In 2000, the Mexico Supreme Court ruled that a local developer, in collusion with some corrupt local officials, had illegally claimed rights to land where a number of Americans had built homes.

These American “owners” lost their homes, and the news that Mexico was an unsafe place to buy real estate steamrolled around the world. **It's not true, of course.** The court had simply ruled in favor of the rightful owners, a local *ejido* community farming group.

Two decades later, Punta Banda is once again a thriving community, home to Ensenada's largest numbers of expats. The *ejidos*—commonly called

*campos*—remain. Some have been privatized and you can buy the land. In others, people are comfortable with leasing from the *ejido* and either installing a mobile home or building on it.

There's no such thing as formal zoning laws from what we could see, but a rebellious jumble of RVs and manufactured or custom-built homes, many with low price tags and million-dollar views.

One such home in Campo Lomas del Mar offers a huge garage/workshop, two bedrooms, two bathrooms, a fully equipped guest house, and a sprawling party patio with an outdoor bar/kitchen and to-die-for views of the bay. It's selling for \$299,000 with a land lease of \$4,800 a

year. Just down the street, you can rent a one-bedroom home for \$320 a month or a two-bedroom for \$400.

### Ensenada Practicalities: Get There, Stay, Dine, and Do

**Fly:** If you're coming from the U.S. or Canada, it's easiest to fly to San Diego. From there, you can Uber (our fare was \$31) or taxi to the border. Or take a Metro Transit System 992 bus (\$2.50/\$1.25 for seniors) to the Blue Line trolley (\$2.50) south to the PedEast San Ysidro crossing. (There is also a border crossing at Otay Mesa farther east and the Cross Border Xpress to/from the Tijuana airport for those with same-day boarding passes.)

If you're traveling from within Mexico or points south, check out flights into Tijuana International Airport (TIJ). From there you can rent a car or grab a bus.

**Drive:** You can, of

course, drive your own car across the border. Unlike the rest of Mexico, because the entire Baja peninsula is a Free Trade Zone, you do not need a TIP (temporary importation permit) for your car. You do, however, need Mexican auto insurance, which you can get online in advance.

Only select car rental companies in San Diego allow you to take their vehicles into Mexico, so check with them first. An option is to pick up a rental car in Mexico, just after the border crossing or at the

**“Lots of people work in San Diego and live in the Baja.”**

## THE BENEFITS—AND DRAWBACKS—OF BAJA AND BORDERLAND

**T**he entire Baja peninsula is a Free Trade Zone, effective as of 2019. Residents pay a lower value-added tax of 8% (it's 16% elsewhere in Mexico) and lower income taxes.

Baja California's semi-arid Mediterranean-type climate is superb, with little rainfall during the year. You may want air conditioning warmer summer days, when highs hover between 75 F and 80 F. A fireplace or space heater can come in handy in winter months, when nighttime temperatures average 50 F.

After years of living in Latin America, Dan and I do speak some Spanish, but we found we didn't need to. Most everyone

we encountered on this trip spoke English. Borderland is funny that way... except for the imposing rusty “wall” and the barbed wire, you wouldn't really know which side you are on. All our Uber drivers and tour guides in Ensenada had worked in the U.S. And both of our California Uber drivers coming and going between the border and the San Diego airport are dual citizens, born in Mexico.

And while it's best to use pesos (for a better exchange rate), you can spend your U.S. dollars here freely. Toll booths on Highway 1D between Tijuana and Ensenada, accept either currency.

Many U.S. retirees here use VA or Medicare healthcare benefits in San Diego

and depend on an ambulance service from Cruz Roja (Mexico's Red Cross) for emergency transport across the border. You can also buy private health insurance in Mexico far more affordably than north of the border.

Baja has been plagued by the same droughts as the southwestern U.S. During the hottest part of the past summer, some areas were without municipal water for days at a time. If you move here, be sure to ask about the water in the neighborhood you're considering. Ensenada's El Sauzal, for instance, has water issues but Punta Banda does not. Some homes have cisterns or rooftop *tinacos* filled by water trucks.



## ROSARITO: THE EXPAT EPICENTER

From rocky headlands with dizzying views of the pounding surf below... to long stretches of golden sand where you can surf, fish, play volleyball, ride banana boats, camp, or just sunbathe and relax, Rosarito's claim to fame is its beaches and smooth round rocks.

Remember the pet rock fad of 1975? Rosarito Beach is where all those rocks came from.

Like Tijuana, Rosarito also exploded in popularity during Prohibition, and its party-place reputation continues... Under-

aged consumers from north of the border flock here for cold cervezas and cocktails (the drinking age in Mexico is 18) and for events like Baja Beach Fest, a reggaeton and Latin music festival that draws tens of thousands of party-goers every August.

Rosarito is where the bulk of American and Canadian expats along this coast live... unofficially as many as 20,000 of them, mostly from California. Most don't reside in Rosarito town proper but in small coastal enclaves and gated communities.

Rosarito, though, is their commerce

center, home to large supermarkets, big box stores like Walmart and Home Depot, a couple of small hospitals and medical clinics, and a huge variety of restaurants, from simple taco trucks to gourmet fare.

The appeal is easy to understand. The beaches are gorgeous, and nicely furnished homes and condos in this area—many with ocean views—start at about \$250,000. Long-term furnished rentals, with an ocean view, can be had from \$1,000 a month, and unfurnished for even less. Just 45 minutes north in San Diego, you'll pay 10 times that.

airport.

**Be driven:** You can hire someone to pick you up at the San Diego airport and drive you the 90 miles to Ensenada, starting at about \$200. We chose to meet our diver at the end of the pedestrian walkway just across the border. Javier Najera (+52 661 196 0757) charged \$75 to take two of us from there to our downtown Ensenada hotel. For getting around Ensenada, rely on Uber or—less expensive and preferable in this area—[Didi](#).

**Stay:** We spent our first two nights at the new [Holiday Inn Express](#) in Ensenada, a perfect place to explore the downtown tourist area (and they do a great buffet breakfast). For the rest of the trip, we opted for an AirBnB rental in the Moderna neighborhood. Other recommended hotels

in Ensenada include the beachfront [Torre Lucerna](#) or [Estero Beach](#) or, downtown, the [El Cid](#) or [Posada El Rey Sol](#).

**Dine:** In Ensenada it's [La Hoguera](#) all the way for traditional Mexican food and fresh, at-your-table-made salsa; [Mariscos de Bahia](#) for seafood (along with any roadside taco stand, look for where the locals congregate); and for an elegant upscale meal, [Pranvera](#), in Moderna. In Valle de Guadalupe, the farm-to-table [Fauna](#) is a top choice.

**Drink:** Two establishments in Ensenada claim to have invented the luscious concoction of tequila and lime juice known as the margarita. You must,

of course, try them both. [Hussong's](#) claims to be the oldest cantina in Baja California, while [Bar Andaluz](#) inside the former Riviera Hotel and Casino is rumored to have been backed by Al Capone and frequented by boxer Jack Dempsey and Hollywood elites like Rita Hayworth, Lucille Ball, and Desi Arnaz. My opinion: The margarita at the Andaluz is the tastiest and Hussong's (with a

raucously fun atmosphere) packs the most punch.

**Don't Miss:** Take a stroll down the touristy Avenida Lopez Mateos, also known as 1st Street, and along the waterfront *malecon* to Plaza La Bandera and the Mercado Negro fish market (we went three times during our visit for the smoked marlin and tuna).

If you love wine, artisan beer, olives, and cheese, you must visit the Valle de Guadalupe, just 30 minutes from Ensenada. Jorge Palafox (+52 646 135 3631) can set you up on a tour of the best wineries. Our cost for a driver for six people for the day was \$100, not including tastings, which start at about \$10 for a flight of three to four wines.

**Resources:** There are many helpful Facebook groups to join if you're considering a move to the Baja: [Expats in Tijuana](#) to [Rosarito Living](#), [Ensenada Expats](#), [Ensenada Living](#).

For real estate, reach out to Eddie Alpuche of [Baja Casa Realty](#). Tijuana attorney [Rafael Solorzano](#) can verify titles and help with closings. ■

**“The Valle de Guadalupe has over 100 wineries.”**



Ensenada is home to over 100 wineries... Suzan and her friends visited for “research” purposes!



With some forward planning and our tips below, there'll be no reason to leave your pets at home.

# Barking Across Borders: 6 Tips For Exploring Europe With Pets

Julie Knox

**T**he best way to make friends in a foreign country... bring your pet.

Over the last three years, my husband Warren and I have slow-traveled to 24 countries across three continents... with our two dogs, Katie (a 12-year-old Chihuahua-Yorkie mix) and Arya (3-year-old mixed breed).

Arya has made us countless friends. She's not shy and happily walks up and sniffs each dog she encounters. Her curiosity breaks the ice, and we get to know people almost immediately. It's just one of many reasons bringing our dogs on our overseas adventures has been so much fun.

For the last two years, we've been exploring Europe. During that time, we've been to 21 countries, including Serbia, Montenegro, Romania, Turkey, Slovenia, Hungary, Greece, Spain, France, and Portugal.

We've learned a lot about traveling with pets. Each country has different requirements, and it can feel overwhelming at times, with the proper preparedness, these obstacles can be overcome.

Here's what you need to know when traveling around Europe with your furry friends...

## 1) Requirements for Entering

**Europe:** We started our European adventure flying from the U.S. into Serbia. The requirements for getting into the country with our dogs were the least extensive of any other European country. The dogs were required to be microchipped (this is mandatory throughout Europe), have an up-to-date rabies vaccine, and an [international health certificate](#).

Both our dogs had already been [microchipped](#) and vaccinated for rabies. But if your dog doesn't have either, your local vet can easily organize this for you.

The only requirement we needed to enter Serbia was a health check-up on each dog and the international health certificate, which had to be signed by the USDA. Before leaving for Europe, we visited family in Tennessee and found a vet in Knoxville who offered the digital USDA signature. Serbia allows a digital signature, so the veterinarian's office was able to send these documents to us a few days after our visit via email. It's mandatory to show these certificates prior to boarding the plane, and they must be timely.

Serbia required this certificate to be issued no more than 10 days before entry.

This is the standard for most European countries. Besides the European-wide requirements, each country will have individual entry requirements for your pet. Allow plenty of time to research and get all the mandatory vaccines required. Accuracy and timeliness are crucial.

A great resource to check nearly any country's pet importation requirements is [Pettravel.com](#) and if you're departing from the U.S., see the [USDA APHIS website](#).

**2) Flying With Your Pet:** Flying with pets can be stressful, but with some training, it gets easier. Months prior to our European travel, we purchased [two airline-approved dog backpacks](#). We worked with the dogs to help them get used to them, and they quickly adapted to being placed in them. It made our journey a lot easier.

The most pet-friendly airline is KLM. It offers an animal hotel at the Amsterdam Schiphol Airport for your pet (it's the only one of its kind in the world). Pets are given an opportunity to eat, drink, rest, and exercise during their stay.

Right now, KLM charges between €75 and €400 to bring your pet with you on your flight (the fee depends on your departure and destination airports).

Add your pet to your flight reservation when booking your ticket—there's limited availability for pets on each flight. If you plan to travel with your pet in the cabin, they must fit in an airline-approved carrier under the seat in front of you.

If your pet needs to fly in the cargo hold, travel during the summer months can be difficult due to higher temperatures. Some airlines will not allow animals in the cargo hold during the summer. If you're traveling during the hotter months, try to take an overnight flight that departs in the evening to avoid the heat of the day.

If you have a higher budget, consider a private charter or a shared private jet. There are Facebook groups where pet owners can connect with other owners looking to fly their pet overseas. They provide their route and month of planned departure, combine their funds, and contact the private jet company for flight options. This cuts out the middleman and saves each person money for the flight. One such group is [Chartered Air Travel with Pets](#).

An alternative to air travel is by sea. Currently, the only option is Cunard's Queen Mary 2. There are 24 kennels on board, and there's a wait list. Your pet won't



be allowed in your cabin with you (they do have access to a walking area and indoor playroom). Dogs and cats are the only animals allowed. The current cost to [take your pet aboard the Queen Mary](#) ranges between \$800 and \$1,000 per voyage.

**3) Finding Pet-Friendly Accommodation:** We almost always stay in pet-friendly Airbnbs. One of the most pet-friendly places was Antalya, Turkey. The hosts provided bowls, treats, and even leashes.

On several occasions, we've reached out to properties that weren't listed as pet friendly and asked for an exception. Due to our glowing reviews from Airbnb hosts, we often receive an invitation to book (it never hurts to ask). And since we've built a positive reputation through reviews, we generally pass up Airbnb listings that charge pet fees.

It's always important to read the fine print and the house rules before agreeing to a stay. On more than one occasion, we've agreed to a reservation and then read the rules stating dogs could not be left alone in the apartment. This will certainly dampen the freedom you have to explore places that aren't dog friendly, such as old churches and museums.

If we're traveling from one country to another and it requires a stopover for a night, we often rely on pet-friendly hotels, like the [Ibis Hotel Chain](#). But they do charge extra for your pet.

If possible, work with your pet prior to international travel. Stay in different accommodations and take them out of

their normal routines.

**4) Tips for Getting Around:** We predominantly travel around by car. But occasionally we do take public transportation with the dogs. Many countries do require muzzles, and some charge a fee for the pet's passage (usually about half the price of an adult ticket). We traveled by underground metro in Lisbon recently and there was no fee for the dogs.

Initially, public transportation for our pups was a bit daunting and stressful, as there were a lot of sights and sounds. But now Katie and Arya jump on trains and buses like old travel pros.

The most pet-friendly country we've encountered so far is Turkey. Our pups

were welcomed into small shops, nearly every restaurant in Istanbul and Antalya, and even aboard day cruises. They sat beside us as we sailed around Fethiye, enjoying the beautiful views of the islands offshore. We weren't charged for their passage, and the ship provided them with water and lots of friendly head scratches.

**5) Finding Vets and Pet Supplies:** Searching Facebook groups in new locations, checking Google reviews, and occasionally asking Airbnb hosts are fantastic ways to find quality vets, great pet shops, and pet-friendly local restaurants, bars, hangouts, and tourist sites. (We share lots of the information we've learned in various countries on [our own Facebook page](#).)

During a recent stay in Krakow, Poland, we had an emergency with Katie that required immediate treatment.

We searched for vets near us on Google Maps and located a highly reviewed vet in moments. The treatment was very reasonable (and high quality) and we were in and out, medications in hand, within an hour. Our Airbnb host offered to do translation for us too, so don't be shy about asking for help from them in circumstances like this.

It's generally easy to find quality pet food in almost every country. Not all pet brands are available in each country, so we plan and often buy a few additional bags if we know we might have difficulty finding it in the next place (as we travel around by car, this is easily done).

**6) Eating Out and Exploring:** Prior to leaving the U.S., we practiced taking Katie to restaurants and teaching her to behave accordingly. When we adopted Arya we wasted no time acclimating her to our lifestyle. She was taught that her place in the restaurant was beside Warren's chair. Katie is much smaller so she sits quietly in my lap. We never allow the dogs off their lead in a restaurant setting—though they are extremely well behaved, we don't want an out-of-character encounter.

One of our daily routines is to head to the largest park within walking distance of our accommodation. We ensure we have three items—a full roll of poo bags (these are essential, many cities will fine you for not picking up your dog's mess), a [collapsible water bowl](#), and a bottle of water. ■

**Editor's Note:** Julie Knox and her husband Warren retired early and have been slow traveling the world, with their two dogs, since 2020. [Check out their ILTV video series here.](#)

## THE EU PET PASSPORT: WHAT YOU NEED TO KNOW

The [EU pet passport](#) is the golden ticket to traveling easily throughout Europe. This passport allows your pet to travel freely throughout the EU territory without the need for an additional International Health Certificate or any quarantine period.

We got our pet passports when we were in Bulgaria, as they don't require you to be resident in the country to obtain one. Not all EU countries will issue a passport to a nonresident, but it's generally at the discretion of the veterinarian (they issue

the pet passports). We've had friends who couldn't get one in France as non-residents, and other friends who could. Spain is an easy country to obtain an EU pet passport without a resident card.

We found a Bulgarian vet that would issue the EU pet passport for both dogs. We sent him a WhatsApp message (in English as well as in Google-translated Bulgarian) to check that his office could provide us with the passports. Upon arrival, we showed all the required documents, as well as our own passports. Each dog was given a quick exam

and the pet passports were issued. The cost for both EU pet passports was approximately \$40.

As we travel around Europe, we simply show the pet passports, along with our own, at the borders, and pass through freely.

Note: There are a few Scandinavian countries that require a veterinary certificate to be issued in addition to the EU pet passport. One example is Norway, which requires a health certificate as it's mandatory to have a fox dwarf tapeworm treatment before entering the country.

At the height of the Cold War, one of the most famous businessmen in Asia—an American ex-spy—went for a stroll in the mist-shrouded highlands of Malaysia... and was never seen again.

A team of 500, supported by helicopters and search-and-rescue dogs, combed the hills for 11 days. But no trace was ever found of Jim Thompson, the millionaire playboy *Time* magazine dubbed “The Silk King.”

It’s a mystery that still draws crowds of amateur sleuths, eager to crack the case on “murder mystery” tours. But it’s far from the only attraction—or mystery—Malaysia’s Cameron Highlands has to offer.

About a two-hour drive north of the capital, Kuala Lumpur, the arresting beauty of the Cameron Highlands has long attracted visitors looking for a peaceful, nature-filled getaway.

British explorer Sir William Cameron first tramped these jungle-clad hills in 1885, and reported back to British command in Kuala Lumpur about their mild climate. Here was a place where the temperature rarely exceeded 68 F. But nothing ever came of Cameron’s discovery (his maps were lost)... and for over 40 years, while the rest of Malaysia matured and prospered, the Camerons (as this area is locally known) remained untouched.

Like Sleeping Beauty waiting to be awakened, they slumbered until another expedition, led by Sir William George Maxwell, in the 1920s, ignited public interest, and it quickly became a popular escape for the expat community (mainly Brits) of the day.

Like many of the hill stations the British frequented around India and East Africa, the Cameron Highlands were seen as an exclusive British preserve—comfortingly English, though far removed from the homeland.

And there was much to draw them here... the cooler climate, the golf course (one of the oldest in the world), and the peace and tranquility. They established themselves in Tanah Rata, which became the main town in the area. It took on a very British look and feel, with Tudor-style cottages and rose bushes galore. You could say these hills are “the Cotswolds of Asia.”

In the early days of the British arriving



Rose-trellised cottages and colonial charm... the Cameron Highlands are an Anglophile’s heaven.

## Murder and High Tea in the “Cotswolds of Asia”

Keith Hockton

to the Camerons, the only locals allowed in the town of Tanah Rata were the servants of the British.

You see, Malaya (Malaya became Malaysia in 1957 after independence), was run by the British East India Company until 1874, and when the company was disbanded, the British government took over. For “security” reasons, due to “The Malayan Emergency” (a communist revolt in Malaya), there were certain parts of the country where locals couldn’t live, including the hill stations. Servants were allowed in the hills but everyone else was under tight control. And what took place in Tanah Rata stayed in Tanah Rata... this was party central for the British up in the hills. A place where they could get away from it all and really let their hair down... they couldn’t do that in the lowlands as they were expected to be shining examples of British excellence.

When Malaysia gained independence from the British in 1957, that all changed. The Cameron Highlands became popular with Malaysians looking to explore their

own country.

Tanah Rata is now the commercial hub of the Camerons—there’s a well-equipped hospital with doctors and staff that speak English, a few banks with ATMs, and a bus station that serves the entire highlands area.

I first visited the Camerons as a child with my parents in the 1970s. Much has changed in 50 years (the one-way road to

get here has been widened and makes for a far more pleasant journey), but these highlands still maintain strong echoes, and charm, of their colonial past.

As you pass through Tanah Rata, you’ll reach the golf course and the

**Cameron Highlands Resort**—a stunning colonial mansion with Georgian arched windows and balconies, and generous landscaped gardens perfect for reading and forgetting about the world. The “Reading Room” in the hotel is more of a members club, with a magnificent fireplace big enough to walk into. It’s where upper crust British society, tea plantation owners, and colonial explorers

**“No shortage of places to pamper yourself here.”**



would have relaxed with a Pimms and a cigar after a day of golf.

Mountain retreats, which is effectively what the Camerons are, tend to have lots of activities... but not so much here. Time slows down perceptibly as you drive through the clouds.

Tea plantations dot the countryside and spas offer tea baths (good for healing wounds and sensitive skin conditions) and hot-stone treatments, which are popular with the Orang Asli, the local indigenous population, as a way of purging the body of all kinds of ailments. Both treatments have also become popular as cures for stress and muscle aches.

There's no shortage of places to pamper yourself here, but [Spa Village](#) (in the Cameron Highlands Resort) offers a variety of ways to relax, including a Yellow Rose Tea Bath, traditional Tungku Batu heated stone therapy, and a Strawberry Body Polish (prices range between \$45 and \$90, depending on the treatment). The staff are friendly and not overly attentive, meaning that you set the scene—if you want to talk, you'll get their life stories, but if you don't, it will be one of the most relaxing spa treatments you'll ever experience.

If you prefer to drink your tea rather than bathe in it, take a trip to the [BOH Tea Plantation](#). J. A. Russell, an astute British businessman with tin mining and rubber interests in Malaysia, bought the plantation in the midst of the 1929 market crash. "Have no fear," he said. "The world loves tea and they will love me all the more for saving this estate right now."

Today, BOH is the largest tea plantation in the country, with 1,200 hectares producing 9.6 million pounds of tea per year. The afternoon tea service alone is worth the visit to the Camerons, with a delicious range of teas and delectable homemade pastries.

If you feel like getting away from all the "Britishness," check out the village of Ringlet—one of many villages you'll drive through on your way to Tanah Rata. It's the best place to get Malay street food, along with locally grown organic strawberries, organic vegetables and fruits, fresh honey, handmade chocolates, a variety of delicious curries, and of course

tea from the various estates in the area. The locals are great sources of highland information too, and are happy to chat about their favorite hikes and swimming holes, some of which are not in the local hiking and walking trail guides.

These trails are another major draw for visitors to the Cameron Highland. There's a network of 14 hiking trails in the area for every level of ability. Hikes range from one to four hours (one way), and some lead to a specific stream or waterfall. ([This website](#) gives a good overview of all the trails.)

If you're hiking, always take a light windbreaker with you and a baseball cap. The weather here changes constantly, and it's not unusual for the day to start out sunny, then rain, then, as you enter the forests, for the temperature to drop by 5 to 8 degrees. (The cap will also protect your head from low hanging branches.)

My favorite hiking spot (and my favorite part of the Camerons in general), is the Mossy Forest. At about 200 million years old, the trees here offer numerous fairytale-like labyrinths to meander through. And you'll really want to take your time here... it's enchanting and emanates that special *je ne sais quoi* only an ancient forest can give off.

Tucked in the highlands of Mount Brinchang at roughly 6,500 feet, there's an aura about the Mossy Forest that's Tolkienesque. It will have you hugging

## "Visit an ancient Tolkienesque forest."



and touching the ancient trees regularly, wondering what they've seen and what stories they could tell. From this elevation, you also have views of one of the most beautiful tea plantations in South-east Asia, Sungai Palas.

The Camerons are also a birders-lovers paradise, with over 900 different species calling it home. There's an array of other creatures in these jungles—toads, lizards, butterflies, and such—and all are, thankfully, harmless.

Getting around this whole area is relatively easy. There are well-maintained roads throughout, and if you love driving, it's a great place to hop from one venue to another—from hiking trails to the tea plantations and the numerous villages that make up the collective Camerons.

If you don't want to take your car, leave it at the hotel, and jump on any of the buses that depart from the Tanah Rata bus station.

Taking the bus is a good way to see the Camerons at a leisurely pace if you have a few days to spare. Timetables are posted throughout the station, but just go with the flow and catch the buses when they arrive (the buses are never on time anyway, it's all part of the relaxed "Cameron schedule"). There's always room on the buses, so no need to worry about finding a space.

And of course, if you're coming to the Cameron Highlands, it's almost obligatory to attempt to solve the Jim Thompson Murder Mystery... though I may already have.

The Camerons are still home to a handful of retired and eccentric British Army types. Over a cup of tea, I asked one such gentleman (he's in his 90s and has lived just outside Tanah Rata for over five decades), who claims to have been good friends with Thompson, what really happened to him.

"Oh, that's an easy one," he told me. "When Thompson went for his daily 4 p.m. stroll, he was accidentally hit by a car driven by an Indian gardener. The chap was so distraught, and worried he would be arrested, that he bundled the body into the boot of his car and disposed of it down the hill in the jungle."

How did my newfound friend solve a case that's confounded authorities for over 50 years? He wouldn't say, so that too will forever remain a mystery... ■



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