

INTERNATIONAL LIVING

SINCE 1979

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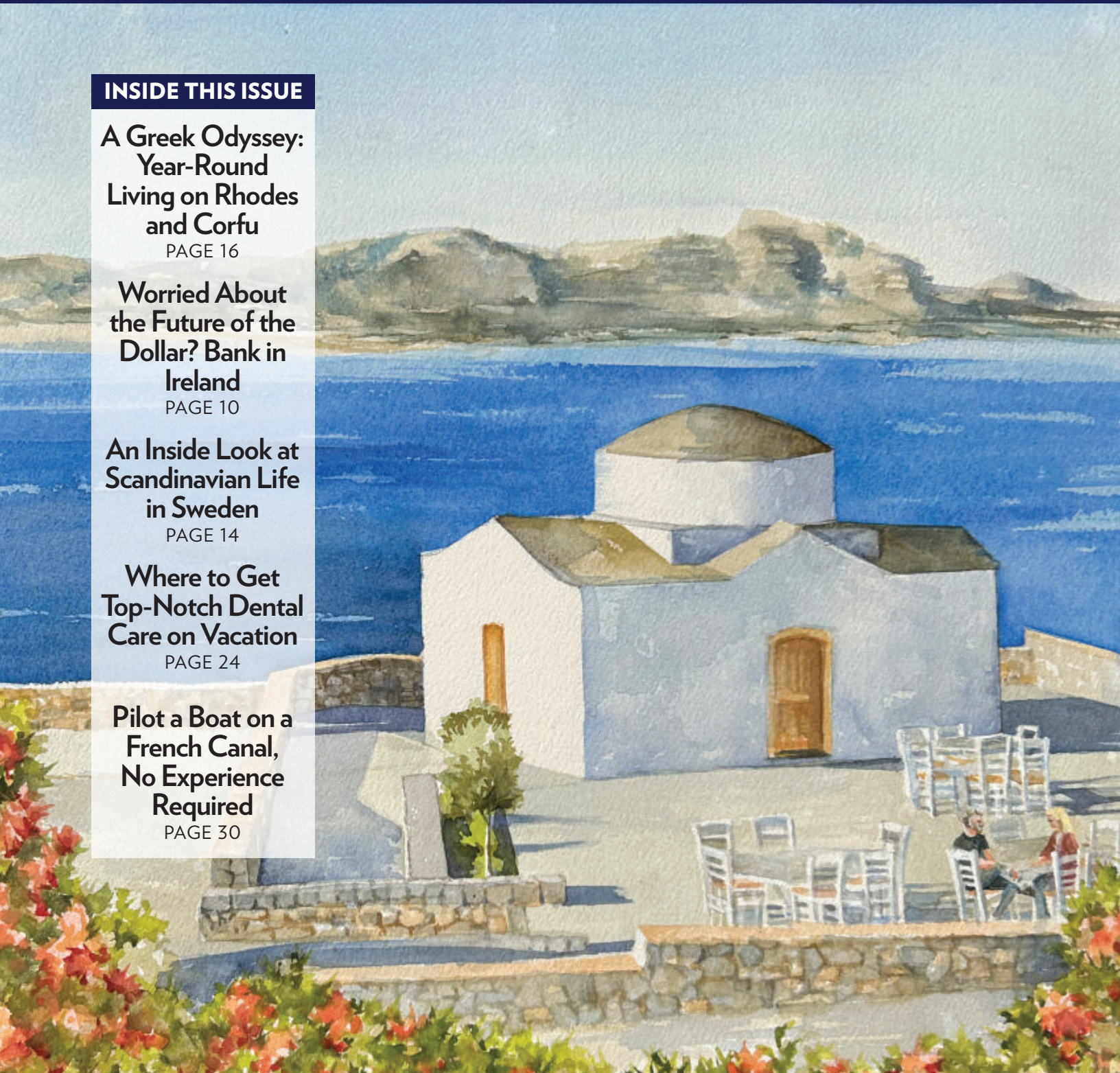
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Discover the Good Life Abroad... for as Little as \$1,700 a Month

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

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

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

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

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

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

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

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



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Learn about all your options for a happier, more affordable life overseas.

It may feel like your options are shrinking here at home. The future feels uncertain... economically, politically, socially. It can be hard to shake the sense that you should do *something*... but

what?

That's where our *International Living* experts shine. Because they can help you chart a safe, sound way to go abroad that suits your budget, your interests, your preferences, and your timeline.

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

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

We'll have on hand more experts than we've ever gathered under one roof before to share their recommendations and insights about places as far flung as Portugal and Mexico... Thailand and Italy... Panama and Greece...

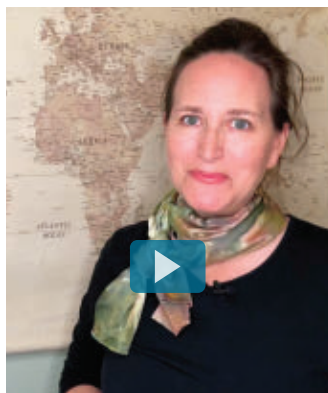
You'll meet our own country correspondents, lots of expats already "living the life," plus experts in real estate, health insurance, retirement planning, investing outside the dollar, taxes, and more.

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

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

Join us September 2-4, in Denver, to delve into the options you have overseas today. To reserve your place call 1-888-884-7792 or 443-353-4362 or [get more info here.](#) ■

IN DENVER, HERE'S WHAT'S HAPPENING



Click the image above to listen to *IL* Executive Editor Jen Stevens explain the benefits of our **Ultimate Go Overseas Bootcamp** this September.

The Unexpected Delights of “No Address” Living



I’m spending this month in Ireland, living in a small seaside cottage called The Thatch. No address, just a zip code. But any local knows where to find it. (*IL* Executive Editor Jen Stevens pays a visit [here](#).)

It came supplied with one glass, one towel, a rusty pair of kitchen scissors. I duck under stairs and keep company with spiders. The TV gets two channels (both in Gaelic).

Yet The Thatch lies along Ireland’s southeastern Copper Coast, a sweep of unspoiled beaches and coves running from Tramore to Dungarvan. The area is rich in forlorn mineshafts, crumbling castles, Celtic graveyards, and clifftop sea views to make you weep.

Though I travel often, I’ve been based of late in glamorous southeast Florida—a stone’s throw from Trump’s Mar-a-Lago and a land of want. Here at The Thatch, my thoughts turn often to the things I need.

Turns out, it isn’t much. And that’s something *IL* readers fundamentally under-

stand. We live in such a frenetic, combative state in America... It’s been incredible to step away, slow down, chat with the neighbors about the weather (Ireland’s favorite topic).

Expats regularly report living abroad feels like going back in time. And there’s a strong element of that here. In so many ways, a no-address existence can simplify your life... reconnect you with yourself and others... and remind you of what’s important.

That’s borne out in this issue in Sean Keenan’s gorgeous exposé on what it’s like to live year-round on Rhodes and Corfu, a “soft-lit theme park of colonial Europe.” Ted Baumann explains Greece’s new visa program... and how it’s easier than ever to make this fantasyland your home.

Plus global real estate expert Ronan McMahon has crafted a way to live anywhere in the world—for free. He shares his secret—one that can jumpstart your own “no-address” life...

Stephanie Reed

Stephanie Reed, Editor-in-Chief

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A New French Visa on the Horizon?

There may be good news on the horizon for second homeowners in France. French senator Corinne Imbert wants to introduce a new “second homeowner” visa, applicable to non-EU property owners.

The proposal was put forth mainly to help some 86,000 British nationals who own homes in France, but are now limited to 90-day visits post-Brexit.

This potential new visa would allow second homeowners to stay in the country for six months out of every year, and the visa would be valid, and renewable, for five years.

The current system allows non-EU visitors to France to remain in the country for 90 days out of every 180 days visa-free. To stay longer (three months to a year), you need to apply for a temporary long-term visa. The key word being *temporary*—this visa needs to be renewed on an annual basis... and that means a ton of paperwork (passport, passport copy, proof of health insurance, proof of financial resources, proof of address).

This new proposal has garnered support from other French politicians, and should it be accepted, any non-EU homeowner (and to be clear, that includes U.S. citizens) will be able to apply and take advantage of it.

We’ll be keeping a close eye on this visa opportunity and will update you on any progress made. —John Wallace



If you own a home in France, it may soon be easier than ever to spend six months in it.



A little slice of Italy in France, Vienne is famous for its archaeological sites and annual music festival.

Visit a 2,000-Year-Old Theater Where Miles Davis Played

Tricia A. Mitchell

The aura of history hangs thick in the air, a sense of reverence permeating even the most casual of activities. Locals sip coffee sitting across from a 2,000-year-old temple dedicated to Augustus and his wife, Livia.

Alongside the arched remains of what was once the city’s forum block away, eager market-goers peruse tables filled with enticing cheese and produce. You’d be forgiven for mistaking this old-town core for a neighborhood in Rome.

However, this isn’t even Italy. Millennia ago, this was the heart of a bustling Gallic settlement the Romans called “Vienna.”

Straddling the Rhône River, 20 miles south of the French foodie capital of Lyon, modern Vienne is home to shops, museums, and churches, as well as cozy eateries and a Michelin-starred restaurant. But it’s renowned for its historical ruins, including a crumbling fortress that overlooks the *centre-ville* and the Théâtre Antique, a Roman theater still in use today.

Excavations date the construction of the theater to between 40 and 50 AD. Upon completion, it was one of the largest theat-

ers in the Roman Empire, with capacity for 13,000 guests.

Built into the natural stone slopes along Pipet Hill, restored stone columns and statues decorate the face of the stage, while vaulted, arched corridors allow performers and patrons to stream through the grounds. With the fall of the Roman Empire, the theater was abandoned and lost to society, until it was rediscovered and excavated in the 18th century.

Just as the wealthy Roman gentry would have converged to enjoy plays and religious ceremonies, today visitors flock to Vienne to enjoy [Jazz à Vienne](#), an annual jazz festival that runs over two weeks in June and July (this year it runs from June 28 to July 13).

The Théâtre Antique is the main venue for the festival, and concerts take place here every evening. But you can catch jazz gigs elsewhere in the city, too.

Over the years, the stage has hosted some musical greats, such as Miles Davis, Ray Charles, Chuck Berry, and even Stevie Wonder. Beyond jazz, the theater also hosts operas and dance performances. —Tricia A. Mitchell ■

Love at First Sip: A 4,000-Year-Old Whiskey

I just had the best whiskey of my life. It wasn't Irish. It wasn't Scottish. It hailed from Mexico.

I get that when you think of Mexico and alcohol, you'd immediately jump to tequila, but don't overlook this Mexican whiskey.

Nixta Licor de Elote is the world's first maize whiskey liqueur, and owes its exceptional taste, to a 4,000-year-old Mesoamerican culinary process of preparing maize called "Nixtamalization." It involves soaking dried kernels so they can later be cooked in an alkaline solution (usually limewater). It's the same process that makes corn chips so addictive.

Nixta's unique taste comes from 100% *Cacahuazintle* corn, an ancestral *maíz* with a high-starch and low-fat content, making it perfect for liqueur production. It's harvested during a very short season after growing in the rich, volcanic soils in high valleys and foothills of the Nevado de Toluca volcano in central Mexico.

In a delightful cob of corn-shaped bottle (which should've been a dead giveaway to the taste) it was love at first sip. The first taste is like sweet roasted corn, with notes of caramel and vanilla. The corn and



If you can't get enough of all things corn, you'll want to try this Mexican corn whiskey.

the *piloncillo* (a natural pure cane sugar popular in Mexican cooking) add a subtle sweetness while producing a very pleasant, mild aftertaste. Then, the delicious roasted corn flavor really hits. Enhanced as you exhale, it's very satisfying and smooth.

Nixta is delicious, and like *nothing* I've ever tried before. I sampled and enjoyed it in several cocktails, but came to the conclusion that it's best drunk neat. Just add a couple of ice cubes, give it a quick swirl, and prepare to enjoy the best whiskey of your life.

You can find Nixta on Amazon, or at [La Europea](#) liquor stores for \$399 pesos (\$20). —*Bel Woodhouse*

A New, Flexible Way to Learn a Language

Learning a foreign language can be a daunting prospect. Sure, group classes are plentiful, but more often than not, the teacher's attention is split among so many students, that sometimes it feels like you're basically on your own, wading through a turgid textbook. Plus, it can be tough to fit in classes around a full-time job.

iTalki is a website devoted to providing online, one-on-one language lessons with real native speakers, from over 150 countries worldwide. From Spanish and French, to Japanese, Korean and even Arabic, *iTalki* has quality, certified teachers for every language.

Best of all, there's no rigid schedule to adhere to, and no subscription model. You book a class when you and your desired instructor both have the time,

usually in 30-, 45-, or 60-minute slots.

There are even specialized class models tailored to your individual needs:

- General conversational skills
- Preparing for working abroad (presentations, business focused discussions)
- Reading and writing in your new language

It's also relatively inexpensive, with prices between \$10 and \$15 for an hour session, although some of the more professionally minded, specialized lessons can cost \$25-plus.

If you'd prefer a group setting, *iTalki* also offers classes of for two to six students. Rates for these classes are a bit lower and start at \$5 per class. —*John Wallace*



A MOVE TO PORTUGAL WILL REDUCE MY TAXES

Jeff D. Opdyke

I can already taste the Sagres beer, the *pastel de nata* custard pastries, and the *ginjinha* cherry liqueur...

I'm now about three months away from relocating to Portugal from Prague, where I've spent the last five years as a Czech resident and digital nomad.

The Czech Republic was the first stop on my journey to building a permanent life in Europe.

But when I moved to Prague in 2018, I was single. Now I'm married, and my wife, who grew up on the Black Sea, wants to return to life by the waves. And so, off to Portugal we go, using the country's new D8 Digital Nomad visa as my entry into the country.

The process of applying for this visa is simple and straightforward, though certainly time-consuming because of all the notarizations and apostilled documents you must provide.

But I know the process is going to be worth the effort because of the lifestyle we'll have in Portugal—and because of the tax regime I can use to legally lower my global tax rate to less than 15%.

I'll have more in *International Living* soon on the process of pursuing a D8 visa, as well as the strategy that allows me to pay such a small tax rate. Stay tuned.



Portugal's Algarve has become a hotspot for retirees and digital nomads.

See More When You Travel... With Extended Layovers

Several major airlines are aiming to turn the inconvenience of changing planes into a special treat with new extended layover plans.

Recently, my wife and I booked a flight from Barcelona, Spain to Washington D.C. on [TAP Air Portugal](#). Our flight involved a seven-hour layover in Lisbon, Portugal, which would make for 20 hours of travel time. Not ideal.

However, TAP offered us the option of staying in Lisbon for two to 10 days before taking the last leg of our trip. Instead of

seven hours moping in the airport, we chose to spend four nights exploring Lisbon. Not only did we manage to break the long travel time up into two flights of reasonable length with comfortable departure/arrival times, we even got the fare for about 18% less than our original flight.

[TAP even offers exclusive layover rates](#) on a variety of other things—like discounts on travel pass cards, and up to 50% off at participating local restaurants, hotels, and guided tours in two of Portu-

gal's top destinations, Lisbon and Porto.

It isn't the only airline that offers these extended layover deals. [Copa Airlines](#) offers one to seven days in Panama City if you're flying to Central or South America. If your destination is the Middle East, check out [Etihad Air](#) for stopover deals in Abu Dhabi of one to four nights.

To find these deals, you'll need to go to the airline's official website. Searching for flights on a third-party site like Expedia or Kayak won't give you the option to check if your flight is eligible. —*Jim Santos*

Turkish Delights in a 1,500-Year-Old Subterranean Cistern

Immense stone aqueducts once riddled the length of the city of Constantinople, ferrying water through the eastern Roman Empire's regal like lifeblood through veins.

The water that supplied the city was housed in enormous, underground cisterns—impressive structures bearing regal Roman architecture. Over 70 such cisterns were constructed in the mid-6th century AD.

However, as the Byzantine Empire fell, and Constantinople became Istanbul, many of these cisterns fell into various states of decay, abandoned to time.

But today, one cistern is not only open to the public, but also offers a fine dining experience that you won't soon forget.

In Istanbul's Sultanahmet district (known as Old Town), this particular cistern dates back to 542 AD, and was constructed during the reign of Justinian I with the purpose of supplying the nearby Great Palace of Constantinople (which was restored in the 1980s and now exists as another restaurant).

Walk through the historic lobby of [Sarnıç Fine Dining Restaurant](#), and you step into a world that is quite frankly extraordinary.

As you descend the cistern's grand stairway, you enter the lavish 1,500-year-old structure with giant illuminated Roman columns and a mesmerizing domed ceiling. It took my breath away. Ornate chandeliers adorn the ceiling, cre-

ating a warm down-lighting, while chic, geometric floor designs perfectly compliment the stone walls.

The menu is inspired by a combination of Byzantine/Ottoman palace foods, along with staples of Turkish and Middle Eastern cuisine and a small selection of European and vegetarian choices. My husband and I started with a soft but subtle Turkish red wine (Turkish wines are award-winning and quite delicious) and the Aegean style artichoke and fava bean duo.

For our mains, my husband chose the braised lamb shoulder with Ottoman style traditional rice—you'll find lamb on every menu in Turkey—and I opted for the grilled salmon; perfectly seasoned, tender,

and beautifully presented. To finish off a flawless evening, a shared crème brûlée and a Turkish coffee was just the ticket.

Sarnıç also features live music nightly (except Mondays) with a violinist and traditional *qanun*—a stringed instrument believed to have been invented by a Turkish scholar called Farabi in the 10th century.

Portions are small and prices are more akin to those of the U.S. for fine dining. But this is a unique experience and was worth every Turkish *lira*.

Be sure to book far in advance (you can do so on their website), as the experience is quite popular, and for good reason. —*Kathleen Evans*



For a truly unique dining experience, Sarnıç offers a menu inspired by Istanbul's past.

© KATHLEEN EVANS

What Will Be Europe's Next "Breakout" Spot?

Ronan McMahon



As I write this, I'm at a café in the Portuguese city of Caldas da Rainha, a historic spa town only 25 minutes from my home on the Silver Coast.

Over the past few years, the Silver Coast and Central Portugal have grown in popularity. Americans in particular have been flooding here.

Founded in the 15th century by Queen Leonor, this leafy mid-sized city packs a lot of charm... from its sulphurous springs and thermal hospital to its verdant parks and cobbled lanes. And it's just nine minutes from the stunning Obidos Lagoon and miles of wild Atlantic beaches.

It's a city that feels on the cusp of mainstream discovery. Many of the old baroque buildings, with their beautiful colored tiles, sit in disrepair—just as they did in Porto 10 years ago before money came flooding in. These are affordable 20th-century villas at the heart of town just waiting to be restored to historic grandeur.

My visit here is the beginning of a journey to find the next big "breakout" destination. The next place that will captivate travelers and draw in thousands of international visitors...

Because it's by getting ahead of these big transformations that you can make a lot of money in real estate. And Portugal has seen more than a few big transformations in recent years.

There was a time not long ago when you couldn't find an expat in Portugal. Today, expats make up over 7% of the population. And its southern Algarve coast has become a second home for thousands of Americans who see it as low-cost alternative to California, for its year-round sunshine and stunning beaches.

I've personally profited by getting ahead of that trend. So too have members of my *Real Estate Trend Alert* group. One member has made as much as €3.7 million by getting in on multiple *RETA* opportunities in the beach town of Lagos, leveraging cheap Portuguese financing, and doing some savvy flipping along the way.

Caldas is now officially a contender for

the "next Lagos." A place with the potential to see values spike given the right conditions. But my scouting doesn't end here.

Soon, I'll be driving across the border to Spain, where I'll be visiting the university city of Salamanca. This is Spain's "Golden City," boasting its grandest plaza, its oldest university, and one of its most fascinating histories...

Just northwest of Madrid, it has all the hallmarks of an attractive place for remote workers and culture vultures to spend time. The old town is packed with stunning sandstone architecture, great value food, museums, and breathtaking scenery.

I'll be using my "strolling strategy" (open the Idealista real estate app, circle a 15-minute radius from the historic center on its interactive map, and start walking) to seek out the most promising real estate.

From Salamanca I'll be driving to the port city of Bilbao in north eastern Spain, one of the great treasures of the Basque Country. It has a reputation of a must-visit city for architecture lovers, with a venerable dining scene and stunning landscapes just outside the city center. My plan is to take in the city and then take the ferry from there to Ireland.

The Emerald Isle has had one of the most expensive and dysfunctional property markets in Europe in recent years, but I hope to get to some remote pockets of its rural Atlantic coast, where you can still find bargains on traditional cottages in windswept outposts.

Then it's back to northern Iberia to the lush green Atlantic regions of Spain's Costa Verde and Galicia, as well as the coastal towns of northern and central Portugal.

This type of scouting trip is slow and takes time. But there's no substitute for boots on the ground—or rubber on the road—research. The more of this in-person scouting I can do, the more profitable real estate opportunities I can uncover.

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

Identifying a Potential Real Estate Deal

■ **Ryan asks:** What factors do you consider when evaluating potential real estate investments in different countries?

■ **Ronan says:** Hi Ryan, that's a great question. There's a whole world of real estate out there. But most of it doesn't stack up when it comes to turning the kind of profit I look for.

For instance, there are few places in Southeast Asia where I've made recommendations due to the murky regulatory environment. So, one the first steps is finding a destination that's friendly to investors.

After that, I try to identify what I call the "big idea." By that I mean the strategy, market quirk, or trend that's underpinning a profit opportunity. For example, there might be a Path of Progress—anything that improves the accessibility of a piece of real estate and increases its value, like new roads, bridges, or airports. There could be a growing middle class with disposable income, a new luxury resort attracting tourists, or flocks of remote workers arriving. These can all boost real estate values. Especially if they're happening in conjunction with each other.

When I find a destination that looks promising I put boots on the ground. I want to see the opportunity with my own eyes and speak directly with the key people involved. I want the entire context of the potential opportunity. I talk with local business owners, homeowners, expats, taxi drivers, and government ministers.

If the opportunity still adds up, I look for the destination's best-in-class developer to etch out a deal.



© RONAN MCMAHON

Boots on the ground is an essential part of evaluating any potential real estate deal.

“We Wanted a Country That Was Safe”

Names: Kathy Stearman and Keith Glynn

From: Kentucky and New York City

Living in: Coimbra, Portugal

Kathy Stearman’s career as an FBI agent took her and husband, Keith Glynn, around the world to exotic Asian destinations like India and China. So, when it came time to retire, returning to the U.S. seemed a bit out of the norm for this worldly twosome.

“We did extensive research into Southeast Asia, New Zealand, Thailand, and Vietnam as possible retirement destinations,” Keith explains.

After a career in law enforcement, Kathy had a specific wish-list in mind. “We wanted a country that was safe, with no gun violence and the possibility of becoming citizens in the future,” she says. “The first time we visited Portugal it just felt right, and I love the fact that only police can carry guns.”

Life in Portugal for these active 61-year-olds began in Lisbon, the country’s capital, where they rented an apartment for their first two months. Kathy, originally from small-town Kentucky, found big-city living to be too noisy for her liking.

Keith, a native New Yorker, longed for a quiet living space, with a good internet connection so that he could continue to work remotely as an engineer.

They found the ideal location in **Coimbra**, a riverfront city in the center of Portugal. With a preserved medieval old town and university culture, Coimbra is just big enough to have all that they need at their fingertips. “Our mornings can be spent walking along the river, riding our bikes, or taking a 30-minute drive up into the mountains or to the beach,” says Kathy. “We can even visit Roman ruins and be home by lunchtime,” Keith adds.

“We found a five-bedroom, three-bathroom house for rent on the outskirts of town, since we both like to be surrounded by peace and quiet,” Keith says. “We each needed our own office space—for me to work and for Kathy to write—plus a guest room. Although it sounds huge, the house really isn’t, since it has a much different floor plan than the typical U.S. home and rents for much less.”

The house sits up on a hill, with spectacular views of the countryside. It comes with a terraced garden and even a garage.



Portugal topped the 2023 Global Retirement Index and offers a variety of locations for every taste.

From Roman Ruins to Terrace Wine: Portugal for Every Taste

“We did buy a car, and strongly suggest that all expats moving to Portugal do too,” Kathy says. “Why move to a beautiful country like Portugal and not have a car to be able to explore all of it, from one end to the other?”

The couple estimates their cost of living in Portugal to be less than half of what it would be in the U.S., but admit that it all depends on where you moved from. “The cost of living in Portugal compared to New York City is much less, but the cost of living compared to rural America may not be so different,” Keith explains.

As Kathy and Keith complete their first year of living full-time in Portugal, they have nothing but good things to say about the country. “We love everything about our lives here,” Kathy says, “and do not miss anything about the U.S.”

“The quality of the food is so good here,” says Keith. “The meat and produce just taste better.”

Their advice for anyone contemplating the move to Portugal is to be organized and patient. “Don’t come expecting things in Portugal to be like the U.S.,” Keith says. “Don’t try to bring there to here, but instead embrace Portugal for all that it has to offer.” — *Terry Coles*

“So Many People Here Speak English”

Names: Lori and Dave Hetes

From: New Port Richey, Florida

Living in: Cabanas, Portugal

In 2016, Lori and Dave Hetes started thinking about moving overseas. The couple, retired at 62, decided it was time for a change.

“We saw things in the States fall apart and started looking at where we could afford to live from a retirement perspective.”

Initially, Portugal was just an idea. “It wasn’t an end-of-the-rainbow, show-off place like Monaco,” says Dave. “It was just a country I picked.” The more they read about it, though, the nicer it seemed. “We especially liked the location—right on the coast and a good base for traveling around Europe—and the climate. “By the time we read that Portugal had over 300 sunny days a year, we were sold,” Lori recalls.

The decision was easy; the paperwork not so much. “We applied for our residency visa in early September 2022 and were hoping to move mid-October,” says Dave. “However, by the end of December we still had no word on our visa application—and no place to live in the U.S. anymore. After

weeks of staying with friends and family, we decided to just fly over and wait there.”

Dealing with the Portuguese bureaucracy took patience and perseverance but eventually the paperwork was approved, appointments were scheduled, and now Lori and Dave are hoping to receive their residency permits by the end of May.

They’re settling in fine, learning the language via Duolingo and planning to take Portuguese classes soon. “We’re fortunate that so many people here speak English, but it’s important to have at least a few Portuguese words in your vocabulary,” says Lori.

The couple live in **Cabanas**, right on the Algarve coast. “Every day we walk to the beach and stroll on the boardwalk,” says Lori. “We regularly go for a drive in the mountains and look at the Atlantic Ocean from the top of a hill. Last time, we found fields of wild lavender and picked a bundle which is now drying at home. We discover new beaches by driving along the coast road and randomly following signs that say ‘*praia*.’ Recently, we tried (and failed at) making *nesperra* (or loquat) jam, and on a walk through town on Good Friday, we suddenly came across an impressive Stations of the Cross procession.”

Soon, Dave and Lori will be moving to **Altura**, closer to the Spanish border, where they’ll be renting a house within walking distance of the beach for €1,000 (\$1,096) a month.

“It’s a two-bedroom, one-bathroom apartment with a beautiful balcony terrace where we’ll be spending most of our time,” says Lori. “In the U.S., this would cost twice the amount.” Less expensive in Portugal as well is the food. “Our grocery bill here is always less than it was in the States.” And of course the wine: “€2 to €3 gets you a decent bottle.”

Apart from the cost of living, Lori and Dave were also pleasantly surprised by the Portuguese tradition of a relaxed lunchtime.

“I’ve never been a lunch eater: back in the States, I’d always grab something quick,” says Lori. “Not in Portugal! Here, you sit down with friends, have a glass of wine, talk, enjoy, and take your time. Lunch easily takes an hour and a half. There’s only one thing you should never do here, and that’s go to a Portuguese café at lunchtime and only order coffee!” —
Yayeri Van Baarsen

“Portugal Living is Definitely in Our Future”

Names: Gary Springer

From: Croton-on-Hudson, New York

Living in: Considering Lagos, Portugal

My wife, Elizabeth, and I came to Portugal by chance... or maybe it was fate.

For a number of years, we had tossed around the idea of moving overseas, at least part-time. But we hadn’t done much research... It was one of those things that we figured would happen at some stage in our future.

In the fall of 2020, we planned a three-month trip to Italy’s Liguria Coast, really just to escape the northeast winter. But COVID squashed those plans.

We finally got around to rescheduling that trip earlier this year. Little did we know it would fast-track our plan to spend some of our time living overseas.

We’d been reading *International Living* and decided—since the trip was in January—we’d ditch Italy and instead head for warmer, sunnier Portugal.

We knew we wanted to be near the water, and since Lisbon and Porto were also a tad colder and wetter that time of year, we set our sights on the Algarve. And specifically the resort town of Lagos.

Lagos had everything we were looking for. It’s on the ocean, it isn’t a huge resort town but it has an active community and is brimming with Old World charm. And **the weather is ideal** (the Algarve gets over 300 days of sunshine a year).

We rented an apartment through Airbnb for six weeks. It had a huge deck right in the center of the Old Town and that was our base for our daily walks. We got to choose between the walking trails over the cliffs down to the Ponta da Piedade, jutting into the Atlantic with its magnificent rock formations and grottos... the new wooden walkways running the length of the sweeping Meia Praia Beach... and all over the Old Town and around the ancient city walls.

We did occasionally cook and eat at home, but with such a wide variety of cuisine, we ate out most nights. We sampled everything from grilled octopus, cod, and sardines to some of the best Italian, Mexican, and upscale dining to be found most

anywhere. My wife is a vegetarian, and she had no troubles (although the wild boar cheeks I had one night rattled her a bit). And the prices...

At home, a trip to Starbucks for two lattes and breakfast sandwiches costs us about \$25. In Lagos, we would stroll down to the London Tiger Café and have a couple of lattes, a fresh flaky buttery croissant, and a homemade scone with clotted cream and jam for around €10 (\$11). Our most expensive meal at an upscale restaurant in Lagos was about \$180 (still incredibly reasonable compared to New York prices). But most of our meals cost between \$40 and \$80 for cocktails, starters, entrees, wine with the meal, and desserts (usually with a port and coffee to finish the sumptuous repast). That’s less than half of what I recently paid just for me in NYC.

If we needed a mall or bigger stores, we would just hop the train that runs between Lagos and nearby Portimão or a bit further on to Faro. And although there’s generally no need for a car here, we did rent a car (for the amazing price of €90 for three days, including full insurance) to take an overnight trip to the historic town of Silves, with its Moorish Castle and outlying vineyards.

Lagos is a great retirement location, but we also discovered its investment potential. This is a year-round destination—we were there in the winter months and it was still full of visitors. We looked at a few properties and were amazed to discover that the monthly costs—taxes, water, electricity—add up to about \$4,500 a year (multiply that by 10 and you still won’t get to what we spend on home ownership costs in the U.S.).

We’re back home in the U.S. now but this trip has convinced us that we want to buy a property in Portugal. We’ll spend part of the year in the Algarve and rent our property out when we’re back in the U.S. (right now we’re waiting on the Portuguese government to clarify the laws around rentals and Airbnbs. As soon as they do, we’ll be back to find some real estate to buy).

And if for some reason that plan doesn’t materialize, we’ve decided we’ll visit Lagos on a regular basis... We’ve really found home here. Portugal living is definitely in our future... and we can’t wait.
—Gary Springer ■

“I love the fact that only police can carry guns.”



Diversify your wealth with an Irish bank account... Opening one is easier than you might think.

Worried About the Future of the Dollar? Bank in Ireland

Jeff D. Opdyke

I just opened a bank account in Ireland... and it's likely you can, too.

That's great news for anyone who wants to protect their wealth by storing some of it overseas in a stable, reputable European country.

As Americans, opening a foreign bank account can be as difficult as spotting a Leprechaun riding a unicorn.

These days, banks and brokerage firms in most overseas countries quickly shoo away would-be American clients. They want nothing to do with us because of onerous rules that Uncle Sam imposes on foreign financial institutions.

Those rules are known as the Foreign Account Tax Compliance Act, or FATCA.

This bedeviling piece of legislation from the early Obama years mandates that any financial institution anywhere in the world that caters to an American client must divulge the name and tax ID number of that American to the IRS. If they refuse, the U.S. can levy penalties against that institution or even cut them off from the dollar-based global financial system.

Clearly, that's a big stick to wield.

Most of the world's trade occurs in greenbacks, so foreign banks need access

to dollars to manage their operations.

Without it, they cannot service local businesses that have to convert local money into dollars to buy goods and commodities elsewhere in the world.

So, rather than risk running afoul of the U.S., most foreign financial institutions simply find it easier to tell American account-seekers to take a hike.

I say "most" because overseas banks will almost always welcome an American client who lives locally and can prove it. Since I live full time in Prague and have a long-term residence visa for the Czech Republic, I can walk into any local bank and open an account—as I've done with two Czech banks—without an iota of problem.

But I can't just walk into a bank in, say, Italy or Finland or wherever and do the same with my U.S. passport unless I can prove I live locally.

All of which is why my new Irish bank account is so joyfully surprising to me...

Why Would You Want an Account in Ireland?

My personal reasons for pursuing an Irish account are somewhat goofy: I want to get a new smartphone to replace my aging,

cracked, physically abused iPhone X from 2018.

I got my current phone through a pay-as-you-go plan with an Irish telecom company.

You see, Ireland was my first stop for a month or so when I moved to Europe in 2018, and I've kept my Irish mobile plan because for €20 (\$22) a month I get unlimited data when I'm in Ireland, and a ton of data elsewhere in Europe, including the Czech Republic. That's an all-around better deal than I can find in Prague.

To upgrade my phone, however, I need to transition to a bill-pay plan, and that demands an Irish bank account.

Frankly, I was expecting Irish banks to politely tell me to get lost. I've grown accustomed to that in this age of FATCA.

So, I was shocked when all three Irish banks I approached said, "Sure thing! We can open an account for you."

Now, while my reason for seeking an Irish bank account is admittedly unusual, the fact I can open an account in Ireland is cause for a small celebration among Americans. It means you too can likely open an account at an Irish bank.

And the reason you might want to, is to diversify your financial exposure.

When you live, bank, and invest solely in America—when your paycheck, savings, life insurance, and investment and retirement plans are all held exclusively in dollars and in the U.S.—you assume a level of financial and monetary risk.

For all its power, and for all the strength of the dollar and U.S. Treasury debt, America is not a risk-free financial environment.

As we saw this past spring, the U.S. banking industry is more frail than many of us might want to believe.

Several banks failed in March, including Silicon Valley Bank and Signature Bank, and First Republic in April. Some reporting has found that nearly 200 other banks suffer from weak balance sheets. Even investment demigod Warren Buffett has begun warning about the U.S. banking industry, telling CNBC that "we're not over bank failures."

In a crisis, do you really want to have all your money locked into the U.S. financial system?

Beyond immediate banking concerns, the U.S. government faces an increasing likelihood that it will have to confront its

debt demons.

Uncle Sam owes \$31.7 trillion, up from just \$5.6 trillion in 2000. That's an unfathomably vast mountain of debt—130% the size of the U.S. economy, and more than a third the size of the entire world's economy—and it's growing every year.

The U.S. is now paying more in interest payments on its debt than ever before. And those payments are only going to rise because interest rates have jumped sharply over the past year or so from 0.25% to 5% (the fastest increase in percentage terms in U.S. history).

It's entirely possible, if not likely, that the U.S. will face a debt crisis sometime this decade that slams the economy and sees the value of the dollar plummet relative to other currencies.

Then there are risks tied to the actions of the Federal Reserve, Congress, and other countries.

The U.S. federal government, businesses, consumers, and state and local economies have more debt than at any point in history—a combined \$200 trillion or so. As interest rates rise, it puts each group under increasing pressure.

So, the Fed finds itself between a rock and an asphalt path to hell as it tries to battle inflation while stopping short of sending the government and American families into a debt spiral. It could easily miscalculate.

Congress, meanwhile, faces a looming fight over the debt ceiling. If that gets ugly (and that seems likely), international investors

could lose confidence in the U.S., which would see demand for U.S. debt fall, which would slam the value of the dollar.

Finally, all over the world these days, countries are beginning to back away from their nearly 80-year acceptance of King Dollar as the medium of global trade.

Brazil and China are now trading directly in China's currency, the yuan. Russia and China, along with Brazil, India, and South Africa (the so-called BRICS nations), are planning to launch a new global currency to rival the dollar. And in late March, France's TotalEnergies and China's national oil company completed the first-ever yuan-settled trade for natural gas.

Little by little, such moves erode the value of the dollar, which in turn erodes

the value of your savings and investments because it increases your cost of living.

Every time the dollar slides, the cost of buying foreign-sourced products—such as avocados from Mexico or oil from Canada—rises, too.

By having a bank account overseas that holds euro or some other non-dollar currency, you're mitigating some of those risks.

You're effectively diversifying your wealth. You're operating in a different legal jurisdiction, a different central bank jurisdiction, and a different political environment. And you're subject to the tides of a different economy.

If the dollar is trapped in a long-term decline, as I believe it is, then as it falls the other currency you own—let's say euros—rises out of necessity. As one currency goes down, another currency must be going up by definition. So, by owning euros in Ireland, you're putting your money on both sides of the currency seesaw.

How Do You Open an Irish Bank Account?

The process of opening an Irish bank account is a lot easier than you might think. As I noted, I contacted three Irish banks, before ultimately choosing Allied Irish Bank, or AIB as it's known locally.

My initial mistake was walking into a branch in Waterford City, in southern Ireland, expecting I could just show my documents and open an account on the spot. Not so.

The Irish seem to like appointments. So, I had to wait until I knew I'd be back in Ireland again, which arrived in April when I was on assignment for an upcoming *International Living* magazine story about how you can play some of the world's top golf courses for less. (Keep an eye out for that article in a future issue.)

I checked AIB's website and found I could make an appointment online, which I did. A day later, Chloe from a branch in County Kildare (where I'd be traveling) emailed with timing options and a list of what I needed to bring.

The only requirements: My passport and two documents that prove my address—either a bank statement, a utility bill, or some kind of government

correspondence (from a tax agency or the like). I used a recent bank statement and a letter addressed to me from the Czech state healthcare agency.

That's all. Honestly, it was refreshing in its simplicity.

I popped into the branch at 1:50 p.m. on a Thursday, presented all my documents and filled out two very short forms—an application and a document stating that I am a U.S. citizen, and that my tax residency is the U.S. (because all Americans are tax residents of the U.S., no matter where we live), and listing my Social Security number. All that is necessary because of FATCA.

I left at 2:19 p.m. with a brand new Irish bank account.

It really was that quick and simple to open an Irish bank account as an American. And, no, you don't have to be a resident of a European Union country, as I am. I specifically asked Chloe if an American who lives in, say, Iowa and is not an EU resident could just pop in and open an account.

"Bring your passport and two proofs of address—yes," she told me.

So, there you have it... a path to a bank account in the European Union.

I imagine it's far easier to complete this process in person while visiting Ireland (which should be on everyone's bucket list anyway). But it may also be possible to sign up online.

Fair warning though: Irish banks can be inconsistent in their processes. And different banks have varying application procedures. (You can find those for AIB's [here](#) and Bank of Ireland's [here](#).)

Another point to note if you are a U.S. citizen: Once you have a foreign bank account, you will have to report it to the U.S. Treasury Department annually if the account balance exceeds \$10,000 at any point in the year.

That's a simple process, though. And it's a negligible price to pay for having legal access to an overseas bank account in a country like Ireland. ■



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Once you've traveled the Greek islands, you'll understand why Homer called the Aegean a "wine dark sea."

Some years ago, my family and I decided to spend time in Greece on our way to our home in Cape Town during the American summer.

We found a lovely hotel at the foot of the Acropolis in Athens, then took an inter-island ferry to Mykonos for four days.

There are many beautiful patches of ocean on the planet, but nothing beats the Aegean. Homer's description in the *Odyssey* evokes the profound, mysterious beauty of the water that's been the lifeblood of Hellenic civilization from time immemorial.

I've set foot in almost 90 countries, and returning to Greece is at the top of my list.

And right now, Greece is moving quickly up another list... as a route to gaining residency and a second citizenship in the European Union.

Portugal's Loss?

As I explained in [your April issue](#), Portugal—long the favorite route to obtain EU residency—seems to be slamming the brakes on its fabled golden visa program.

Although they're not shutting the program down completely, Portuguese government proposals released in March aim to limit the investment option for residency, but not digital nomad and retirement visas.

Whichever way things work out, it seems clear Portugal will become somewhat less attractive for people who want to purchase an offshore property for global diversification.

As a reminder, the Portuguese approach involved qualifying for a long-term residence permit by purchasing real estate for a certain minimum value. The permit didn't require you to be in Portugal for more than about a week a year, so many visa recipients immediately put their properties on the short-term rental market to make a profit. After five years on a golden visa, even if they didn't spend very much time in the country, they could apply for Portuguese (and EU) citizenship.

The problem is that the program distorted local real estate markets. Portuguese housing prices rose by 75% in the years after 2012, when the golden visa was enacted. Cities like Lisbon lost huge



Sun-drenched islands and an easy golden visa: Greece is emerging as a top spot for EU living.

Is Greece the New Portugal for Easy European Residency?

Ted Baumann

chunks of their residential housing stock to short-term Airbnb rentals, which drove up long-term rental rates for locals. Apartment rentals in that city rose by a whopping 35% in the last quarter of 2022.

Clearly, that's not sustainable. But Portuguese geography also played a role. One of the big selling points for the golden visa was the amount of coastal towns and villages on the country's Atlantic Coast, promising some of the most desirable real estate and lifestyle investments in Europe.

But as Portugal is a nation with a long seafaring tradition, the bulk of the Portuguese population live in these areas. By contrast, the rest of the country is thinly populated. That meant golden visa applicants were crowding into areas already crowded with locals, inevitably pushing up property prices.

Geography Matters

Greece, on the other hand, is a very different story.

Late last year, Greek prime minister Kyriakos Mitsotakis announced a price hike for his country's residential golden visa. He explained that the required residential investment would probably double.

Many expected this development. Like the Portuguese, Greeks have relatively low incomes compared to the rest of Europe. And like Portugal, Greece saw housing costs rise rapidly in the last decade or so. The financial pressure created by this economic vise would eventually force the government to crack.

But when the Greek government issued the final regulations for its golden visa program in January, the new minimum residential investments only applied to Athens, Thessaloniki, and parts of Mykonos and Santorini. The rest of the country remains under the old investment requirements (more on those in a minute).

Here's why Greece didn't follow Portugal and shut down the program entirely...

Portugal's coastline is approximately 2,800 kilometers (1,730 miles). The ratio of coastline to total land area is 5.9.

By contrast, Greece's coastline is 15,150 kilometers (9,413 miles). The ratio of coastline to land area is 37.8.

In other words, because it's a nation of islands and heavily indented peninsulas, Greece has far more capacity to accommodate foreign investors who want to buy or build properties near the sea.

So, by selectively nudging potential golden visa applicants away from pressure points like the big cities and the more popular islands, the country was able to maintain a viable residential investment option.

The question is... is Greece the new Portugal when it comes to golden visas?

The Easiest Golden Visa on The Planet

It certainly seems as if Greece is determined to pick up where Portugal is leaving off.

The vast majority of Greece's regions will continue to operate under a €250,000 minimum property investment. Golden visas via financial investment and business establishments remain as they were before, at €400,000 and €250,000, respectively.

An equally important illustration of the country's commitment to the program is that the application process went fully digital in November 2022. The entire process can be done online, making it much easier and less time consuming. It's now easier than applying for a Schengen visa.

At the same time, the regulations were amended to allow applicants to assign a power of attorney to someone in Greece, allowing them to apply for a tax number, open a Greek bank account, acquire property, and complete other transactions via proxy before they even arrive in the country.

The Greek program also allows families to pool their money to invest in properties. Many residents and citizenship by investment programs around the world demand extensive due diligence on every single individual contributing money to an application. In Greece, all of this can be conducted by a bank, in a much simpler way than in other countries.

Finally, Greece has no problem allowing individuals to borrow from foreign banks to fund their investment. From the Greek perspective, it's still foreign money coming in. In other words, Greece is interested in the cash flow, not in high-net-worth individuals per se. This makes it a particularly attractive program for "ordinary" folks.

Taken together, this makes the Greek golden visa process the simplest not just in Europe, but on the planet.

Going Greek

How alluring is Greece as a potential des-

tinuation?

I've given away my own bias already. I think it's a gorgeous country, dominated by one of the most beautiful bodies of water I've ever seen. The culture—especially the food—is highly attractive. (Like South Africans, Greeks have a taste for lamb.)

Though best known for its sun-drenched islands, Greece also boasts lively ski resorts, world-class dining, ample wildlife (including wild dolphins, loggerhead turtles, bears, wolves, badgers and monk seals), and enough forests, lakes and canyons to keep even the keenest hiker busy for decades. City-lovers will have their hands full too, with ample museums, cafés, and stroll-worthy cobblestoned streets to explore. (For more on where to live in Greece, [check out this month's feature story](#).)

And if all that isn't enough to lure you to Greece, [the cost of living](#) might. From housing to dining out, healthcare to hair care, the average cost of living in Greece is significantly lower than in the U.S. A couple can live well on around \$1,900 a month here.

Now consider some of the relaxed conditions of its golden visa program:

The program fees are minimal. The investors permit costs €2,000, plus €150 per additional family member. By contrast, Portugal charges over €5,000 for each family member, as well as a €2,500 renewal fee every year.

There is no minimum residence requirement. Although I would expect most people would want to be physically present in this glorious country for at least part of the year, you don't have to if you don't want to.

Other than coming from a non-European Economic Area country, there are no restrictions on who can acquire a golden visa. Many other countries have banned applicants from certain countries.

Citizenship via naturalization can happen after seven years if you meet an annual minimum physical presence.

And, of course, you have visa-free access to the EU.

On the downside, Greek politics are less stable than in Portugal. Greeks have always been quite passionate and tend to express themselves with abandon. But the country

is a stable democracy and shows no signs of serious dysfunction.

The Greek banking sector went through a torrid time during the global financial crisis, but eventually pulled through. In fact, Greek government bonds have recovered amazingly well in the last decade. The Greek stock market has also had one of the best runs among southern European nations—in fact, it's doubled the performance of the S&P 500 so far in 2023. (My colleague Jeff Opdyke wrote about the [Greek stock market](#) in your April issue).

That leaves the question of lifestyle. Like most Mediterranean nations, Greece has a more relaxed attitude towards life than many other countries, including the U.S. In my experience, though, things work very well and the people are friendly, hospitable, and efficient. They just don't sweat the simple stuff as much as some other

nationalities.

But the big question is whether the investment opportunities under the revised Greek program suit potential migrants. Clearly, the authorities want investors to buy, renovate, or build in smaller cities and towns, in rural areas, and on the less popular islands, like Skyros and Skopelos, part of the Sporades island group. (Of course, if you're willing to pay more, you're welcome to acquire property in the areas with a higher minimum investment.)

After having visited the country myself, my opinion is that anyone looking for a relaxed, low-stress, small-town atmosphere and lifestyle would be perfectly happy in parts of the country that are off the beaten path. Greece is well served by a network of high-speed ferries that connect even the most remote islands to the mainland. Those same ferries supply the islands with consumer goods, so it's not as though necessities (and luxuries) are hard to come by.

All in all, I'd say Greece is more than the new Portugal... it may be even better. ■



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



Sweden's heavily forested Ljusdal region offers a truly immersive Scandinavian expat lifestyle.

Sweet on Sweden: An Inside Look at Scandinavian Life

Tricia Pimental

People often think my husband Keith and I were crazy to swap our sandals and life in sunny Portugal for snow boots and extreme winters in Sweden. But we see it all as part of the expat adventure.

Our expat journey started in 2012 when Keith and I moved to Portugal. We lived in a variety of homes and regions, learned the language, and even became Portuguese citizens. And we traveled. As any expat living abroad—especially in Europe—can tell you, easy and economical access to neighboring countries is a major plus.

During our travels, we had only the briefest brush with Sweden. While touring Copenhagen one day, we drove over the Öresund Bridge into Malmö (about a 15 minute drive). Naturally, the few hours we had in Sweden barely gave us a hint of what it offers. When we later met a friendly Swedish couple on vacation in the Algarve and began comparing countries, we decided to pull up stakes and check Sweden out.

As far as the capital cities are concerned, the combined metro and urban populations of Lisbon and Stockholm are comparable at about 3.5 million. Both have a cornucopia of cultural offerings, bars

and restaurants, all kinds of shopping, and fine transportation systems. Real estate prices are similar, but the overall cost of living in Stockholm is roughly 30% higher than if you were to live in Lisbon.

For our Scandinavian adventure, we opted not to live in the city. Instead, we chose the Ljusdal municipality of central Sweden, to live among locals, as we had done in Portugal. Our only neighbors for miles in this heavily forested region are a Swedish family living here part time and a German man who raises chickens and employs a crew in the summer berry-picking season, when lingonberries and blueberries are in abundance. We have yet to encounter a bear here—even though we live among the highest ursine population in all Sweden. But we've spotted moose, foxes, and wolves on our property, which lies across the road from a picturesque lake.

Here we discovered house prices are considerably lower than in the cities. In fact, we purchased our property with two buildings on it for about half the price

of our *quinta* in central Portugal—about \$90,000. One structure is a farmhouse dating from 1906, which needed—and could still use—some work. Like its older sibling, the other building, built in 1992, shares the same appearance, painted a traditional bright red with doors and windows trimmed in white.

Another difference, is that in Portugal even in the countryside it's common to be able to stroll to the nearby village, which will have a café and a local market. That is not the case where we are in Sweden. Our nearest town, Los, is a half-hour drive away, and several more are an hour or so in other directions, so we plan outings and grocery shopping trips carefully.

Adjusting to a New Culture

We moved here two and a half years ago, and to be honest, it's a world away from life in Portugal... both geographically and culturally. The Swedes have lots of traditions and social norms that are very different from life in Portugal. But that's what makes living here fun.

A guiding principle in the Swedish mind is the concept of *lagom*. The “Lagom Way” encompasses moderation, modesty, and refraining from exaggeration or bragging. There's an essential “middle-of-the-roadness” inherent in it, which ties in with the fact that Swedes by nature are reserved.

In Portugal, even new acquaintances often hug each other. Not so here. Although if you meet someone with whom you are not already acquainted, you are expected to shake hands—to not do so may be regarded as an insult.

Although the Portuguese appear taciturn at first, get a local started in a conversation and you may well spend a couple of hours in discussion. Swedish people, on the other hand, prefer not to engage in small talk. In fact, their word for it is *kallprat*,

literally “cold talk.” They believe conversation should be productive. But raising controversial issues is frowned upon. If you do get involved in a close encounter of the conversational kind—say, in an elevator—talking about the weather is acceptable. But only for a minute or two, or you may be considered *pladdrig*, or “babbly.”

If all this seems off-putting, consider this: the Swedish way is aimed at avoiding

“Our property, with two buildings, cost \$90,000.”

confrontation and displaying respect for others. For example, if someone is upset with a neighbor—perhaps one who blasts music late at night—the accepted way of dealing with it is to write an *arg lapp*, or “angry note.” It’s expected that the offending party will take the hint and turn down the volume.

Courtesy extends to removing shoes before entering someone’s home (even in good weather)... not jumping in front of someone else in line... and inviting guests on a “house inspection walk,” or *gå husesyn*. It also means not being late. If you can’t be on time, the protocol is to text an explanation and ETA, hopefully no longer than five minutes after the appointed time.

Fermented Herrings and Wine in a Box
Food is a big part of life in Sweden. January 1 is Big Pizza Day, a practice instituted in 2008 as a brilliant marketing scheme by an online pizza-delivery service. By far the favorite type of pizza here is kebab pizza—regular pizza with tomato sauce and cheese topped with kebab meat and more sauce. (The Swedes love sauces on everything and have an endless array of them in little squeeze tubes in the supermarkets.)

Waffle Day is celebrated annually on March 25, while August brings *kräftskiva* (crayfish) parties and the third Thursday of the same month is Surströmmingspremiär, Fermented Herring Day. On a weekly basis, Swedes routinely enjoy Taco Fridays.

You won’t catch many self-respecting locals skipping their daily *fika*—coffee with cake or cookies. Some businesses organize weekly Friday *fikas*. But note, if you join anyone for *fika*, make sure you don’t take the last cookie or piece of cake. It’s an old tradition to reflect that the host has provided enough for all guests.

When it comes to other beverages, while some beer can be bought at grocery stores and supermarkets, anything containing more than 3.5% alcohol is available only at the state-run Systembolaget stores. This was a big change from the easy availability of wine, beer, and liquor in stores everywhere in Portugal. Sweden’s favorite drink is not beer or hard liquor, but wine, and more than half of what is sold through “Systemet” is packaged in three-liter boxes.

Seize the Season

Despite having lived near the Canadian border and in the snowy northwest of the U.S., we have found it a challenge to navigate Swedish winters.

One factor is the light; it seems unnatural for the sun to set at 3:30 p.m. and not reappear until almost 9 a.m. On the other hand, that happens only in the deepest part of winter (December and January). But you will find yourself dealing with snow and ice for six or seven months of the year. I certainly wish I had known earlier on about those handy little ice-grippers that the wise strap onto their boots when the

weather turns wild. (If I had, I would have avoided executing an inadvertent triple axel on a Stockholm street a month into our life here.)

While you may not consider living full-time here in view of the winter climate, you should know that summer is glorious in Sweden. More than two-thirds of the country is forest. And with mountain ranges, three seas, the islands of the archipelagoes, and more than 97,000 lakes, it offers almost limitless opportunities for fishing, hiking, canoeing, and if you’re the hardy sort, swimming, as water temperatures are famously brisk.

During the cold, wet winters, the days are short and nights are long and dark. So, great emphasis is placed on the concepts of *trivsel* (well-being, satisfaction, and belonging) and *mysig* (calm, cozy, and snug). A critical part of achieving this ambience is the use of light, including placing small lamps in windows, trimming the outside of homes and businesses with lights, and the pervasive use of candles in both private and public places.

When summer comes, it is inconceivable to the Swedish mind to stay inside. Every opportunity to enjoy the long, sunny, days of June, July, and August must be seized! You must *passa på*—take advantage of all you can, not just seize the day, but the season.

In a sense, what we’ve done is not just seize the day or season, but the country. ■

GETTING TO SWEDEN FROM THE U.S.

U.S. citizens can stay in Sweden for 90 days with just a passport. If you’d like to extend that, you’ll have to apply for a visa from the Swedish immigration agency, [Migrationsverket](https://migrationsverket.se/).

When To Come

The winter months of November to February/March, are ideal for sports like skiing, snowmobiling, dog sledding, ice skating, and seeing the Northern Lights farther north.

Spring and fall are the rainy seasons and the weather can be quite chilly, but it’s warmer than winter and less touristy than in June, July, and August.

Temperatures in the summer months range from roughly 65 F to 85 F. It’s the

perfect time to participate in water sports, berry picking, and Swedish nightlife. As with the Northern Lights in winter, the upper region offers something special in summer: the legendary midnight sun.

How to Get There

Getting to Stockholm’s Arlanda Airport from major U.S. cities is easy.

From Los Angeles travel time is about 15 hours (with one stop). United/Lufthansa fly to Stockholm and depart LA at 6:40 p.m. and arrive in Stockholm at 5 p.m. the following day (there’s a nine-hour time difference). The cost is around \$1,475 roundtrip.

From New York’s JFK on American/Finnair it’s 11 hours (also with one stop) and costs about \$1,100.

From Pearson International in Toronto, Iceland Air has a direct 10-hour flight to Stockholm for around CAD \$1,250.

Arlanda Airport is outside of Stockholm, but it’s easy to get to the city center by bus, train, or taxi. Once in Stockholm, you will find lots of public transport options, including a well-designed metro system (a word of warning, the metro system ticket machines often don’t take cash so you’ll need a card to pay your fare).

Highways are well marked and outside of Stockholm, mostly toll free, so if you’re getting out of the city, you may consider renting a car. The cost of gas at the time of this writing is \$1.59 per liter (about \$6 a gallon). Diesel is more expensive. Check current rates at a [discount gas station](#).



Greece is well known for sun-drenched islands like Corfu, but what are the options for year-round living? We investigate.

A Greek Odyssey: Year-Round Living on Rhodes and Corfu

Seán Keenan, *IL* Lifestyle Editor

In Rhodes' Evdokia Hotel, it's not hard to imagine myself a pampered noble. Once a crusading knight's 700-year-old townhouse, my room features stone walls, high ceilings, and a deep-set fireplace.

Savvas, the hotel's owner, dispels my notions. "You're sleeping in the kitchen."

Turns out, I'm in the serving quarters... and my fireplace was used for cooking.

I'm learning a lot of new things on this trip, foremost among them that Greek islanders are a hardy bunch. They need to be—the weather in summer frequently peaks in the 100s F, but perhaps more surprising is that, in winter, it gets right down into the 30s F.

The Greek island of your imagination—blue-domed villages rising from cliff-lined coves, whitewashed chapels shimmering in heat-haze, al fresco meals on the harborside—is different in the brisk air of off-season.

The pace is languid, the natural beauty enhanced, and the architecture and ambi-

ence even more impressive without the blur of tour-bus crowds.

Choose the right spot, update your expectations, and Greek island living transforms from a thin vacation fantasy to a four-season, high-definition picture that follows its own beguiling rhythm.

I focused my trip on two main destinations: Rhodes and Corfu. On the practical side, both islands have international airports and cities large enough to provide necessary amenities whatever the month. On the emotional side, they're both small enough—and pretty enough—to really *feel* like Greek islands.

RHODES

Rhodes is compact, culturally rich, and throbs with life in summer. It settles to a quiet comfort in off-season that could be just the thing for getting on with personal projects—painting, gardening, writing that long overdue novel, or simply living well with no deadlines.

The Order of the Knights of St. John (in one of whose kitchens I'm billeted) arrived on Rhodes in 1309. It was they who built the 40-foot-thick stone ramparts that enclose the old town—constructed to deter invaders from penetrating the warren of Byzantine-era townhouses, Italianate plazas, medieval churches, and serpentine Jewish quarter that made up the city of Rhodes in the 14th century. That's recent history on an island that's been changing hands since 1100 BC.

Before the tourist season starts, the old town has the tumbleweed stillness of an abandoned movie set. Store windows are shuttered, feral cats loll in sunlit doorways, and the clink of slapping halyards from the nearby anchorage is the dominant rhythm.

The main streets are paved by dark flagstones, polished by centuries of footfall. The blonde-stone alleyways, which make a labyrinth of the residential areas, are narrow enough that you can touch both

sides as you walk. Cut stone archways span the gap, supporting single-room annexes or footbridges from one building to its neighbor. On these smaller streets, the paving is a mosaic of sea-rounded cobbles, fitted by hand.

When you stroll the wooden boardwalk on the east side of town, mesmerized by the multiple blues of the calm Aegean Sea, it's hard to imagine the throng of Northern European vacationers that will soon transform the bay into a *melée* of cruise boats, inter-island ferries, jet-ski joyriders, banana boaters, parasailers, and splay-legged stand-up paddlers.

Rhodes Town: The Modern Part

For all the abandoned quietude of the off-season old town, daily life continues in the modern section of Rhodes town (you'll also hear it referred to as Rhodes city. These names are interchangeable and neither is an official designation). On the north side of the old town walls, public gardens mark the transition into the familiar traffic and noise of a small city—50,000 inhabitants, or thereabouts.

It's an urban area of mid-rise apartment blocks with retail units at ground level. The brands on display are mid- to upmarket—Zara, Benetton, etc.—showing evidence of strong purchasing power in the city's tourist clientele. Anglophiles will be pleased to note a branch of Marks and Spencer on the main drag. There's a McDonald's tucked in among the Scandinavian bars and English tattoo parlors, too.

Given that it's built on a peninsula, Rhodes town is surrounded by sea. To the



west, a fine-pebbled beach stretches to the resort towns along the airport road, with stretches of dramatic walking paths carved into the cliffs just outside of town.

The coast to the east of town is more tranquil—with the ancient harbor nestling below the aquarium, and a wooden boardwalk lined with pleasure cruisers and charter yachts offering a pleasant stroll to the more modern ferry port.

Farther out from the center, things get more practical. Supermarkets, car dealerships, a branch of JYSK (a sort of miniature IKEA), and a produce market flank Highway 95, the main road leading south out of town. A municipal hospital lies about a mile west of the business district toward the city's ancient Greek acropolis.

The Rhodes Acropolis is well worth a visit. The complex, built in the 5th century

BC, costs nothing to wander around, features a fine amphitheater and temple ruins, and hasn't been commercialized in any way. It also has fine views of the Rhodian and Turkish coasts.

I meet Francisco Huerta over coffee and bitter orange drizzle cake at the [Fournariko bakery](#) in old-town Rhodes. Francisco's a California transplant who moved to the island back in 2019. He's currently paying €600 (\$657) a month for a two-bathroom, two-bedroom apartment in the new part of the city. "Utilities aren't included in that," he points out, "and it gets cold here in winter, so heating can add €150 (\$164) a month to your costs."

Compared to California, though, he gets to live 300 yards from the sea for a third of what it would cost him in Santa Barbara, in a place where the family- and friends-focused way of life suits him better than the U.S. did. "I can breathe here, and it feels amazing," he tells me, and it's clear that he's talking about something deeper than just the air quality.

Francisco steers me in the direction of [Engel & Volkers](#) real estate, in his experience, it's the most useful agency in the city. At time of writing, they're advertising a three-bedroom, two-bathroom apartment, with sea views, for €140,000 (\$153,300).

Cost of living on the island is a little higher than I expected. Here at *IL*, we suggest a budget of around \$1,830 per month to live in Greece. That's probably sufficient for a single expat living on the mainland, but the economies of Greek islands—transportation costs, scarcity of accommodation, captive market—push the total higher on Rhodes. A couple would need \$3,000 a month to live comfortably here. Imported goods are particularly pricey (Francisco estimates that they're about 10% more here than in the U.S.), but property prices like those go a long way to even out the balance.

On the Road to Lindos

I rent a nippy 125cc scooter from [Scooter Center Rhodes](#) to explore the rest of the island. The coast road, running southeast, brings me through the twin resorts of Ammoudes and Faliraki, both of which share a soft-sand bay.

Ammoudes is little more than a cluster of apartment buildings and a closed-for-the-winter fairground.

Faliraki is a beach town with a reputation for partying. U.K. tabloid editors



The Temple of Athena keeps a watchful eye over the beach village of Lindos.

frequently bridge the slow news days of summer with shock stories about the lascivious excesses of vacationers here. Think Cancún, only with hordes of sunburned British, German, and Dutch replacing spring-break kids from Ohio and New Jersey. If that's your thing, go for it! But if you're seeking a more in-depth Rhodes experience, it's probably best avoided in high season.

Alas, when I pull up in Faliraki, all evidence of amoral debauchery is absent. The waterslides are dry and the palapa bar parasols are ragged and bald from a winter's worth of north winds. Where the main strip would normally be, there's a collage of menu boards, beach inflatables, and cocktail bar awnings... all is quiet and dusted with a film of fine limestone rime. Nowhere on my travels have I come across such an extreme contrast between high and low season.

From October to April, the island economy slips back a thousand years. Today, there's nowhere in Faliraki to buy a cold drink, but at a roadside stall at a junction just out of town, a woman in widow's black shawl sells me sweet oranges from a table heaped with citrus.

The sea around Rhodes makes up for any austerity. At every turn, it's a different hue. On the choppy northwest coast, the crash of wind-swell aerates the water, turning it a milky cerulean that seems to glow in the backlight of the setting sun. Here on the sheltered eastern shore, it's a clearer greenish blue, darkened by patches of lapis and a hundred tones between.

Lindos: A Textbook Island Village

For all the magnificence of Rhodes town, it has nothing to compare with the comforting prettiness of Lindos. About 30 miles south of Rhodes town, the village has its roots in the Dorian era (some 3,000 years ago) and there are scatterings of Byzantine, Frankish, and Ottoman architecture throughout.

I've come to see if the town has a large enough year-round population to be a comfortable relocation destination. The answer is no, but the trip is worthwhile just to see the place.

Sugar-cube homes clamber upwards from a turquoise bay toward a pinnacle

capped with the 20-columned classical Greek stoa of the Temple of Athena. And there are medieval fortifications, Byzantine chapels, and Roman ruins, too. In Lindos you can get your fill of worthy cultural immersion in one swoop, then spend the afternoon recovering on the beach with a glass of cold ouzo.

Or you could if it were high season. In my case, having gotten there on a Tuesday in March, the temple complex was closed.

Nevertheless, even without visiting its acropolis, Lindos is impressive. Climbing the whitewashed alleys of the village, views of the Aegean flash up every few moments, as the narrow pathway turns abruptly between ornate sea-captain homes or becomes a stairway around a room-sized Byzantine church.

The Wine Country of Western Rhodes

Rhodes is no more than 25 miles wide, but any expectation of a quick jaunt across the island is soon dashed. The roads heading inland are well-paved, but sinuous and narrow.

The west of the island is dominated by Mount Attavyros, a looming, 4,000-foot monolith of bare limestone bursting out of the vineyards of Rhodes's wine country.

The shift in vegetation from olive and cypress trees to the hardier pines of the

uplands is a clue that the region is protected from the extreme heat of summer. On every scrap of flat or near-flat land, rows of grapevines sprout from the dusty soil. In March, they're gnarled black sticks, but by May they'll be in full leaf.

The roadside on the approaches to the three-street town of Embonas is punctuated by billboards offering free wine tastings, underground wine cellars to visit, and all manner of handmade olive wood crafts. In a wine world increasingly dominated by the same five or six grape varieties, well-established rows of local varietals Amorgiano (red) and Athiri (white) make for wines that are a novelty well worth exploring.

Year-Round Living on Rhodes?

A cozy expat community calls Rhodes home. The [Living on Rhodes Together](#) Facebook group pulls English-speaking expats and is a good place to find out

what's going on.

Packed with history and points of cultural interest, there's a lot to explore on the island. If natural Mediterranean beauty is enough to sustain you, if you're self-contained, perhaps an artistic type, or someone for whom the quiet months from November to May are time to prepare a vegetable garden for spring, it could be ideal.

While life on the island offers nothing comparable to the clubby expat experience of, say, Costa Rica or Panama, if you wish to immerse yourself in the seasonal rhythm of a Greek island, Rhodes is a viable destination. But there's no glossing over the fact that it's exceptionally quiet in the off season.

CORFU

Corfu island sits just west of the Greek mainland, south of Albania and about 50 miles east of Italy's heel. Against a backdrop of a sapphire sky, Corfu Town is like a soft-lit theme park of colonial Europe. Parisian arcades, Venetian fortifications, an English bandstand poised in a village green; in its monumental boulevards and formal parks, the city is a frontispiece for the show-off architecture of 19th-century colonial powers.

But venture deeper in, to where the streets narrow and the gradient steepens. This is where the paint begins to flake and the view overhead is strung with drying laundry, houseplants on windowsills, and tabby cats stalking the suntraps... you could easily be in a Tuscan hill town.

The city's zones blend easily, but there's a definite change in atmosphere from one



AN ISLAND LIFE IN THE CITY? THE ATHENS RIVIERA

Few cities come close to the sheer energy and buzz of Athens.

In an urban zone that consists predominantly of high-rise condo blocks, most Athenians live without their own outdoor space. To compensate, the city is a convivial bedlam of outdoor cafés, bars, parks, traffic, street performers, loitering groups, and wandering crowds. As a pithy piece of street graffiti in the Psirri district puts it: “The street is the new family.”

It's easy to forget the sea when you're strolling through the sidewalk cafés of Monastiraki or Plaka, with the floodlit columns of the Acropolis on the horizon and the musky scent of fruit tea in the evening air. But don't. Athens was named for the goddess Athena. She won the naming rights by giving its people a sacred olive tree. Her opponent was Poseidon, the sea god. And his was as valid a claim on the city as Athena's (although his gift—a salt-water fountain—was about as useful as a chocolate teapot).

Around 20 miles to the south of the Athens acropolis, Poseidon's own temple towers above the Bay of Sounion. You don't need to go that far to enjoy beach sunsets and palm-lined bays, though. Glyfada—once a distinct market town, now a well-heeled Athens suburb—is the focal point for Athens beach life.

An impressive farmers market every Thursday is the main remnant of when Glyfada was a separate entity. Alongside it is a neo-Byzantine Orthodox church and a workaday bakery that serves up good coffee and excellent pastries. Otherwise, gentrification has overtaken Glyfada.

That's no bad thing—Glyfada's natural resources can withstand development. The premier golf club in Athens forms a green background to the blocks of mid-rise condo buildings that populate Glyfada. A similar green respite runs alongside the seafront, where public parkland, a cycle track, and a pleasant walkway run between the sea and the main Voula-Piraeus highway. Do your research, and you might find a [modern two-bedroom apartment](#) for under \$350,000.

Once you cross to the waterside, the string of tiny marinas, beachfront restaurants ([Ark](#) is something of a



pilgrimage destination for Greek seafood), and strips of sand beaches have a calming familiarity that is... almost exactly like strolling the seafront of Rhodes or Corfu. Except in this case, there are all the amenities of a world capital within a hundred yards.

The U.S. airbase, which was situated in Glyfada until a few decades ago, contributed to the location's international atmosphere. News kiosks sell same-day copies of *The Financial Times* and *Wall Street Journal*, a branch of TGI Fridays sits across the street from Starbucks, and the main shopping boulevard could be a transplant direct from an affluent U.S. city.

Beneath the international gloss, though, Glyfada has a beating Greek heart. A stroll along one of its sea piers opens views of the

Saronic islands, aquamarine seas, and ships lining up to squeeze through the Corinth Canal. Served by regular trams, it takes around 40 minutes to reach central Athens (change trams at Edem station). Cost? \$1.40 per trip.

Alternatively, stay on the coastal line. Northward, the tram terminates in the port city of Piraeus, but along the way you pass through Palaio Faliro. Another marina town that's now part of the city, it's a slightly less glitzy version of Glyfada, but a little earlier in the gentrification process. You'll get a furnished, albeit small, [two-bedroom apartment](#) here for around \$230,000. Palaio Faliro also boasts much more parkland than Glyfada, which is not to be sniffed at in such a built-up city. One to watch.

Southward, the homes are more generously spaced, with more single dwellings and gardens. The tramline from Glyfada and Athens ends at Voula, where an elevated headland shelters the best beaches in the Athens metropolitan region.

“The Athens Riviera” is a term that gets bandied about in this Glyfada-to-Voula stretch, and it's a fine strip of coastline for somewhere so close to the city. Voula is exclusive, and possibly too far from the city to appeal to expats hoping for the energy of Athens, though it's also very handy for the airport. But brace yourself—a [two-bedroom apartment](#) will cost the better part of \$500,000.



Just a 40-minute tram ride from buzzing Athens, Glyfada has a glamorous international feel.

to another. The ornamental arches and carriage lamps of the Liston arcade are the high end, with tables set out on the polished marble plaza. Diners wear charcoal cashmere and keep their sunglasses on long after night falls.

Walk west, and gradually the grand promenades and neoclassical balconies give way to more modest laneways. Gelato, handcrafts, and costume jewelry stores dominate, but as the alleys narrow and diverge, corner pubs, artsy bars, and brightly lit food joints encroach.

Abruptly, the new town starts as the city flattens out and crosses the main shopping street to the central market and city bus interchange. And just like on Rhodes, the highways that radiate from the main city are lined with large supermarkets, garden centers, and the usual retail outlets necessary for modern living.

North from Corfu Town

Once again, I rent a scooter to explore. After the aridity of Rhodes, Corfu feels as if a child has been playing with the sliders on a photo editing program. The hills are steeper, the vegetation greener, the sea is even more shades of blue.

Fresh water, which seemed in scant supply on Rhodes, is everywhere on Corfu. It trickles in streams alongside the road where it has seeped from flower-strewn hillsides thick with groves of olive, fig, cypress, and citrus. Tiny Byzantine chapels teeter on clifftops, and whitewashed hill-villages appear at random as the road switchbacks its way along a coastline that plunges to tiny harbors and pebbled beaches.

Almost immediately north of Corfu Town, the coastline folds inwards to the natural harbor of Gouvia.

Best known for its extensive marina, the village was once the home of the very literary Durrell family (*The Durrells in Corfu* is a great binge watch). The beach is still pleasant, but the approaches are now swamped by ribbon development and Corfu's main municipal hospital.

On the island's northern tip, I have the otherworldly limestone formations of Sidari's Canal d'Amour all to myself—fawn-colored layers of rock plunging into the turquoise Ionian Sea without an inflatable crocodile or a beach lounge in sight.



The architecture of Corfu is distinctly European with French, Italian, and British influences.

South to Benitses

South of Corfu town, the coast is peppered with resorts. There's not much to distinguish them—these are clusters of summer accommodation built to cater to busloads of sun-seekers on two-week package vacations. Beer joints with names like Rolling Stone Café or Big Max Diner flank the main streets, while sandy beaches fringe the shoreline.

Just like on Rhodes, the resorts and beach towns are empty when I visit them. An occasional echo of hammers and

impact drivers announces that the season will soon start.

One beach town proves the exception—Benitses. Eight miles from Corfu town, with half-hourly buses to get you there, the town harbor and marina are

packed with pleasure boats and lined with seafood restaurants. There's a tiny medical center with English-speaking staff, a few bars, a beachside promenade, and an overall appearance that has a more genuine village feel than some of the modern resorts farther south. A [three-bedroom detached home](#) with landscaped garden and sea view is on the market here for €290,000 (\$317,600).

Benitses is popular with expats—I get talking to Tricia Emptage and Clare Alexander, friends who moved from opposite

ends of England decades ago, to eventually settle in the village. Tricia, a retired anthropologist, runs the weekly English-language trivia night (currently on Wednesdays at Lotza, but check [The Corfu Grapevine](#) Facebook group for venue changes).

I swing inland and take the high road back to Corfu Town. Just a couple of miles from the sea, the villages are something from an earlier century. Stacks of firewood guarded by territorial roosters form pyramids amid citrus groves, while spring water streams babble along stone channels and church bells ring out a clear-toned counterpoint.

Expat Life on Corfu

Back in Corfu Town, I meet up with U.S. expat Mike Millard and his wife, Miwa. They live in Lafki—a village of some 60 people, 10 minutes up a mountainside from the town of Achavari on the north coast of the island.

Mike first visited Greece in 1969, when he was in the Navy. Bit it was 2022 before he finally made the move, after a career involving real estate and journalism that took him from Oregon, across the Pacific, to Asia. He met Miwa when he was working for *The Japan Times*, and together they're fixing up a part-stone, three-bedroom house with exposed beams, a stone patio, and sea views. The home cost €77,000 (\$84,325), and they're expecting the renovation to come in at more than €100,000 (\$109,500). Included in that is a vineyard, 1,400 square

“On Corfu, a couple can live well on \$2,800 a month.”

feet of land, and some 15th-century ruins. It's a project worth doing well.

"Real estate is a currency in the U.S.," Mike observes. "Here, it's a generational thing. Something to pass on to your children. That can mean things move a little more slowly, and you really need to get a good attorney to do the paperwork. You also need a good real estate agent. We got lucky with Andy Marshall at [Roula Rouva](#). He's a fixer. We needed an automatic transmission car—they're not common in Europe—he found one for us."

One reason Mike and Miwa moved to Greece was to improve their health. The lifestyle fits them better than the Pacific Northwest did, and the variety of fresh local food and produce helps.

"That's something that's cheaper here," Mike says. "Domestic things, wine, fruit, vegetables... real estate. Imports are expensive—the food we buy for our cats costs three times as much here—but then

the vet costs €20 to €50 (\$21 to \$54) a visit. In the U.S. it's \$100, minimum. Same goes for our own care. It's €20 to €40 (\$21 to \$44) to go see a doctor out-of-pocket. And the doctors are good. A lot of them train in Germany or the U.K., then move here because they love the place too."

Due to a combination of factors—it's closer to the mainland and has more year-round residents to keep the economy competitive—Corfu is a shade more affordable than Rhodes. Around \$2,800 a month would fund a comfortable life for an expat couple (depending on how heavy-handed they were with home heating).

Winter is a little long, Mike admits, but it's not as cold and damp as Seattle, and summers are warm. He and Miwa hit the beach four or five times a week in season, snorkeling, swimming, sunbathing. "You can spend a lot here, but there's really no need. You can pick up a rental in Corfu town for €600 (\$657) a month. If you own

a place, it's... well, the property tax on our place is \$109 a year. In the U.S., we were paying \$3,000."

We chat for a while, sipping excellent local red wine in the [ArtHaus café](#), close enough to the Spiridon church that we can watch full-bearded Orthodox priests pass by in black cassocks and stovepipe hats.

Pink blossom is just breaking through buds on the cherry trees all over Corfu town. "Spring here is glorious," Mike confirms. "Wildflowers, crystal-clear water, it's like a rebirth. The island is beautiful."

Year-Round Living on Corfu?

If you can handle the winter calm, Corfu has a thousand nooks to make a home in.

And if you can't handle the calm, an alternative would be to spend a couple months on the island (just like Tom Hanks does in his home on Antiparos island). I can think of no better place to pass a warm April to June stretch. ■

A BITTER COFFEE RIVALRY

Don't, for heaven's sake, miss the Acropolis when you visit Athens. It's mighty, magnificent, unexpectedly delicate in places, and thoroughly worth your time.

After hours spent wandering the crumbling relics of a long-departed society you'll soon be hankering for a break from the tour bus crowds, a dose of authentic Greek street life, and probably a caffeine hit.

A sidewalk café on Athinas Street can deliver all three, but there are some things you need to know...

Separated by a stretch of Aegean Sea so narrow that you can see across it, Greece and Turkey are close neighbors with a strained relationship. Ottoman Turks first seized control of Greece in 1423 and held it into the 19th century. That stung, but it was the "Asia Minor catastrophe" of 1923 that festered more prominently in the modern Greek mindset (in which 1.5 million Greeks were displaced from what is now western Turkey).

So you'd assume that all things Turkish would be frowned upon by Greeks—who are fiercely proud of their historic and cultural impact on Western civilization. (They did invent it, after all.)

Things are never quite so simple, and there's a workaround: rebrand. An efficient

(and delicious) way to observe the process is to order an "Ellinikos Kafes" at a traditional coffee shop.

The name translates to "Greek coffee." But when it arrives at your table, you'll undoubtedly recognize it as the international hipster-favorite *du jour*... Turkish coffee.

Regardless of what you choose to call it, the ritual is delightful. It all starts at the counter, where a dedicated technician grinds dark-roast beans to a fineness akin to powdered sugar. In most brewing methods, such fine grounds would be turned bitter by hot water. This is where the hot sand bath and specially designed brass/copper *briki* container come into play.

By filling the long-handled *briki* with a mix of freshly ground coffee and water, then sinking it into hot sand, the coffee mix is warmed evenly from all sides. The process avoids hot spots in the brew, and releases CO₂ from the grain. De-gassed, the grounds sink to the bottom, and an attractive froth rises to the top. Carefully, the *briki* is brought to your table, where it is up to you to deal with the trick of pouring it from the *briki* to your cup. Do it slowly—too fast and you'll get a cupful of grit.

The coffee—and this is almost a surprise—is exceedingly good. Stronger

than a filter brew, but a degree or two less unctuous than espresso, the method leaves none of the bitter aftertaste of either.

And it has a natural fruity sweetness that's unexpected. Drink it slowly, top up from the *briki* as you go along, and take care to leave the last of the grainy dregs in the bottom.

Traditional Ellinikos Kafes establishments are found all over Greece, though mostly in the backstreets and residential neighborhoods. They can be difficult to find, as international coffee chains displace them from more lucrative commercial areas. [Mokka Specialty Coffee](#) (Athinas, 44), next to the Athens Central Market, is a resilient exception. You'll know it by its sidewalk tables, packed with locals enjoying a *briki* after a morning's haggling at the market.

The staff here speak English and are used to international visitors. They'll ask in advance if you want a sweetened coffee (sugar is added in the brewing process, not afterwards). A single serving costs €2.50.

Your Ellinikos Kafe comes with a glass of water to cleanse the palette, and a portion of bergamot-flavored *loukoumi*. You may recognize *loukoumi*. We know it as Turkish Delight... but don't call it that here!



Ocean views and golf courses are a must for Ronan when investing in global real estate for himself.

Live Anywhere for Free: The Secrets of a Real Estate Investor

Ronan McMahon

The first few years of my life were spent in the tiny frontier town of Gillam in Manitoba, Canada. It's 600 miles from everywhere, where winters can get as cold as minus 50 F, and your body would become hypothermic and frostbitten if you were caught outside unprepared for even five minutes.

As one TripAdvisor reviewer put it: "If there is a hell in Canada, then Gillam is it."

You could say that my years there were formative. Born in hell, my mission since has been to spend as much time as possible in paradise.

I spent decades figuring out how to do that. But the secret I discovered turned out to be far simpler than I would ever have imagined.

Today, I live exactly how I desire—in perfect weather all year-round, which for me means no need for air con, no need for heating. I live so close to the ocean that I can watch whales breaching from my terrace and I can fall asleep to the sound of waves crashing on the shore.

And world-class golf is always close by. In fact, where I'm writing to you from in Praia D'El Rey on Portugal's Silver Coast, I'm just a minutes' walk from the links.

My "local course" has been named the 13th best in Europe, and it's certainly one of the finest in Portugal, starting out in pine forest before bringing you to the edge of the Atlantic, with views of the Berlenga Islands.

This is a region of Portugal that I love. The beaches are pristine, there's a treasury of stunning historic towns and fishing villages to explore, I'm spoiled for great seafood... accessible golf... entertainment. And the people are friendly and easy going.

And when I'm not in Portugal, I'm staying at one of my condos in Cabo or the Riviera Maya in Mexico. Or renting a vacation home in Ireland...

My friends and family joke that my life is a permanent vacation. I don't deny it. I love how and where I live. But when I tell them that it doesn't cost me a dime, they understandably don't believe me.

The thing is, my lifestyle isn't the by-product of the wealth I've built through real estate investing. My lifestyle is the very means by which I've built my wealth. And almost anyone can follow the same system, if they choose to.

Here's the simple truth: My condo in Portugal costs me zilch thanks to the rental

income it generates when I'm not using it. Indeed, from the profit I make from 10 weeks of summer rentals (when I don't want to be there anyway), I literally own my beachfront condo for nothing. The rent more than covers the cost of the mortgage, HOA fees, taxes, my golf club dues, insurance, gas for the car, and even some pocket money.

And I've repeated this model elsewhere. Like I say, I don't do cold. So, each winter I spend some time in another condo of mine in Cabo San Lucas on Mexico's Pacific Coast.

I bought there in the Copala community in the five-star Quivira Resort as part of a *Real Estate Trend Alert* deal in 2015. The RETA members-only price at the time was \$336,156. Today, these condos are in such high demand that I'm getting emails from brokers asking if I'll sell. In August 2022 a local broker contacted me to see if I wanted to sell my condo for around \$600,000. Then last November, an identical condo two floors above me listed for \$725,000.

But I have no intention of selling. I love having the ability to stay in Cabo whenever I want. The laidback seaside vibe... the natural beauty of the desert and mountains meeting the sea in dramatic fashion... the perpetually sunny and warm weather... the golden-sand beaches where I can take long walks in the mornings...

It's a marine paradise, a beach-lovers dream. I can snorkel, paddleboard, fish, or just sip a virgin piña colada on Medano Beach and watch the whales frolic yards from shore.

I love the golf in Cabo too. It's world class and a reason why I spend time there in the winter. I relish having golf courses designed by the likes of Jack Nicklaus, Arnold Palmer, Greg Norman, and Tiger Woods close at hand. But it's also the weather... the perfect weather. Nothing is better for the health—body and soul—than to be bathed in the warmth of the sun. It energizes me.

And besides all that, the rental income my Cabo condo can generate when I'm not using it is way too attractive to give up.

Indeed, before I left Cabo following a stay there earlier this year, I advertised my condo for rent through an agent who suggest I ask \$3,500 a month for a long-term let. A 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

3 STRATEGIES FOR LIVING A RICHER INTERNATIONAL LIFESTYLE

It pays to be a contrarian when you travel. Not only can it save you money, but it can give you a better experience, too. Here are three strategies I've learned for living a richer international life...

Save on hotels stays: Most people seek out good reviews when they're choosing a place to stay, but I look for the hotel that doesn't have any. It's not that I want a bad experience. On the contrary, new hotels that haven't yet built up reviews often provide the best service. The staff are always eager to please, things are new and working well, and they offer great prices and deals as they are ramping up. The same can be applied to Airbnbs. New hosts don't care as much about income as they do about getting good reviews. So it often pays to take a chance on a new listing.

Fly business class for less: There are

all sorts of ways to travel low cost, even if flying business. For instance, fly transatlantic on a Saturday night, outside of regular business travel times. With many airlines, you can get a low-cost business class ticket by buying a cheap economy ticket first and then getting a last minute upgrade at the airport. Some airlines, like TAP Air Portugal, allow travelers to bid for upgrades, which can sometimes land you an incredible deal. But the biggest hack of all is simply to travel in low season. Unless you have work constraints, the best way to save money while traveling is to avoid the crowds and the busy times of year.

Go where you're treated best: When I'm asked what's the best financial decision I ever made, people are often shocked to learn that it's not a real estate investment.

In fact, one of the best life decisions I ever made was participating in Portugal's NHR

(Non-Habitual Resident) tax regime. You can take advantage of this if you're tax resident in Portugal, plan to spend over 183 days a year in Portugal, or have a Golden Visa. Introduced in 2009, the scheme was implemented to increase Portugal's global competitiveness by offering professionals, entrepreneurs, innovators, and start-ups substantial tax exemptions, tax benefits, and low tax rates for 10 years.

Under the NHR tax regime, folks are taxed on their international income at rates ranging from 0% to 20%, depending on the type of income.

This has saved me hundreds of thousands of dollars in taxes and will save me multiples of that in the years to come. It's another example of the incredible opportunities you'll find when you're willing to look further afield.

around my departure and return dates. I was happy to accept slightly below market for convenience and ease. (If I had wanted to, I could have rented it out short-term for as much as \$350 a night—but that would have required more management.)

Just like in Portugal, my Cabo condo is more than a vacation home. It's a vital component of the life I have built. It's doing double duty as a place where I can spend time and a place that generates profit for me. And by owning a number of such money-making properties around the world, I can build my wealth while living and spending time in some of the most beautiful places entirely cost free.

It's a strategy so simple and accessible that I'm shocked that so few people do it, especially in an era when working remotely has become the norm and there are so many residency options available.

The truth is almost anyone can own a profitable home overseas. With the right real estate plays and a lot less money than you might think, you could actually own several... travel between them, rent them for a good income when you're not there, and when you want to sell, you could lock in a meaty profit. Buy right and your over-

seas real estate can pay for itself (including the mortgage) just by renting it out for eight to 10 weeks of peak summer season when you probably don't want to be there anyway.

My criteria is deep value at purchase, strong income potential, perfect weather just before and after high season, proximity to an airport, a nice town or village, and golf. But you'll have your own personal preferences. Broadly speaking, if you buy a

**"Anyone
can own a
profitable
home abroad."**

place that strongly appeals to you, there will be a whole market of renters who are interested in the same kind of property and who will happily pay you to stay there when you're not using it—especially if that coincides with the high tourist season.

But regardless of whether you want a house in the French countryside or a condo by the beach in Mexico, the first step to locking in a strong yield is to seek deep value at purchase. This might mean finding something overlooked and unloved that requires refurbishment work, finding a motivated seller, or striking at moments of crisis. However, in the Era of Scarcity, with desirable real estate in short supply due to rising costs and soaring demand, finding this kind of deep value on income-earning real estate is getting harder.

That's where members of my [Real Estate Trend Alert](#) group have an advantage. Thanks to our group buying power and the value we bring to developers, we can negotiate discounts on best-in-class real estate. That means we can lock in deep value from the get-go, maximizing our yields.

Like I've said, this is how I secured my condo in Cabo—which now generates gross yields of nearly 10% renting long-term. I've bought in on six more *RETA* deals in Cabo, along with multiple deals in the Riviera Maya and elsewhere. Some have become places where I'll spend personal time, others are pure investments that I'll rent out full-time or sell for strong profits.

I could easily retire and live well off the passive income I'm already generating, but don't think I will ever finish my search for international real estate. I enjoy looking too much. I enjoy having a new part of the world where I can rest my head for free. And, when the moment's right, I enjoy selling for a profit. ■



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](#)—all you pay is shipping.

A couple of years ago, Jim Grossestreuer gave his wife JoAnne, age 65, a Christmas gift she'd been wanting for a long time...

Cosmetic dental work.

Although he knew it wouldn't be inexpensive, Jim, age 68, says he wasn't anticipating the cost estimated by their Houston-area dentist.

"When JoAnne gave me the estimate—\$19,000 for eight veneers, which was just a portion of what she wanted—I was shocked. I felt bad, but I had to renege on my promise."

Jim knew there had to be a less expensive alternative, but he wasn't sure what it was. He and JoAnne knew people that had traveled to Mexico and other countries for medical and dental procedures, but it wasn't until the couple visited Costa Rica last year that the pieces fell into place.

"I had been interested in Costa Rica as an investment opportunity since our first visit there in 2019," he says. "When *International Living* hosted their [Fast Track Costa Rica Conference](#) in San José in 2022, we signed up to attend. One of the exhibitors at that event was the [Prisma Dental](#) group. My wife chatted with their representatives and after further independent research, we decided we would schedule JoAnne's dental work on our next return to Costa Rica, in January of this year."

Jim and JoAnne also had an ulterior motive. They wanted to see a bit more of Costa Rica... experience some of the places they learned about at the conference.

"We planned a beach getaway and shared a condo with friends near Playas del Coco in Guanacaste for several days. And then we spent some more time at an all-inclusive resort before heading to San José for JoAnne's dental appointment," Jim says.

"I had made an appointment for what I considered a 'damage estimate'—a basic appraisal and cost estimate to upgrade my own smile at the same time.

"Based on the quote, JoAnne ended up getting her full mouth done... and not with veneers, which are easily damaged and can even pop off, but with zirconium crowns. And when I saw the pricing for my partial replacement—eight uppers and eight lowers—I decided to join in, too."

"Costa Rica has state-of-the-art dental services."



Combine dental work with a vacation in Costa Rica, and you'll still pay less than treatment in the U.S.

Where to Get Top-Notch Dental Care on Vacation

Suzan Haskins

Both procedures were completed in three visits to the clinic in a single week.

"On Monday we showed up in the morning," Jim says, "and after about four or five hours we were leaving the office with 'temporaries.' Dr. Telma Rubenstein (one of the owners) and Dr. Carolina Nuñez did our work. They both speak fluent English as did most everyone we met in Costa Rica.

"Since our next appointment was not until Thursday, we opted to drive north about 1.5 hours to the [Peace Lodge](#), a beautiful resort some friends had recommended. Thursday morning,

we drove back to San José and had our new 'permanent' teeth installed. This took about three hours. Overall, our experience was excellent, with great pain management and no discomfort. Friday morning, we went in for a final 30-minute checkup and we were done. Off to the airport for our return home."

And in case you're wondering about the quality of care, that was never a question, Jim says.

"Certainly it was comparable to what I

would have expected in Houston," he says. "Prisma has top-notch, state-of-the-art equipment and they do their own lab work on-site. My wife is a retired medical professional, and she gives the care she received two thumbs up.

So how much did all this cost? "The two of us together was less than the \$19K we were quoted in Texas to replace just a portion of JoAnne's smile," says Jim. "We basically got a free vacation—and two great smiles in the deal!"

Why Does Dental Care Cost Less Overseas?

Close to the U.S., Mexico and Costa Rica are the most popular destinations for dental work. Over in Europe, Hungary and Turkey are top choices, as is Thailand in Southeast Asia.

Despite the fact that dentists in other countries typically have similar quality facilities (and often train or take advanced courses in the U.S., Europe, and beyond) and they use the same techniques and materials, the primary reasons for their lower rates are simple: the cost of living and running a business just costs less.

Salaries (for both doctors and staff)

are lower. Lab costs are lower, too, as are office rentals and maintenance. The cost to attend dental school is less, and dentists rarely graduate with tremendous debt that needs to be paid off.

And then there's malpractice insurance. In the U.S., it can cost more than \$100,000 a year. In overseas markets, it's either non-existent or can be as low as \$4,000 a year.

Prisma Dental owner Dr. Telma Rubenstein says that in Costa Rica, "There is no such thing as malpractice insurance. And that's a major advantage because we don't have to pass that cost along to patients. We do, though, have a licensing association that acts as mediator. If we do wrong, they take our license away. If the doctor is in the right, it protects us from wrongful lawsuits."

Of course, she adds, "We work with high-quality materials that give us confidence we're delivering excellent treatment. And we always back up and stand by our work. For instance, if a crown breaks within a period of time it shouldn't have when the patient is chewing or biting normally, we assume full responsibility. We always follow up with patients after they've left the clinic to be sure they're satisfied."

Here are some sample prices for dental work in Costa Rica:

- Clinical examination: \$37
- General cleaning: starts at \$89
- Cavity filling: starts at \$79
- Root canal: starts at \$385
- Crowns and bridges: start at \$450
- Implants: start at \$1,500 per tooth
- Dentures: start at \$500

The cost of healthcare overseas truly

BETTER CARE FOR ONE-THIRD THE COST

New Hampshire resident Christopher Huntley, 40, has made two trips to Costa Rica for dental work. Dentists he contacted in the U.S. wouldn't provide any hard-and-fast estimate, but the information they did offer was that everything he needed done would take three to four years and cost \$60,000.

He did some due diligence. And after consulting with a well-credentialed dentist in San José on the phone, "I flew there the

next day. So far, on two trips over the last six months, I've had 20 crowns, an implant, and a cavity filled, and even with travel, the cost has been about \$13,500. I go back in six months for a check-up and I'm taking my kids this time, for a vacation."

But don't do it just for the price, says the former paramedic and now medical IT consultant. "In Costa Rica, they *listened* to me and worked with me. I got better care than I ever could have wanted, and the fact that it's cheaper just made it better."

is a fraction of what you'll pay in the U.S. With deductibles and out-of-pocket expenses on the rise, it's no wonder that the number of Americans seeking medical treatment abroad increased by more than 80% in the pre-pandemic decade, according to the *American Journal of Medicine*. And those numbers continue to rise today, with the most common procedures including fertility and cancer treatments, cosmetic surgery, organ and tissue transplants, and dental care, according to the CDC.

Dental tourism is especially on the rise. More than 77 million Americans—particularly those 65 and older—do not have dental insurance, and for those that do, anything more than basic care is rarely covered. Plus, as industry experts report, dental care prices in the U.S. are going up.

Many of the most reputable dental clinics overseas offer an array of services. If you have insurance, they'll help you fill out claim forms for reimbursement, assist with your in-country accommodation, and more. "In San José we stayed at

a nearby hotel recommended by Prisma Dental, and got great room rates they had arranged," says Jim Grossestreuer.

Tips for Choosing an Overseas Medical Provider

Before you consider traveling outside your home country for a medical procedure, do some basic research and due diligence, and don't make decisions based on price alone. Here's how to prepare:

- While they'll likely try to discourage you, it can be a good idea to see your healthcare provider at home in advance to discuss your plans and ensure they are willing to assist with any follow-up care you might need.

- Although not as necessary for dental procedures, consider buying traveler's health insurance that will cover medical evacuation if needed.

- This should go without saying but be sure the doctor and staff speak English. Call and speak to them by phone.

- Ask if they accept credit cards or how payment is handled.

- Stick with accredited facilities. If you're traveling for dental work, be sure the dentist is board certified and a member of the American Dental Association or the International Association of Cosmetic Dentists.

For other types of medical care, look for hospitals that are accredited by Joint Commission International (JCI). There are more than 1,000 JCI hospitals around the world, and they all follow standards that assure good hygiene practices as well as industry standard pre- and post-operative care. You can find board-certified plastic surgeons internationally [here](#). ■

DENTAL OPTIONS IN LATIN AMERICA

An internet search will turn up thousands of international dental tourism providers. Here are some, within just a few hours flight time from the U.S., that *IL* editors, contributors, and readers have experience with:

Prisma Dental, San José, Costa Rica; www.PrismaDental.com; email: clinic@prismadental.com

Dental Health One, Ajiac (Lake

Chapala), Jalisco, Mexico; www.facebook.com/dentalhealthone; email: dental-healthone@hotmail.com

Yucatan Dental, Merida, Yucatan, Mexico, www.yucatandental.com; email: info@yucatandental.com

Just Smile Dental Clinic; Panama City, Panama; Punta Pacific Hospital; **Dr. Nathan Nevah**; tel (Panama) +507-6451-6677



The Malaysian island of Langkawi is an attractive, low-cost proposition for sailors and landlubbers.

This Tax-Free Island Offers the Perfect Retirement for Sailors

John McMahon

Sitting on the deck of a friend's yacht, an ice-cold Tiger beer in hand, I was admiring the sea view in front of me... The stunning Malaysian island of Langkawi, with its limestone karsts jutting from the blue-green water.

I was wondering who gets the better view—those on the beach or those of us on boats—when a weathered-looking man in his 60s paddled the 500 yards from his boat to ours on an inflatable SUP.

James Morganti is the first true Yankee waterman I've ever met. "I wear as few clothes as is acceptable all the time," he tells me.

James grew up working on boats and eventually became a professional marine carpenter. For most of his life, he split his years between the island of Martha's Vineyard and the Florida Keys before coming to Malaysia.

"There are a lot of retirees here on Langkawi with boats," he says. "Some who even do some sailing. And there are a few of us who actually live on our rigs, full time, no other known address."

I'd arrived in Langkawi a few days earlier (after helping a friend sail his yacht from Thailand to here, as he was

selling it to an American couple here), and this wasn't the first time I'd heard it was a haven for retirees with an interest in sailing.

The Langkawi archipelago is made up of a group of 99 islands, located in the Strait of Malacca on the northwestern tip of Malaysia. A 40-minute flight from Penang, and an hour from the capital of Kuala Lumpur, Pulau Langkawi is the archipelago's largest and most inhabited island. And it's where you'll find most of the expats.

This extraordinarily gorgeous hideaway has it all... talcum powder white beaches, deep green jungle filled with exotic animals and rushing waterfalls, and a slow, laidback pace of life that's untroubled by traffic jams and the hustle and bustle of modern life.

While this paradise island might be overlooked by many travelers, over the last few years it's become an established sailing destination, attracting sailors from all over the world. One of the reasons is the abundance of mooring options at some of the lowest rates in

Southeast Asia.

My friend's yacht was moored in Telaga Harbor Marina, on the west of the island. It charges 350 ringgit (\$80) per month for boats under 40 foot and up to 650 ringgit (\$148) for larger vessels. The marina has shower and toilet facilities for sailors, as well as a lounge with free WiFi access. And there are adjacent shops selling all the essentials. The place is a one-stop, full-service station for boats.

And Telaga is only one of six harbors offering both all-weather and seasonal moorings around the island, giving sailors the opportunity to find the best location for them to stay for a while.

But you don't have to live on your boat to enjoy the sailing around here. A lot of the expats here have taken it up as a hobby.

Like Stacey and Bill Zabrowski, the new owners of my friend's yacht. Neither of them had ever even been on a sailboat until they came to live on the island three years ago. Both had lived their entire lives in landlocked Ohio.

When it came time to retire, they began by looking into the traditional snowbird retreats in the U.S., but after some research, their budget was looking pretty dismal. This is when they were encouraged by some old friends to look farther afield... all the way to Malaysia.

"Our friends had been sending us pictures of white-sand beaches and these green mountains around the village where they lived here on Langkawi," Stacey says. "They were like postcards."

"Then they started telling us we could rent a house in the gated community they lived in for \$650," says Bill. So they decided to visit and see what all the fuss was about.

"We came here with our retirement paperwork ready to go on our first visit," Bill says. "If we decided it wasn't for us, we'd wasted a couple

of bucks." But they did decide to stay.

"We'd never thought of sailing as a hobby," Bill recalls. "We just thought it's for rich people. Now in our third year here, and having done liveaboard trips for snorkeling and fishing, we've realized that sailing is something we can do. When our friends offered to go in for half of a boat with us and split the mooring and

"Mooring options with the lowest rates in Asia."

MM2H PROGRAM UPDATE

Keith Hockton, *IL* Malaysia Correspondent

The Malaysia My Second Home program (MM2H), one of the most, if not *the* most attractive long-term visa in Asia, has been through some significant changes in the last few years. Applications for the visa were suspended for over a year during COVID, and the paperwork was transferred from the Ministry of Tourism to the Ministry of Home Affairs.

To the astonishment of everyone, including some of the major stakeholders, there were some dramatic changes when visa applications reopened in 2021. According to the Minister of Home Affairs, which

is now under the control of the immigration department, they wanted to attract “better quality” applicants, and they felt the best way to do this was to significantly raise the entry requirements. The minimum monthly income increased from 10,000 ringgit (\$2,261) a month 40,000 ringgit (\$9,000), and there was a major increase in the required Fixed Deposit, to 1 million ringgit (\$226,000).

As a result of those changes, some people are applying for the [Sarawak MM2H visa](#), which currently has much more attractive terms (Sarawak is a Malaysian state on the island of Borneo). With this visa you can live in Sarawak or in peninsular Malaysia.

“One of the most attractive long-term visas.”

A couple will need to show 10,000 ringgit (\$2,261) a month in income (this can come from a salary, pension, or rental income) or a fixed deposit of 150,000 ringgit (\$34,030).

In Sarawak, you can withdraw up to 40% of the fixed deposit after one year if the money will be used to pay for a house, a car, or for educational or medical expenses.

In 2022, Anwar Ibrahim became Malaysia’s 10th prime minister. Numerous agencies, both internal and external, are trying to persuade the new government to relax the current rules and regulations, and return to the long-term model that proved so successful in the past.

I’m keeping a close watch on this and will let you know when there’s any update.

maintenance expenses, that sealed it. So we bought a boat.”

After the initial expense of purchasing the boat (which they described as “modest”), they figured it would cost about \$200 for mooring and maintenance fees per month.

“Our decision to retire to another country halfway around the world was the biggest adventure either of us had been on,” Stacey says. “Getting a sailboat to explore this incredible part of the world is a continuation of that adventure.”



Besides sailing, another big draw for expats on Langkawi is the lower cost of living. It’s slightly cheaper to live here than the rest of Malaysia (a couple can live well, renting a modern apartment, for \$2,500 a month on the mainland). It’s a tax-free island... things like beer and alcohol cost about half of what they do on the mainland... and it’s a shopper’s mecca.

While exploring the island, I got a better idea of everyday costs. I rented a motor scooter for \$2.20 a day. In a local tea shop, I had breakfast of roti with a small dish of curried lentils topped with a fried egg for \$1.50... plus another 50 cents for an endless cup of tea. Lunch for two in a franchise sushi place in the main town of Kuah cost just over \$10.

I found that in general, prices for clothes, appliances, and everyday household goods are on the low side. T-shirts are \$3... a refrigerator costs about \$300... a dozen eggs are \$1.50 and a pound of chicken was \$2.

“One of the many reasons we came to live here full-time was because it’s a tax haven,” Mitch Holloway told me. “The cost of property, building, and maintenance is about 40% of doing the same in the U.S.,” he says. “And the island has no

property tax.”

I was sitting with Mitch and his wife Terry at a cafe along Kuah’s main street—full of brightly colored shop houses and restaurants, it runs from the golden sands at one side of town to the 450-foot Maha Tower on the other. Mitch and Terry bought their first beach condo on Langkawi more than 10 years ago (for just \$35,000) while they were still living full-time in Singapore.

“It’s an hour direct flight between here and Singapore, so we would fly here on a Friday night and leave Monday morning. Sometimes we would even

charter flights with other couples,” Mitch recalls.

Terry works online, so when Mitch left his full-time finance position, they decided to build their dream house on Langkawi, as opposed to Virginia, where they had originally planned to retire.

“There’s nothing we’re missing here,” Mitch says. “We have top-notch golf, any kind of food you can imagine, international shopping, incredible beaches, and beautiful nature in the interior. Plus we have a great group of friends—some whom we’ve been close with for years and some we’ve only met recently.” ■

“Homes are cheap and there’s no property tax.”

Travel First Class Around Latin America... Take the Bus

Jason Holland

As we started our descent into the valley, the nighttime lights of Mexico City stretched as far as the eye could see. Blinking red dots at the top of the skyscrapers in the distant business district. Streetlights snaking up the hills in outlying neighborhoods.

“Bienvenidos a la Ciudad de Mexico” came the greeting from our “pilot” over the intercom. I brought my seat out of the reclined position to get a closer look out the window. Looking down I could see a small crowd gathered around a street corner taco stand, cooking fumes billowing from the grill.

I half-jokingly said to my wife that we should disembark here and get something to eat. And it was in the realm of possibility... because we weren’t on a plane but rather a first-class bus (referred to as *ejecutivo*, *de lujo*, or *VIP*). We were nearing the end of our four-hour trip from San Miguel de Allende, the historic Spanish colonial city to the north that has been our home for the last five years.

Before moving abroad, the last time I’d ridden a bus was a worn-out and smelly Greyhound to visit a friend in New York City... when I was a broke college student with no car. It was only a four-hour or so ride from Washington, D.C. But it was enough to put me off bus travel.

Here in Mexico, riding the bus is common for locals and expats alike, whether for journeys to the next town over, for a weekend to the beach, or across the country. These are direct city-to-city routes that don’t stop along the way to pick up passengers.

Sure, there are “budget” options, but here in Mexico I always take the *ejecutivo* buses from companies like **ETN**, **Primera Plus**, or **ADO**. There is often WiFi (although it doesn’t always work reliably). They give you a sandwich and drink to eat en-route or will stop at a nice roadside restaurant for longer journeys. And for entertainment, you have touch screens on the back of the seat in front of you with movies, video games, and more.

The best part is the comfort level—air conditioning and seats that recline (and have footrests), so cozy that I often fall asleep. And there are clean men’s and women’s bathrooms.

The cost: \$25 for that four-hour trip with ETN from San Miguel to Mexico City. Although you can buy the tickets at the terminal, I always book online beforehand to ensure I get a seat in my preferred spot—second level, front row if available. A longer trip, say the 11 hours or so from Mexico City to Puerto Vallarta on the Pacific coast, will run you about \$75.

You won’t find these buses just in Mexico though. High-end bus service can be found throughout Latin America. Argentina, Colombia, Chile, Uruguay, and Panama all have thriving bus service from border to border.

When we lived in Costa Rica, my

family and I would often take either **TransNica** or **Tica Bus** to travel into Nicaragua, to the funky beach town of San Juan del Sur or the colonial gem of Granada. It was always a comfortable and smooth ride, and the bus staff made the border crossing hassle free. These bus lines also travel elsewhere in Central America.

To be sure, not all buses in Latin America are this glamorous. When I’ve traveled in more rural areas, I’ve been on my share of brightly painted old school buses from the U.S. that are crowded cheek to jowl (these are popularly known as “chicken buses”). But the friendly people made the close quarters and lack of AC bearable.

But for the most part, luxurious options are available, especially between major cities.

Of course, buses aren’t always the best choice. Traveling in Bolivia a few years back, my flight into the country arrived

in Santa Cruz de la Sierra, a city in the humid lowlands. My destination was Sucre, the UNESCO World Heritage colonial city high in the Andes. A bus would have taken 13 hours on winding mountain roads and cost \$15 or so, while a flight got me there in less than an hour and cost about \$50.

So my recommendation would be to price shop before booking a bus ticket. And for longer journeys, taking the bus might not be worth the savings if it cuts into your sightseeing time.

If you do need to take a longer trip, a good option is an overnight bus. That way you get to your destination while you’re sleeping... and you don’t have to pay for accommodation that night.

A few last tips: Even in tropical countries, pack a long-sleeved top. They often blast the AC, and it can get cold, especially at night.

Keep in mind that while some locations will have a large bus terminal that dispatches and receives all the buses, sometimes there’s more than one station in a city. Or each bus company will have its own terminal. So make sure you know where to catch the bus and where you’ll be dropped off, so you can coordinate getting to your accommodation. ■

“For locals and expats, riding the bus is common.”



For long distance journeys, first-class buses are a comfortable and affordable option.

Not Just Shots: How to Spend 24 Hours in Tequila

Mark Raccuia

Tequila. For many it conjures up memories of college-era drinking and hellish hangovers.

But tequila is more than just a drink... and Santiago de Tequila, in Mexico's state of Jalisco, about 37 miles from the city of Guadalajara, is more than just the birthplace of that drink.

One of Mexico's famed *pueblo magico* towns, Santiago de Tequila was founded by Franciscan friars in 1530. It's a lively little spot and like most colonial towns around Mexico, the church, or mission, is strategically placed at the center of town. In Tequila, that's Plaza Principal, which is surrounded by buildings that house small restaurants and shops, food stalls, and of course plenty of bars.

The clean cobblestone streets around here are teeming with tour guides and bus loads of tourists as well as locals. Later in the day, this is also where you'll see happy, tequila-fueled people dancing to live music and enjoying the square.

The first item on your exploration agenda in Tequila has to be a distillery tour.

The earliest version of the drink, known as *pulque*, was derived from the fermented sap of the agave plant as far back as 1,000 BC. When the Spanish invaded Mexico in the 1500s, they began distilling the agave to make a less-refined version of the tequila that we drink today.

To see the whole tequila-making process, take a tour that includes a visit to the agave fields (you'll see fields of this blue plant on the outskirts of town). It's worth the extra hour or more to see where this great spirit grows. There are plenty of tours to choose from, this region of Mexico has over 150 registered distilleries.

Jose Cuervo is the most famous tequila brand and you can take a one-hour guided tour of their [La Rojeña Distillery](#) (the oldest in the Americas at 250 years old). You'll get to taste some samples in the catacombs of their distillery.

But my favorite for value is a small distillery called Destileria Don Kiko, about a 10-minute drive outside town. They have



This region of Mexico produces 50 million liters of tequila each year.

a wide range of tequilas, but my favorite was called Los Rieles that sells for about \$22 a bottle. It is smooth and has hints of oak and vanilla.

After your distillery tour, you'll need something to eat. [Fonda y Galeria La Damajuana](#) is a casual restaurant and art gallery, just down the street from Jose Cuervo, and serves simple but delicious food. Try the *birria*—a meat dish (here it was beef but can be goat or lamb) cooked for hours in a volcanic stone oven with spices and served in a Veracruz red sauce. The sauce has tomato, onion, garlic, green olives, and jalapeno peppers. For those that are spice averse, the *pollo a la plancha* (grilled chicken with mild seasoning) as well as cheese quesadillas are good options. All meals are reasonable at around \$7 to \$8.

Next up, head to one of the many small bars that line the square and sample some of the town's unique tequila drinks. Most of us are used to drinking tequila quickly... as a shot. But good tequila is meant to be savored, either neat, on the rocks, or in a cocktail. A local favorite cocktail is the Cantarito—made with orange, lemon, and lime juices, grapefruit soda, and tequila. It's served in a clay cup *jarrito de barro* that keeps your drink cold.

As you're sipping on your drinks, you'll see what looks like a 100-foot-tall flag pole

in the town square. This is where you can witness [La Danza De Los Voladores](#), a dance that dates back thousands of years and symbolizes the indigenous Mexican people. Four men, the Voladores, are suspended by a rope tied around their waist, and a fifth, called the Caporal, stands on top of the pole on a tiny platform. The ropes unwind, and the four Voladores gain speed as they hang upside down and descend to the ground. All the while, the Caporal dances on the platform. The Voladores represent the four elements: earth, air, fire, and water.

Another popular feature worth checking out on the square is within the city hall building. Originally a jail, it was renovated in 2010 with the open courtyard serving as the location for a large mural called "The 7 virtues of Tequila" painted by Master Martin de la Torre Vega. This brilliantly colored painting features the many faces and different scenes of this unique town's history.

For your last meal of the day, treat yourself at [La Cueva de Don Cenobio](#) at the Casa Sauza distillery. Eat in the 19th-century mansion's impressive arched dining room or dine under the stars in the lush gardens. Chef Karla Castro serves exquisite Mexican food and will pair each course with a recommended tequila cocktail. We enjoyed octopus tacos and *pozole*, a traditional stew made with pork or chicken with chili peppers, onion, garlic, radishes, avocado, and salsa, topped with shredded cabbage.

For a nightcap before heading back to our Airbnb (we paid \$100 for a two-bedroom apartment within walking distance of the main square), we tried the oldest bar in Tequila, [La Capilla](#). Rated among the top 50 bars in the world by *Drinks International Magazine*, it's home to the Batanga. Created

by La Capilla's owner Javier Delgado Corona in 1961, it's a simple drink made from white tequila, lemon juice, and coke. It doesn't sound like much, but after my second one, I had to admit, it was a fine drink.

If after all that tequila you need a pick-me-up the next morning, go to the corner of Jose Cuervo and Corona and order a pachecada from the cart by the municipal palace. It's a drink made from *tejuino* (a fermented corn and unrefined cane sugar brew), dark beer, lime, and coarse salt. Once used in religious services, today it serves as a "medicinal" drink. ■

"The region has over 150 registered distilleries."

My wife Patty wasn't keen on the idea. In fact, she thought it was downright crazy.

You see, I'd asked Patty what she'd like for her birthday, and she surprised me with: "I'd like to take a boat trip on a French canal."

It was a milestone birthday, so something special was in order. I looked into a weeklong cruise on 100-foot converted barge, meandering along a French canal. The craft had air-conditioned accommodations, a chef, and staff to cater to our every whim. Perfect! Until I saw the price. One deluxe week would drain several years' worth of vacation budget.

I kept researching and read about a couple who had rented a small boat and piloted it on a canal in France by themselves. There was nothing in Patty's birthday request suggesting we had to have a captain...

I presented my alternative (much less expensive) gift with flair. Patty's birthday trip on the Canal de Bourgogne was described in a "brochure" I'd assembled with photos of locks adorned with flowers and smiling lockkeepers offering passengers local wines and wheels of cheese. I added descriptions of the quaint ports where we'd be docking on our voyage through French vineyards.

On the last page was a photo of the 30-foot-long fiberglass houseboat I'd reserved—no deckchairs, cook, or staff in sight. I had to disclose the obvious: Patty and I would be in command of this craft.

We'd pilot the *penichette*, a French designed and built boat, similar to a traditional French barge) as if seasoned mariners, cutting through the water along the vineyards of Burgundy, navigating our own way. We'd also serve as deckhands, wait staff, cooks, and housekeeping.

Our First Voyage

To be fair, I wasn't surprised by her reaction. We'd never owned a boat. Our watercraft experience was limited. We'd been occasional passengers on friends' boats and I'd fished with her dad on occasion (but was never permitted to take the helm).

But after the initial shock, Patty was up for the adventure. We headed to Dijon and struck out on our first French canal voyage.

Piloting a boat at a speed of no more than four miles per hour, the French countryside unfolds at a pace to which the



Once a busy waterway, today the Canal du Midi is perfect for cruising the French countryside.

No Experience Required: Pilot a Boat on a French Canal

Kevin McGoff

world has become unaccustomed. Cruising the French waterways on your own reveals pockets of the country that travelers along the highway will never discover.

We loved that we were able to select the pace of the journey, where to dock, and how long to stay. Mooring in remote areas provide shaded spots for a leisurely lunch and siesta, or an overnight filled with sounds of the forest and a sky full of stars. Bicycles on board allowed us to venture into the countryside to chateaux, vineyards, and historic points of interest.

And we even made friends along the way. In the first lock we came to on the Canal de Bourgogne, we met a couple from Vienna. Their boat was already in the lock we would share as it emptied, lowering us into the next basin.

Once out of the lock, our two boats traveled at the same speed, causing us to spend the day together. This slow pace of our cruise allowed for plenty of time to chat with our new European friends.

By day two, Patty and I were having lunch on our new friends' boat. We'd tie up amid fields and vineyards where we shared charcuterie, cheeses, and a salad. Over a few beers or glasses of wine we spent hours

telling stories before setting off for our afternoon's cruise.

Our week on the Canal du Bourgogne passed quickly. There were no close calls, no person overboard, and we returned the craft without a scratch or punctured buoy. We returned home an experienced canal boat crew.

Cruising the Canal du Midi

The big lesson we learned that week? Our money-saving plan paid off. The "self-drive" adventure was worth well more than we paid for it... and now we could take our new-found skills to other canals. Best of all, you don't need any sailing experience, nor do you need a license (under European law, it's legal to rent a boat without a license on certain waterways).

France has almost 5,000 miles of navigable waterways. Over the years we have traveled on the Canal du Nivernais and Canal du Bourgogne both in the Burgundy region. In Brittany we spent two weeks on the Canal Nantes à Brest. And we've cruised on the rivers Saône, Baise, and Seille.

Given the many choices for your French boating trip, a good planning tool is David Jefferson's book, *Through the French Canals*:

The Complete Guide To Cruising The French Waterways. And the website [French Waterways](#) has lots of great info and advice on routes as well as practical tips.

The Canal du Midi is our favorite, though and it's the quintessential tree-lined canal. The climate in this region is typically dry and a bit warmer than the northern waterways. Perfect for cruising.

Work on the Canal began during the reign of Louis XIV in 1667. The Mediterranean and the Atlantic were linked by this engineering marvel, which served to move goods and people along its winding path. Railroads replaced the canal as a means of transportation in the 19th century and today it's dedicated to pleasure cruisers.

The Canal du Midi winds along vineyards, woods, and through villages. It passes through the cities of Carcassonne, Toulouse, and Béziers ending at the Étang de Thau. Over the years we've cruised various segments of the Canal du Midi on our own and with friends, almost always enjoying good weather.

Easy, Fun, and Relaxing

On each trip, we've rented our boat through a company called [Locaboat](#). Their boats range in size from nine to 15 meters in length but are designed to be easy to handle and are comfortable. [Prices vary](#), but start at €1,099 for a week on the smallest boat in off season.

In advance of your voyage, Locaboat will send you an info pack to help you pre-

pare for your vacation. When you pick up your boat, the staff will take crew members on a tour of it and explain every aspect of managing the craft. Even though no questions are left unanswered, there's also a detailed manual on board. Once you're settled onboard, a Locaboat agent will board and you will shove off for a training cruise on the canal. This is a valuable coaching session for all soon-to-be boat captains before embarking on your journey.

The sleeping quarters are cozy and the mattresses firm. On our first trip, we searched high and low for the shower before discovering that it was actually the faucet from the sink. When extended it became the shower head and the entire bathroom converted into a shower. (Tip: Remove towels and toilet paper prior to activating.)

When spending the night docked in a town you'll find quayside restaurants. They're often filled with the chatter of fellow boaters and clanging glasses as the day's events are rehashed.

But if you decide to moor for the night in a remote part of the canal, the kitchen is outfitted with cutlery, plates, and pots sufficient for putting together lunch or dinner. Heating up freshly made lasagna purchased along the way provides a hearty meal without having to endure much kitchen time. There are frequent markets

in the quayside towns offering everything you'll need to prepare a meal.

Piloting your own boat is challenging, but not difficult. Wind can sometimes make for tricky maneuvering at locks and ports. Keep an eye out for low bridges that can snap your umbrella pole (we've done that). The entry point of the first lock you enter will look mighty narrow. Keep in mind that bigger boats than yours fit with ease. Like any new skill, doing it is the best way to learn. Patience and operating at a slow speed are key to successfully

navigating a bit of wind or coming into a lock that already has three boats in it.

Patty is the *capitaine*. She can expertly maneuver through locks and ports. I'm the sailor, jumping off to tie up when we moor.

We get along fine without a cook or staff and caring for the boat isn't difficult. We chat up the lockkeepers and buy their products as we navigate the locks. The scenery is every bit as beautiful as what you'd see from a fancy barge.

Weeklong trips began to be too short for us as we got more experienced, so we've graduated to scheduling 10-to-14-day excursions. Since Patty's birthday trip, we've been on nine more self-piloted canal and river cruises in France. Our next trip is scheduled... and some of our family will join us, piloting a *penichette* along another charming French canal. ■

“We select the pace of the journey and where to dock.”

FIVE THINGS TO KNOW WHEN PLANNING YOUR FIRST VOYAGE

1. Unless you have some boating experience, plan your initial voyage along a route that doesn't include traveling on a river. There's no current in a canal and the water is shallow. Plus you're never more than a few feet from land. Winds, currents as well as commercial barge and large river boat traffic can make rivers such as the Saône tricky to navigate. If you opt for a route that includes passage on a river, it will be important to become familiar with the navigational signs and boating terms in French.

2. Invest some time in picking up at least the pleasantries in French. Canal cruising has revived the tourist industry in many small towns and you can get by in English, though there will likely be a

few conversations where pointing and hand gesturing will come in handy.

3. Always have provisions for at least one meal aboard the craft. We once shoved off late in the day, planning to stop along the way to shop for provisions. We arrived at our small-town destination after the shops had closed. It was also the lone restaurateur's day off. We had crackers left over from our Air France flight for dinner due to our poor planning.

The canals pass through remote areas, which is a major part of the charm of this mode of travel. But stores may be closed on a Monday or your arrival into a town may coincide with the chef's day off. We always keep a box of rice and pasta in our cupboard and chicken in our fridge.

4. We enjoy planning our trips, particularly when bringing friends along for the first time. It's best to lock in your boat six months or so in advance to secure the boat you want on the canal you would like to cruise. Before you leave home, learn about the region you select for your voyage and the unique history of the canal on which you plan to cruise.

5. The boat rental company you select will provide suggestions about what to have on board. We're never without: gloves (wet ropes are unfriendly to the hands), a flashlight for each traveler to light the way to your boat after dinner, a knife (for cutting a rope in an emergency) and a well-stocked fridge and pantry.



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