

INTERNATIONAL LIVING

SINCE 1979

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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—to 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



If winter in the Caribbean is your dream, we'll help you get there.

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 as you spend less... pay for a housekeeper, gardener, dinners out, concerts, live a life of comfort 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.

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 jumpstart your overseas plan.

This program is designed

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

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

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 all your move-overseas questions answered.

There's never been a better time to explore your options overseas. Join us this September 2-4, in Denver, where we'll delve into all the possibilities.

To reserve your place call 1-888-884-7792 or 443-353-4362 or [get more info here](#). ■

SINGLE? JOIN US! YOU'LL FIND ANSWERS... AND LIKE-MINDED FRIENDS

The prospect of retiring overseas as a single person can prove equal parts invigorating and scary. But lots of people do it—finding great communities abroad where they make friends easily and feel included.

This September, we'll host a special session for single travelers—to discuss the pros and cons and give you some useful strategies. Plus, it's a way to quickly meet up with other singles in the

room there with us in Denver.

When you attend, we'll also give you a complimentary copy of our special singles report, chock full of advice about retiring solo, and not just how to do it but where to go. We sell this on our website, but we'll give you a copy, free, when you join us in person. Don't be shy. You'll meet like-minded fellow attendees and feel comfortable and welcome.

Expats: The New Outlanders



The 7th season of *Outlander* kicked off last month to tremendous buzz... and I was just as piqued as everyone else.

The series, based on Diana Gabaldon's bestselling time-travel books, is so well cast and so well produced, it's easy to imagine the realities of life in the 18th century (if you ignore the perfect teeth.)

The story surrounds the ultimate "expat," a woman transported from 1946 Britain to 1743 Scotland. Despite the hardships she endures, the "modern" era quickly pales in comparison to adventure-filled days with the swashbuckling love of her life.

IL readers will understand why millions—men as well as women—love this historical drama. In an age of increasing busyness, loneliness, and social disintegration, who doesn't fantasize about a rich communal life in beautiful surroundings, with ne'er a tweet in sight?

In the 18th century, people ate farm-to-table, built their own homes, lived near their extended families, and had a healthy respect

for nature and beast. Life happened day to day... social graces abounded (er, along with smallpox)... and romance had time to bloom.

In many places abroad, this 18th-century ideal can still be had. Take Chiriquí, our feature story this month. *IL* Panama Editor Jessica Ramesch invites us to explore a hauntingly beautiful region where expats can live "wild and free"—albeit with easy access to penicillin. And painless dentistry.

You'll also hear from outlanders who've found renewed vigor and purpose in places like Malta, Ecuador, and Sri Lanka.

Deciding *where* to place your flag these days can be overwhelming. But Kristin Wilson's *Ready to Relocate* program can help you find the perfect spot... and Ted Baumann's *Global Citizen* advisory can give you the practical tools to get there. Look for their stories in these pages, as each gives you a taste of what their hands-on expertise can offer anyone looking to time travel.

Stephanie Reed

Stephanie Reed, Editor-in-Chief

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TRAVEL HACKS: TRANSPORT

How Locals Travel in Style Around Mexico

I just love the small seaside town of Akumal in the Riviera Maya. About 40 minutes south of Playa del Carmen, its white-sand beaches and turquoise waters make up some of the most stunning coastline in all of Mexico.

But... what I *don't* love is actually getting to Akumal.

Most tourists, expats, and even some of the locals, think the best way to get there is by using the “stuff ‘em in like sardines” *colectivo* van service. While they’re exceptionally cheap and easy to find, this hop-on, hop-off system along the highways is less than desirable...

You’re crammed into a small van with as many bodies as the driver can fit. Air conditioning is either arctic or barely working, and there are always those *lovely* odors floating around when people are packed into tight spaces, especially in the stifling Mexican heat. No thanks.

That’s why I was thrilled to discover [Mayab](#), a small local bus network servicing the Riviera Maya region.

The trip to Akumal was only 40 pesos (\$2)—the same price as the *colectivo* vans. With ample leg room, great air conditioning, big comfortable seats, and a happy, chatty driver, it was a lot more luxurious than I’d expected for a mere two dollars. The Mayab service collects and drops off passengers in the heart of Playa del Carmen at the bus terminal on *Quinta Avenida* (Fifth Avenue), where you can also buy tickets. —Bel Woodhouse.



Join the locals and get to Akumal on Mexico’s Riviera Maya in comfort.



On the banks of the Rhône River, the Hotel Dieu and its famous dome dominate Lyon’s skyline.

EAT, DRINK, STAY

Pink Praline Cocktails at the Best Hotel Bar in the World

Tuula Rampont

In the waiting area of one of France’s most captivating bars, I shifted from side-to-side, eager to be seated in a cozy alcove. Around the room, slate-gray, semi-circle sofas with gold inlay paired seamlessly with etched Roman columns. Bottles of aged cognac and exotic liqueurs climbed skyward atop glass shelves that merged into the marble ceiling.

Patrons mingled around elegant four-foot vases with thick white lilies, eclipsed under [Le Dome cocktail bar’s](#) principal attraction: a 150-foot-high neoclassical dome, modeled after Florence’s Duomo.

Designed by Jacques-Germain Soufflot, the French architect responsible for the Pantheon in Paris, this is also the centerpiece of Lyon’s emblematic [Hotel Dieu](#) building—one of the largest developments on the Presqu’île de Lyon, a stretch of peninsula between the Saône and the Rhône rivers in the historic center of the city.

The Hotel Dieu was originally a hospice for traveling pilgrims at the end of the 12th century. In the mid-18th century, Soufflot was commissioned to reconstruct the imposing 1,230-foot-long façade, complet-

ing the dome in 1764.

What was once a place of respite for weary travelers is now a luxury destination in Lyon, France’s third-largest city. Entirely restored, with over 100,000 square feet of new construction, the Grand Hotel Dieu houses a 5-star InterContinental hotel, Le Dôme cocktail bar, several restaurants, French fashion and home goods boutiques, and a fitness center. The site is also home to the [Cité Internationale de la Gastronomie](#), a workshop and exhibition promoting French culinary arts with an emphasis on sensory discovery.

After a 20-minute wait at Le Dôme (seating is *sans réservation* but very efficient), I settled into a sleek armchair and selected the bar’s signature cocktail from the 23-page menu, featuring champagne, lemon juice, and one of Lyon’s specialties—a pink praline syrup with a splash of vodka.

It was easy to see why Le Dôme was dubbed “The Best Hotel Bar in the World” during the 2020-2021 Prix Villegiature awards. The cocktail wasn’t cheap—\$21—but gazing around at the incredible setting, I decided it was worth every cent. ■

OPPORTUNITIES

Travel Europe for Free on the Midnight Train

Train travel in Europe has experienced a surge in popularity recently. Sleeper trains in particular are seeing a revival, with new routes being announced around the continent.

Sleepers are easy, comfortable, and in some cases, may actually be cheaper than flying. And there's something inherently romantic about falling asleep to the clicky-clack of a train and waking up in your destination, refreshed and ready to explore.

If you like the sound of that, Italian company Radical Storage (which offers luggage storage in locations all across the globe) is looking for a "Night Train Tester." [Apply here](#), but you'll need to be quick—the closing date is July 5th.

The lucky winner will be tasked with exploring the best of Europe by train this summer. You'll get a month-long [Interrail](#) pass, covering seven journeys across the continent and your choice of five night-train routes.

You'll have to write blog posts and reviews based on your experience, factoring in criteria like quality of sleep, train facilities, crew service etc. You'll also get a month of free luggage storage in any



Do you have what it takes to be a "Night Train Tester"? You could bag yourself a free trip.

of Radical Storage's European locations (ideal for when you hop off your night train but can't yet check into your hotel or Airbnb). And, they'll pay £500 (\$640) for your insights.

You don't need to be a travel writer to qualify. But you do need to be over 18 and possess valid travel documents and a camera/smartphone to take high-quality pictures/videos. —*John Wallace*

CURIOSITIES

The Croissant's Heroic Beginnings

The year is 1683.

The encroaching Ottoman army of 150,000 soldiers lays siege to the city of Vienna, Austria. Should the city fall, the further conquest of Europe seems inevitable.

During the bitter, two-month long siege, a humble baker working late hears faint sounds of digging beneath his feet, and alerts the defending forces that the Ottomans are attempting to tunnel into the city. The tunnel is promptly destroyed, and the attackers are buried.

When offered a reward, the baker merely requests the exclusive right to bake his pastries in the shape of a crescent, the iconic symbol on the Ottoman

flag, to celebrate the foiled attack.

And thus, the *croissant's* predecessor, the "*kipferl*," was born. Or at least that's the popular legend. (The crescent-shaped "*kipferl*," is a pastry that's more akin to a bread roll.)

When a retired Austrian military officer, August Zang, relocated to France in 1839 to open his own bakery, he brought the delicious *kipferl* along with him. They proved exceptionally popular among the French... and many native bakers imitated the crescent shape.

In 1915, the flaky, buttery delight we know and love today was developed by French chef Sylvain Claudius Goy, becoming synonymous with France. —*John Wallace*



DIVERSIFY AND BECOME A GLOBAL CITIZEN

Ted Baumann

When *International Living* approached me about becoming its Global Diversification Expert, I agreed the time was ripe.

Everywhere I look, Americans are pursuing Plan Bs in other countries. From Portugal to Panama and Ireland to Italy, Americans are exploring options for investment, residency, and citizenship. And I've researched the reasons for this extensively...

In the past, most Americans interested in a life abroad were motivated by considerations like climate, retirement, and cost of living. Now they're also concerned about the stability of their home country... and whether they can trust the U.S. to protect their privacy, their wealth, and their children's futures.

But if you're interested in planting a flag abroad, it can be hard to find accurate, actionable information. Google "second passport," for example, and you might think it's the preserve of the uberwealthy. Yet I know from personal experience that's not true. I acquired a second passport when I was still working in the nonprofit sector.

That's why I'm launching a new service for those of you who are serious about acquiring residency or citizenship abroad, whether you intend to relocate or want the peace of mind a Plan B offers.

In this service, I'll cover the best countries to acquire a second passport... How to gain citizenship by ancestry or investment... How you can take advantage of existing residency programs to create a platform for a second passport... And how to manage your ongoing relationship to the U.S. once you've become a resident or citizen of a second country.

I'll also cover how all of this affects your personal wealth... and teach you how to protect it abroad.

My new service, *The Global Citizen*, launches in a few weeks... so stay tuned!

HISTORIC GEMS

American WWII Heroes' Final Resting Place in Africa

On a spontaneous trip to Tunis, Tunisia, I was stunned to find the [only U.S. cemetery on the African continent](#) just a brief walk from my hotel.

In the shade of the setting Tunisian sun, rows of forlorn white crosses extend to the horizon, laid out on tightly manicured patches of green lawn. This U.S. WWII cemetery is the only one on the

African continent, and serves as the resting place of 2,842 heroes who lost their lives during the North African offensive.

The names of an additional 3,725 who were never found are carved into the "Wall of the Missing." If you're not overly familiar with WWII history, the wall-sized, intricate mosaic maps tell the story of the Allies' North African victories

between 1941 and 1943.

I was surprised to learn this cemetery is one of 26 U.S. military graveyards spread across the world... from France all the way to Korea. All are managed by the American Battle Monuments Commission.

To book a private tour of the Tunis cemetery, you can email in advance: north-africa@abmc.gov. —Kathleen Evans

FESTIVALS

South America's Most Underrated Music Festival?

Every January, 20,000 music fans from around the world flock to the sunny coast of northern Colombia to revel in one of South America's most beloved music festivals.

The **Cartagena Music Festival** is an annual celebration of classical music. Each year focuses on the works of a great composer or a broader theme. In 2019, the festival highlighted the works of Johann Sebastian Bach, while the 2020 festival centered around "The Beautiful and the Sublime."

Cartagena de Indias, the host city, is a popular tourist spot, but because of its Miami-esque party scene and younger crowd—o Colombians often overlook this classical music event. But it's well respected internationally among hardcore classical music fans like myself.

At the 2023 festival, I was treated to enthralling European chamber-style [performances](#) of Rubinstein, Tchaikovsky, Scriabin, Rachmaninoff, and more.

The shows were spread across some of Cartagena's most prestigious venues; the Palacio de la Proclamación, the Santa Clara Sofitel Hotel, the Cartagena Convention Center, and most impressive, in my opinion, the Teatro Adolfo Mejía. With a capacity of about 600 people, its style is derived from 19th-century European opera houses, and largely inspired by the Tacón Theater in Havana, Cuba.

This year's festival highlighted the way Eastern European countries

promoted their cultural and political norms through music in the 19th century. For example, [Antonín Dvořák's "Slavonic Dances,"](#) which played a crucial part in the formation of early Czech national identity.

This was a fitting theme as Cartagena bears an unmistakable European legacy—much of its architecture dates to the 17th and 18th centuries and the era of Colonial Spanish rule.

San Felipe Castle, perched atop San

Lázaro hill, overlooks the city. First constructed in 1657 to defend the city's thriving slave trade from pirates, it's one of the main tourist attractions in Cartagena. Imposing artillery batteries and parapets line the castle walls, while a maze of tunnels and bunkers make up the interior.

Defensive walls still traverse the length of the town, enveloping the winding streets and UNESCO-recognized old town. The beautiful Torre del Reloj (clock tower) pierces the sky at the main entrance to this historic coastal gem.

Although the 2023 festival focused on European composers, there were a plethora of incredible local Colombian performers, in particular pianist Teresita Gomez, who performed some of the home country's contributions to chamber music.

My favorite performance was by the Cartagena Symphonic Orchestra. Founded in 2017 to support and inspire careers in music and promote the city's culture, the symphony is primarily made up of local musicians aged between 16 and 29.

Most of the events are free, but some of the larger live performances cost \$15,000 COP (\$3.33), which you can pay at the door.

The dates and theme for the 2024 festival have yet to be announced. Keep an eye on the [festival's website](#) for updates, as well the musicians that will be taking part. —Michelle Thompson



Though an unlikely spot for classical music, Cartagena hosts a world-class festival.

No Investment Is More Priceless Than This...

Ronan McMahon



When I see screaming Wall Street floor traders and the ceaseless shuffling of ticker boards, I wonder why anyone would invest in stocks. Real estate is less volatile, offers more upside historically, and—if you own international real estate—it's much, much more fun.

A condo next to a white-sand Caribbean beach... a *château* in France's Loire Valley... or a mountain retreat in Ecuador. What's better than an investment in paradise?

I own a beachfront condo on Portugal's Silver Coast and another in Cabo, Mexico with awesome ocean views. Each pays its own way by throwing off rental income when I'm not using it, and each would deliver six-figure gains if I decided to sell. Most importantly, they're both places I love to spend time.

Owning a home in a beautiful part of the world is more thrilling than owning a vintage Aston Martin and more enjoyable than owning a 1947 bottle of Cheval Blanc Bordeaux—which investors can't even wet their lips on without destroying the value.

Real estate is the asset you can live in. It saves you money while it makes you money. You can rent it out short- or long-term. And if you buy right, you can make a big profit when you decide to sell. I'd argue it's the most versatile and dynamic asset class there is. There are so many ways to play any given real estate market.

As I write, I'm back in Ireland, where a decade ago I witnessed one of the greatest buying moments ever seen in Europe...

The collapse of the Irish real estate market in 2008/09 led to a flood of fire-sale auctions a few years later, with prime properties selling for as much as 70% less than previous peak prices.

It gave my *Real Estate Trend Alert* group an incredible window. Ireland was in the middle of a decades-long transformation that saw it jump from being one of the poorest countries in Europe to one of the richest. And my group was there to buy in at the very bottom.

We saw grand 18th-century manor homes listing for \$535,000 that today

would be worth millions. Vacation homes that have since quintupled in value. And condos at the heart of Dublin's financial district listing for as little as \$179,000—today they'd be worth close to \$500,000.

Today, Ireland has some of the most expensive real estate in Europe. But even still there are opportunities. You just need to know where to look and get creative...

For instance, I uncovered a profitable opportunity to own an Irish pub. The play is to buy a traditional pub at fire-sale pricing, do it up, and turn it into a short-term rental, catering to party groups and tourists. Existing examples of these pub rentals charge as much as €600+ per night on Airbnb. And as I write, there's a historic thatched-roof pub that dates back to 1845 listing for €195,000 (\$208,940).

Or how about letting the Irish government pay for your cottage renovation? You can claim a grant of €50,000 (\$53,575) to renovate a vacant Irish property and up to €70,000 (\$75,000) if the property is derelict. It's a great way to own an affordable Irish country cottage or farmhouse.

Or, if you want a newer property in a resort community, try this... Buy what's classed as a "holiday home." These are essentially tourism infrastructure, but they're cheaper than regular homes because you can't live in them year-round. They'd be perfect for someone looking for a part-time home that can also throw off good short-term rental income.

There are infinite possibilities, wherever in the world you want to be... whatever your budget, whatever your needs.

For me, international real estate investing is as much a lifestyle as it is an investment. I could have retired years ago thanks to the income it generates. But I continue to scout the world in search of new opportunities. I don't drink wine or drive vintage cars, but live how I please in stunning parts of the world... and that's priceless.

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.

Where to Find Value Properties in Spain

■ **Karen asks:** Hi Ronan, what are the best places in Spain for good value real estate?

■ **Ronan says:** Hi Karen, Spain offers some of the best value real estate in Europe. In some of the interior provinces, such as Córdoba, Toledo, or Cuenca you'll find plenty of homes for under \$150,000. Even less in mountainous regions like northern Aragón.

But value is always relative and depends on what you're looking for. Most expats tend to cling to the southern coast for its Mediterranean climate and beautiful beaches. If you like the idea of a Spanish city with a beach and good weather, and relatively low-cost real estate, I'd suggest checking out the old walled city of Cádiz. Along with its in-town beach, you'll find Roman ruins, imposing churches, cobbled lanes, shady parks, and trendy tapas.

For a slightly cooler climate, try some of the whitewashed hill towns a few miles back from the coast. Towns like Vejer de la Frontera offer surprisingly good value and are still just a short drive from Mediterranean beaches.

But like I say, value is relative. Most of the Spain recommendations I make to my *Real Estate Trend Alert* group are on the Costa del Sol. Not because it's cheaper—it's not—but because it offers the strongest profit potential. It's among the most internationalized places in the world, attracting millions of visitors each year, thanks to its sunshine and beaches.

Its popularity has been a huge driver of profits for savvy investors. One *RETA* member bought here to qualify for Spain's Golden Visa. He has sold two of his three condos at nice profits. He bought a Los Flamingos condo at €225,000 and sold at €390,000 and a Casares Beach condo at €186,000 and sold it for €299,000. He rents his Duquesa Village condo short-term...

So, when you're looking for value, don't just look at the price tag. Consider how the right real estate might benefit your lifestyle in other ways too.

"I Appreciate the Friendship, Natural Beauty, and Community Spirit"

Name: Joey Stanton

From: New York, New York

Living in: Hikkaduwa, Sri Lanka

"Sri Lanka, with its simplicity of life, easy-going people, and rich culture, all combine to create a magical, inexpensive, mesmerizing country," says Joey Stanton.

A native of Queens, New York, Joey worked in the finance industry before he found his perfect retirement spot in **Hikkaduwa**, a resort town in southwestern Sri Lanka that's famous for its beaches and surfing. "Living here, I have to pinch myself. But I made it happen. My only regret is that I wasn't able to do it earlier," he says.

"I worked as a currency trader for nearly 30 years. I lived a fast-paced, complicated life," Joey explains. "I was on call 24/7. The only people I ever saw were my work colleagues, I never met anyone else. It cost me my marriage, and I became estranged from my two daughters, and to top it all, my mother was diagnosed with dementia. It was during these terrible times I watched a movie from the late 1960s called *The Endless Summer*. It was about surfing, and I became obsessed. It kept me going. A few years later, mom passed and I was free to live the life I truly wanted. All I had to do was find a country that fit my desired criteria.

"First, I needed a country where my money would go a long way. I wanted a place that had sun and surf, and where English was widely spoken.

Then I saw a documentary on Sri Lanka, and I was immediately sold. When I told my colleagues, they thought I was crazy, but to be honest, the cost of living, the visceral politics, and rising crime had spoiled any dreams of retiring in the U.S."

Joey keeps a photo of himself from his trading days. It shows a portly-looking salaryman in a charcoal suit, short-cropped hair, and a sad, stressed face. Nowadays, he's tanned and trim, his long hair sun-bleached and a shark's tooth necklace hung around his neck. This is a man reborn.

"I keep that photo to remind me to never go back. Surfing was all I thought

"Rent for a one-bed villa with a plunge pool... \$335 a month."



No more "existing"... Bali and Sri Lanka have given these retirees new, purposeful lives.

Fresh Starts For Expats in Enchanting Southeast Asia

it would be and more. My surf instructor goes by the name Mowgli, as he looks like the boy in *The Jungle Book*. He took me to a beach near the historic town of **Galle**, where the waves were small and easier to learn on. I've surfed every day since.

"It's spiritual; you're at one with nature, every wave different as a snowflake. These waves have traveled 4,000 miles to get here; it's humbling. I would

recommend it for anyone at any age, it's never too late to learn. It keeps me fit but it has also been instrumental in improving my mental health.

"My typical day comprises a dawn surf when the waves are usually at their best. After that, I'm always starving. I've developed a passion for a vegetarian curry breakfast made at a family-run restaurant. Healthy, delicious, and inexpensive, my breakfast also comes with fruit, yogurt, and coffee, and costs only \$3. Then I head back home and spend a couple of hours studying the latest currency fluctuations—I still dabble a little. I'm considering setting up a currency blog and already have a few potential advertisers."

Joey was 53 when he arrived in Sri Lanka five years ago. Today, he lives in a small community of four one-bedroom villas with a shared plunge pool (and a cockatoo that thinks it's human and refuses to leave). The community is situated on Narigama Street, Hikkaduwa's main thoroughfare. It's lined with delicious restaurants, fun bars, and mellow cafés. Plus, the villas are only a seven-minute walk from a two-mile white sandy beach.

"I spend the equivalent of around \$1,200 a month all up," he says. "Hikkaduwa is a long-established tourist town, so you can get your waffles, pasta, pizza, and burgers. There's a great sports bar called Sam's that shows all international sports on a Sunday. I often go to an English pub called Asian Jewel. It does a great English roast lunch for \$10. With regards to rent, I pay \$335 a month plus utilities. It's never more than \$400 in total. Getting around is easy; just jump in a three-wheeled tuk-tuk—you'd be hard-pushed to spend over a couple of dollars around town."

Affordable living extends, in Sri Lanka, to free healthcare for all its citizens. Local services are basic, but good.

“Last year I cut my leg and needed 20 stitches,” Joey recounts. “The no-frills treatment was excellent and cost me \$35. The cost of a visit to the local doctor is under \$10. There are several excellent private hospitals, mainly in Colombo and a bit more expensive, but wonderfully equipped. The drug stores are well stocked, and you seem to be able to get most drugs over the counter without a prescription.”

It all seems a million miles from Queens, and Joey agrees. “It’s so different from New York, where no one speaks and people are even wary of looking at you. I never fail to appreciate the friendship, natural beauty, and community spirit. Yes, the electricity regularly goes off for a couple of hours. And there are sometimes shortages in the stores. But for me, that’s a cheap price to live in paradise.” —Roland Dalton

“Coming Here Saved My Life, Gave Us a Fresh Start”

Names: Angelina and Jimmy Norton

From: Detroit, Michigan

Living in: Ubud, Bali

Jimmy Norton worked in the auto industry from the age of 18, and was delighted to take early retirement at 53. However, the reality was not the ideal that he and his wife, Angelina, had hoped for.

“Jim was lost when he stopped working,” Angelina explains. “Let’s just say he was becoming close friends with Jack and Bud, his blood pressure was off the scale, he couldn’t sleep, and he’d ballooned to over 260 pounds. I knew a drastic change had to be made. I spent my first 10 years growing up in Australia, with family vacations to Bali. Jimmy reluctantly agreed to a 10-day trip to Bali—the clincher was when I told him a beer was 90 cents.

“Those 10 days revitalized him, and I secretly started looking for villas to rent for a longer stay...

“We returned to Michigan and languished in the freezing winter, dark nights, and the COVID outbreak,” Angelina says. “When the Indonesian government eventually lifted the travel restrictions, we were on the next available flight to [Bali](#). Initially, it was just for one year,

but we’ve fallen in love with the place and now it’s our permanent home.”

They settled in the town of Ubud, in the middle of the island. Often called the “heart of Bali,” it’s a bohemian and arts center—a place where you can attend yoga retreats, go vegan, and capture your inner designer at a jewelry-making class.

Jimmy continues the story: “The villa we rent is near the center of town. Surrounded by lush tropical foliage, it has a great little pool, is amazingly peaceful, and completely private. It also has an outdoor kitchen with a gas stove, a large refrigerator, and a breakfast bar.

We pay \$690 a month, which includes all utilities. I sleep like a log. The only sound we hear are the wind chimes when the breeze blows, and birds. We looked at other options—some were as cheap as \$320 a month. One place we liked was \$520. It had a shared pool, but we have gotten used to our private pool and feel so settled here that we’re staying put.”

It’s not just lazing around, though. Jimmy and Angelina are working on a business venture to bring in some pocket money, sending back jewelry, paintings, and sarongs to their daughter who lives in California. “Her friends loved them, and now she is planning to set up an online site to sell what we send her. We made a grand profit of \$280 last month,” Angelina laughs. “But it’s a start.”

“We find it so much safer here than in Detroit,” Angelina continues. “There is minimal crime, and it’s a different mindset, culturally and socially. With regards to the practicalities, there are a couple of good supermarkets, and there’s a chain called Coco’s that sells a lot of Western items.”

While it’s nice to be able to get hold of some home comforts, Angelina and Jimmy aren’t holding on too tightly to their old ways.

“Our lifestyle here couldn’t be more different,” says Angelina. “In the winter in Detroit we’d just hibernate. Now, every day we get up at first light and walk in the cool of the morning. We go three miles a day through the rice fields. We stop half

way at the [Pomegranate Café](#) for a pot of Balinese coffee. It costs the equivalent of a dollar. Then it’s back home for a breakfast of tropical fruit, which we buy from a fruit seller on the way (we generally pay no more than \$2). We have it with yogurt or freshly squeezed lime. We eat out almost every night. A meal with a healthy fruit drink will cost no more than \$8 a person, but sometimes as little as \$4. The same meal in the U.S. would cost \$30.”

Bali’s healthcare is high quality and affordable, with Western-trained dentists and doctors. “Siloam Hospitals is an international brand throughout Asia,” says Jimmy. “You see a lot of Australians coming here as medical tourists, especially for dental work. Medication at the pharmacy is a third of the price compared to the States. If anything serious occurs, Australia and Singapore are only two hours away. We took out medical insurance, which was \$370 each for the year.”

In terms of visas and residency, Jimmy explains their setup: “We’re on what’s called a Retirement KITAS, which is a five-year visa with annual renewal. The initial payment was \$800 each, and there’s an annual fee of \$600 each. We got an agent to procure our visas. Never think about doing it yourself—it costs more in the long run, not to mention the time and frustration.”

Jimmy has become far healthier than he was back in Michigan. “He’s found a terrific gym called Massa’s, and it costs \$2.50 a visit,” Angelina explains.

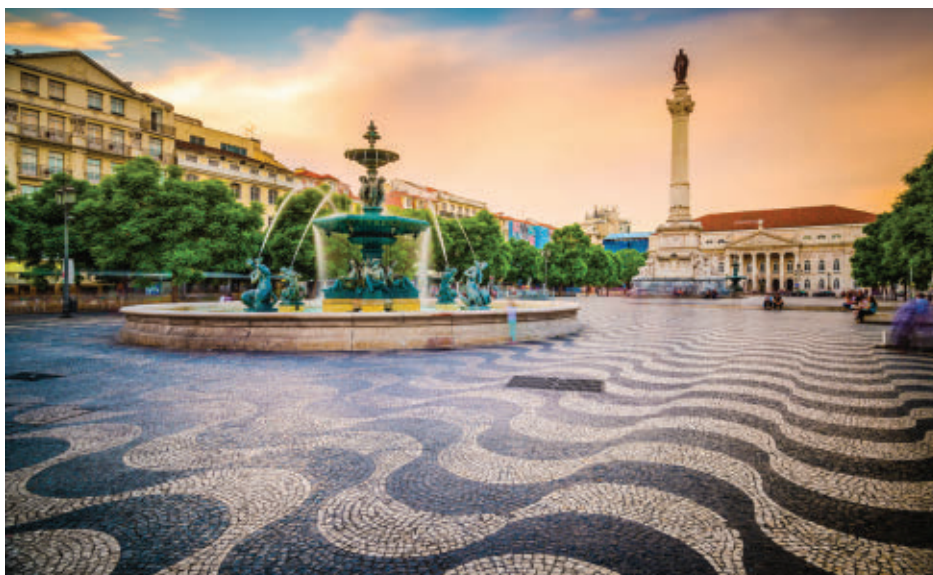
Both of them are invigorated by the move to Bali. “I now have all the time in the world to do the things I want,” says Angelina. “I don’t even have to do laundry. There’s a place nearby that charges \$4 for a weekly load. I have a massage at least a couple of times a week, which

costs \$6 for an hour. I’ve taken art classes, completed a Balinese cooking school, and I’m really into my watercolor paintings. Outside of rent, our total monthly expenditure is between \$600 and \$800.”

Jimmy concludes, “I feel like coming here saved my life and gave me a fresh start. Here, we’re alive, not just existing. I hate to think what place I’d be in right now if we hadn’t made the move.” —Roland Dalton ■

“A magical, inexpensive, mesmerizing country.”

“Here in Bali, we’re alive... not just existing.”



Portugal is one of many countries where, with the right strategy, you can lower your taxes.

How to (Legally) Pay Less Than 15% Tax

Jeff D. Opdyke

Tax evasion is illegal. But tax avoidance? That's totally legal and an Olympic sport the world over.

And it seems I just nailed the landing on an avoidance strategy that means I'll soon be paying a global tax rate of less than 15% per year... and probably closer to 10% or 12%.

I call it the "Ultimate Tax Hack for Americans."

To be clear, this works only if you're an expat and self-employed. But the fact that this tax strategy exists at all is reason enough to consider living and working as a freelancer overseas—if you have the ability to do so.

It's a feasible way to supercharge your savings before retirement.

Consider the possibilities...

Say you earn \$100,000 a year. Between state, federal, and local taxes in the U.S., you're going to lose 25% to 40% of your income. But with this strategy, you could potentially cut your tax obligation by more than half.

That's thousands of extra dollars every year to feather your nest egg. In fact, you'll likely pocket even more since moving overseas will almost certainly reduce your cost

of living as well (unless you alight in a seriously expensive destination like London, Oslo, or Zurich).

The "hack" is structured around two tax truths:

1. As an American reporting earned income overseas (not passive income), you're eligible for the Foreign Earned Income Exclusion, or FEIE. This is a part of the U.S. tax code that allows Americans who can prove they're living and working abroad to exclude up to \$120,000 in earned income for 2023. (The amount rises regularly with inflation.)

2. Certain countries impose no taxes on personal income, or on income that flows through a corporate structure such as a limited liability company (LLC).

Combine those two facts into a tax strategy, and you can create a seriously robust tax-avoidance plan.

I know this because I'm currently in the process of pursuing this strategy as part of my pending move from Prague to Portugal...

The Tax Benefits of Expat Life

To qualify for the FEIE, you need tax residency outside the U.S. That means you

have to prove to the IRS that you're either a bona fide resident of a foreign country, or that you're living and working outside the U.S. for more than 330 days per year.

The bona fide residence test would apply to those, like me, who live full-time in a foreign country. The 330-days test would apply to, say, digital nomads who are hopping from country to country every few months.

Meet either of those residence tests and you can strike your first \$120,000 in income from your U.S. personal tax return.

You will, however, still owe Uncle Sam 15.3% for self-employed withholding taxes. Here, you're basically paying both sides of the Social Security and Medicare taxes. In a traditional job, you're only paying half that amount while your employer pays the other half.

But the 15.3% you pay as a self-employed worker is based on your net income, not the gross. So, the amount of self-employment tax you owe is reduced by all your expenses throughout the year for office supplies, home-office costs, travel, and whatnot.

Thus, your effective tax rate after the FEIE benefit is much less than 15.3%. By gaining overseas tax residency, you can legally reduce your U.S. tax obligations to a fraction of what they would otherwise be if you lived year-round in the States.

But, to avail of this "ultimate tax hack," you also need to eliminate your taxes abroad. That's where judicious selection of a country to call home will make or break this strategy.

That's why I'm moving to Portugal. It's the first step in my three-step plan to dramatically slash my global tax bill...

Step 1: Move to a 0% Income Tax Jurisdiction

Several appealing foreign destinations offer Americans both a pathway to permanent residency and a 0% tax rate on personal income. The latter means you will owe your adopted country nothing on the income you earn, even as a tax resident of that country. The only tax obligation you'll have, then, is to Uncle Sam.

Countries that offer this include Antigua and Barbuda, the Bahamas, Bermuda, the Cayman Islands, the United Arab Emirates, and Portugal (with a few caveats).

Costa Rica offers a 0% tax rate as well, but only to digital nomads and only for a maximum of two years. If you decide to live

permanently in Costa Rica, then you will owe personal income taxes locally.

For me, Portugal makes the most sense because I want to remain in Europe.

Now, to be clear, Portugal does not *technically* offer a 0% income tax rate. However, the country does have the Non-Habitual Residence program, or NHR.

Under this tax scheme, new residents are eligible for beneficial tax treatment in Portugal that effectively halves the local tax rate to a flat 20% for the first 10 years. But—and this is where the magic happens—dividends under the NHR plan are taxed at 0% for that first decade.

Thus, if your salary arrives as a dividend payment, you create a 0% tax obligation in Portugal. Moreover, because Portugal classifies dividends as the byproduct of capital-at-work rather than employment, you don't owe the Portuguese version of social taxes for healthcare and social security.

I've had conversations with a tax professional in the U.S., as well as a tax lawyer in Portugal, and they both agree that this plan will work as advertised (though if you want to pursue a similar strategy, you should, of course, consult a tax expert about your own specific situation).

In short, through this approach, you can create a lifestyle in which you're living in Europe, yet paying a global tax rate well under 15%. Kind of a dream situation, really.

Question is: How do you structure your salary as a dividend payment?

The answer lies in a corporate structure such as an LLC.

Step 2: Set Up an LLC

With this strategy, the cash flow process looks like this: Your freelance salary goes to a bank account tied to an LLC, and that LLC bank account then pays you a monthly dividend equal to your salary.

In Portuguese terms, you've turned taxable earned income into dividend income that's not taxed because of the NHR program.

Back home in the U.S., the LLC is all but meaningless, so it has no impact on your strategy. If a single person owns an LLC, the IRS looks at that LLC as a "disregarded entity," meaning that for tax

purposes, it doesn't exist.

The money that flows into the LLC is deemed your income, which is pretty darn wonderful as an expat because it means that you remain fully eligible to claim the Foreign Earned Income Exclusion.

To accomplish all this, you'll need an LLC of course.

I spent weeks searching for the right location to set up one. I talked to LLC experts in the U.S. and the Caribbean, as well as lawyers in the Isle of Man and Cyprus.

If you want an LLC that offers some of the strongest legal and privacy protections in the world, you should go with an LLC on the Caribbean island of Nevis. That will cost you, though.

Starting the LLC there will set you back about \$2,500, and you'll pay about \$1,200 per year in administrative and filing fees. Frankly, though, that's not too bad, given the strength of a Nevis LLC.

But I'm not necessarily looking to load up my LLC with assets that I want to protect from creditors. I just want a simple corporate structure through which I can run my income. For that, an LLC in the U.S. is sufficient.

Several U.S. states have strong LLC laws, particularly Wyoming, Nevada, and Delaware. They each have their pros and cons, so you

have to determine which one is best for your situation. The cost, I can tell you, is substantially cheaper than Nevis.

I chose Wyoming. Setup fees run about \$250 or less, depending on the complexity of your needs. You'll also have annual admin and filing fees that are generally up to \$100. The firm you use to set up your LLC should be able to process those filings for you annually.

Step 3: Open a Bank Account for the LLC

For my particular situation, I decided that the bank account associated with my LLC should be based offshore. I see two benefits with this...

First, if anyone goes after you for whatever reason, they have to figure out not only where your LLC is located, but

also where the associated bank account is based. And if that bank account is overseas, they now have an entirely different and more challenging barrel of legal fish to sort through.

Second, in my case, my primary income arrives in euro. Since most U.S. banks do not operate in euro, I needed a bank that has no problems handling euro deposits.

Europe uses the so-called SEPA system that allows consumers and businesses to zip money around with what's known as an IBAN number. This is similar to a bank account number and ABA routing number all rolled into one. I wanted a bank that operates in SEPA since it can more easily transfer my LLC dividends into my personal Portuguese bank account.

In this age of the Foreign Account Tax Compliance Act, or FATCA, finding a foreign bank that will work with Americans can be a challenge (I wrote about the challenges of FATCA in the [June issue here](#)). However, you will find some in the Caribbean, the Isle of Man, Singapore, and elsewhere. Those jurisdictions are often amenable to business accounts tied to a corporate structure.

If you go through an agency that specifically helps you set up an LLC offshore, they will almost always offer a service that also helps you open a local bank account. Once you open your bank account, you're all set.

So, there you have it... three (relatively) simple steps to legally reduce your taxes to well under 15%.

Of course, I can't say how long this tax "hack" will stick around. Maybe Portuguese regulators shut down this dividend strategy tomorrow. Maybe it'll stick around for decades. Either way, I plan to use it for as long as I can to dramatically slash my global tax bill. ■

**"Portugal's
NHR gives
new residents
tax benefits."**

**"A feasible way
to supercharge
retirement
savings."**



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

Did you know the U.S. has its own colonies?

It does... and living in one of them in particular creates fantastic tax benefits unavailable to U.S. citizens anywhere else in the world.

The U.S. acquired Puerto Rico in 1898, after it won the Spanish-American War. Ever since, it's been an "unincorporated" territory of the U.S.

Puerto Rico is sovereign U.S. territory. Although its residents are U.S. citizens, they don't have full constitutional rights. They can't vote for president. Puerto Rico's representative can't vote in the House of Representatives. They have no Senators. The island has its own government, but Congress can overrule it at will.

But the *quid pro quo* is that Puerto Ricans don't pay federal income tax on income earned on the island.

As Puerto Ricans are U.S. citizens, they can travel freely anywhere in the U.S. and settle there if they wish. Once they do, they become a citizen of one of the U.S. states, enjoying full rights... and becoming liable for federal income tax.

But the opposite is also true. Any U.S. citizen or permanent resident can become a resident of Puerto Rico by establishing a *bona fide* presence there.

As you may imagine, the IRS watches for abuse of Puerto Rico's unique tax status. Being a *bona fide* resident means more than just staying on the island for a while. You need to have a home there—either by ownership or long-term lease—as well as basic life connections like a bank account, utility bills, a driver's licence, and other attachments to the local society. If you have a home on the mainland, it should preferably be rented out and unavailable for your own use.

You can probably see where this is headed. If you become a Puerto Rican resident, you are exempt from federal income tax. In many cases, you don't even have to file a tax return.

That makes Puerto Rico one of the only places on earth where a U.S. citizen can be completely exempt not only from federal income tax, but also from interacting with the IRS at all.

What About Puerto Rican Tax?

Being exempt from federal income tax doesn't mean paying no tax at all, of course.



Puerto Rico's unique position as an "unincorporated" territory means it can offer big tax savings.

Puerto Rico's Tax Loophole: How to Pay the Feds Zero

Ted Baumann

Because it isn't a state, Puerto Rico doesn't benefit from federal revenue-sharing schemes like a U.S. state (Medicaid block grants, for example). Its government depends on income and other taxes on its residents to fund itself.

The problem is that average incomes are much lower than on the mainland, so Puerto Rican residents hit higher income tax brackets on much lower earnings. On the mainland, a single filer hits a 32% tax bracket at taxable income of \$182,100. In Puerto Rico, you're paying a 33% marginal rate when you hit \$61,501.

That doesn't sound so good. But the island has attractive tax rates for the self-employed. As long as 80% of your income derives from services, like consulting, your tax rates on that portion of your income are dramatically lower than on the mainland. The highest rate for a single filer is 20% on income over \$500,000.

And it gets much better...

A Clever Response

Puerto Rico has had budget problems for years... and that the fault lies with Congress. In 1996, a bipartisan majority unilaterally terminated tax incentives for main-

land businesses to relocate there. These incentives had created a thriving pharmaceutical sector in Puerto Rico, employing thousands of people and contributing significantly to the island's budget. Their withdrawal devastated that budget.

Puerto Rico's government got creative. In 2012, it adopted two incentives to encourage mainlanders to move themselves and their businesses to the island, stimulating economic activity and boosting overall tax revenues.

Both are available to any person—including you—who wasn't a resident of Puerto Rico for the 10 tax years before July 1, 2019, and who becomes a *bona fide* resident of the island before December 1, 2035.

Individual Resident Investor Incentive

The first incentive targets individual mainlanders with tax benefits to encourage them to become residents of the island. These include:

- No Puerto Rican tax on interest and dividends from any source.
- No Puerto Rican capital gains tax on appreciation of assets (stocks or real estate) accrued after you've become a resident.
- 5% tax on long-term capital gains

accrued before you become a resident if you sell during your first 10 years as a resident. If you hold on to those assets for 10 years, you'll pay no capital gains tax on them afterward.

- No gift or estate taxes.
- No tax on gains from crypto.

The upshot is that you are exempt from numerous tax categories that apply to most Puerto Ricans. The rationale behind this is that mainlanders who establish residence on the island will spend money there, stimulating the economy and ultimately replacing direct taxes.

These incentives are most attractive to two categories of mainlanders.

The first is people in service occupations whose clients are located outside of Puerto Rico. The combination of the incentives, the island's concessionary tax rates for service professionals, and the absence of federal income tax is a massive savings relative to the mainland.

The second is retirees from high-tax states, like California and New York. The tax concessions on interest, dividends, and capital gains mean huge savings.

Of course, there are some "terms and conditions" for the Individual Resident Investor Incentive:

- You must purchase a home within two years of moving to the island and live in it. You cannot simply invest in property and rent it out.
- You'll be liable for municipal property taxes: land (3%), real estate (1.03%) and personal property (1%).
- You will still be liable for federal income tax on any earned or unearned income from the mainland, including dividends or businesses you own there.
- Realized capital gains accrued before you move to Puerto Rico are still subject to U.S. federal income tax.
- If you have any income from outside Puerto Rico, whether earned or unearned, you must file a tax return, even if you don't owe tax.
- If you are an employee, even of a Puerto Rican employer, you will still have to pay federal Social Security and Medicare taxes.

Export Services Incentive

The Export Services Incentive is designed to attract service businesses to the island.

To qualify, you must either start a new business or move an existing one to

the island. The business must provide services to clients outside of Puerto Rico. Any income from services supplied to locals is subject to normal Puerto Rican tax.

Typical examples include financial services, consulting, auditing firms, marketing, and any other service activity that can be provided remotely.

The benefits of the Export Services Incentive include:

- A 4% corporate tax rate.
- No tax on dividends, including those paid by the business to its owner.
- 50% tax exemption on municipal taxes.
- 75% tax exemption on municipal property taxes (small and medium businesses receive a 100% exemption during their first five years of operation).
- No tax on capital gains accrued after the business relocates to Puerto Rico.
- No tax on gains from crypto.

The "terms and conditions" include:

- The business owner must pay him or herself a reasonable salary and pay Puerto Rican income tax on that amount. Obviously, the idea is to pay the lowest salary you can, and to take the rest of your business income in dividends.
- Businesses with annual turnover over \$3 million must include at least one Puerto Rican employee, which can be the business owner.
- Businesses must still pay Social Security and Medicare taxes for their employees.

It's easy to see why the Export Services Incentive would be so attractive to financial firms especially. Big hedge fund managers paying millions on their earnings on the mainland can move their operations to the island, pay themselves a minimal salary, and enjoy unlimited tax-free dividends.

But these incentives apply to any type of business. Let's say you are a freelance computer code writer. You move to the island and create a limited liability company for your services. You pay yourself the lowest salary you can. You draw the bulk of your income as dividends from your business. You can thus effectively avoid most income taxes entirely.

What's the Catch?

In recent years, there's been predictable pushback against these incentives, both from within Puerto Rico and Congress.

Locals resent paying more tax than mainlanders, whilst Congress is unhappy that tax revenues that would have gone to the federal government disappear once the taxpayer moves to the island.

Despite this, both incentives are legally binding on both the Puerto Rican government and the applicant. They're styled as contracts between the two parties and can't be changed without the consent of both.

So, even if the laws were to change and the incentives withdrawn, they would still apply for the terms of the original agreement. But change doesn't seem likely. Between 5,000 and 6,000 mainlanders apply for the incentives annually.

Instead of changing the law, the Puerto Rican government has introduced what some have called a "backdoor tax" to holders of the incentives. It can do this because the contracts include a provision that allows the government to adjust the fees involved with maintaining the programme on an ongoing basis.

In addition to a \$750 application fee, there is now a \$5,000 acceptance fee. But the real backdoor element is the requirement to make a total of \$10,000 in donations to Puerto Rican charities every year that the incentive holder is in Puerto Rico. This is intended to weed out marginal migrants from the mainland who would be unlikely to contribute much to the local economy.

Nevertheless, for many mainlanders the numbers will work out and produce significant tax savings.

And—as mainlanders who've moved to the island have told me repeatedly—life in Puerto Rico is about a lot more than just tax savings. It's a beautiful Caribbean island with gorgeous beaches, and tropical rainforests—just a short hop from the mainland itself. ■

"This strategy is available to any Puerto Rico resident."



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



No matter where in the world you want to relocate, our new Go Overseas Mentor can help you.

Use My Expertise to Move Overseas With Confidence

Kristin Wilson

EDITOR'S NOTE



This month, we're delighted to welcome Kristin Wilson, our new Go Overseas Mentor, to the

pages of IL magazine.

Kristin's services are the result of a long search for the perfect person to take our 40 years of research to the next level... and provide you with personalized guidance in your search for the overseas home best suited to your means and desires.

Kristin's Ready to Relocate program will open to new members in a few weeks... so keep your eyes on your inbox for updates.

Here, Kristin tells us how she developed her unique expertise... and how it can help you settle into a new, better life overseas. Plus, learn tips for navigating culture shock... and three maxims for every globetrotter.

I've always been fascinated with the concept of travel. As a child, I devoured books on Ancient Egypt and collected maps and encyclopedias. When my parents took me to the Epcot Center World Showcase, I loved immersing myself in each "country," pretending that instead of an Orlando, Florida parking lot, I was in a Moroccan bazaar, Japanese temple, or a busy Italian street.

I fantasized about what it would be like to be a traveler in far off places, just like the ones I saw in the pages of *National Geographic*. But I mostly explored in my imagination, reading history books and poring over my mom's photo albums, filled with famous sights such as the Eiffel Tower and Venice canals (my grandparents worked for PanAm and my mom tagged along).

One day, I thought to myself, I would be on one of those planes.

When I was finally old enough to travel on my own, I spent summers surfing the east coast of the U.S. and winters in Mexico or Puerto Rico.

Lack of money never held me back. Everything I made from odd jobs I saved, and learned to travel on a shoestring budget.

As I inched closer to adulthood,

though, uncertainty set in. *Who would I be when I "grew up?" What would I do for work and where would I live?* All I knew is that I wanted a job that would let me travel.

In college, my first idea was to study Hospitality Management, so I could work in hotels. But fate led me in another direction...

The Turning Point

In 2001, I applied for a Cultural Ambassadorial Scholarship with the Rotary Foundation. A year later, I was living with locals in Costa Rica, as part of an immersion, community service, and language program.

As my plane touched down on the first day, I felt anxious. *Had I made a huge mistake?* But fear and uncertainty soon turned to excitement as I experienced the joys of expat life for the first time.

I quickly felt at home in Costa Rica, studying Spanish by day and sharing meals with my host family by night. I got involved with the local community, volunteered at an orphanage, and gave talks (in Spanish!) at Rotary luncheons.

Weekends were reserved for adventure. I explored the country by bus, boat, and puddle jumper plane, surfed the Pacific, and biked the beaches of Puerto Viejo.

When my scholarship ended, I couldn't bear the thought of returning to "normal" life in Orlando. So, I lobbied my university to let me study abroad in Australia.

I enrolled at Griffith University on the Gold Coast in February 2003. And one class—International Human Resources Management—changed my life forever.

It was there that I learned about the Curve of Cultural Adaptation—the emotional and psychological process you endure when experiencing culture shock in a new country.

I realized it was the process I was going through myself as a study abroad student. In the years to come, I'd use these same concepts to help my clients transition to living abroad.

How I Launched My Relocation Business

When it came time to start my career, rather than taking a corporate job, I took a chance selling real estate in Costa Rica.

One year turned into seven, living in Costa Rica and Nicaragua, helping people invest in real estate in Central America.

6 TIPS FOR DEALING WITH CULTURE SHOCK

1. Remember that some degree of culture shock is normal (and unavoidable)—and that's ok! A big part of the reason you travel is to immerse yourself in new cultures and get out of your comfort zone. That's what culture shock is—a feeling of discomfort that comes from a sudden change of environment. Just know that the longer you stay abroad, the better you'll adapt.

2. Learn as much as you can. An effective way to quell culture shock and integrate with your surroundings is to understand why things are the way they are. If there's something you don't understand, ask a local, sign up for cultural awareness classes, or compare your home and destination countries on the [Hofstede Index](#),

which highlights the main differences between two nations.

3. Join a community. Sharing your experiences with others will help you feel more connected and at home. Talking to locals helps you glean more about their culture, customs, and everyday life, whereas connecting with expats helps you find common ground. You can meet people online through Facebook groups and forums, or in person at events listed on [Meetup.com](#) or [Internations.org](#).

4. Be patient. As eager as you are to fit in, living like a local takes time. Although you may never feel 100% acclimated in a foreign country or be fully accepted by native citizens, you'll continue to expand your new comfort zone with time.

5. Remain open-minded. Rather than resisting cultural differences, stay curious. There are multiple ways to do anything, from cooking an egg to complimenting someone. Who's to say which way is right? Is it better to drive on the left or right side of the road? The answer is subjective. Be flexible and open about how things "should" be done, and you might discover a better way.

6. Remember where you came from. To ease homesickness, bring a piece of home with you, like a keychain, picture frame, or pillow. Also bring something that represents your culture that you can share with your new friends, such as snacks, music, or photos.

After fielding numerous questions about what to do after moving abroad, I recognized a need for guided relocation services. So in 2011, I founded Orbis Relocation, through which I've helped more than 1,000 people move to 37 countries.

Most relocation companies cater to large corporations or specific towns, but I wanted to help regular people achieve their dreams of moving anywhere in the world. My clients were grateful to have someone there to make the process easy and straightforward, saving them hours searching for answers online.

Along the way, I realized there was a

growing need to combat misinformation on the internet. I took on a new mission to publish reliable tips and advice for how to move overseas, "slow travel" the world, or become a digital nomad.

What I Do Today

In 2018, I launched a YouTube channel and blog called *Traveling with Kristin*. The following year, I started a podcast called *Badass Digital Nomads*. In 2021, I wrote my first book, *Digital Nomads For Dummies*, and created a program called **Ready to Relocate**. This is my signature eight-step framework for moving to another coun-

try. It takes you through the process, step by step, of planning and budgeting for your move, choosing a destination... and making it happen. I cover all the logistics, from calculating your cost of living and forwarding your mail, to finding housing, and opening a bank account.

My program also prepares you for what happens after your move. What should you do in your first few months abroad? What should you expect during your first year? How do you vote from overseas, pay taxes, and apply for permanent residency?

For those who aren't quite ready to take the leap, my monthly articles in these pages will cover a variety of travel and living abroad advice on topics like working remotely... living like a local... and the best places to live or retire overseas.

My goal is to help you put your overseas plans into action. I'll provide a framework and encouragement to help you live your best life, whether that's at a French vineyard, Fijian beach, or the Panama Canal.

You can also live a perpetual slow-travel lifestyle, migrating with the seasons or as you desire. Technology and affordability have opened the world to more people than ever before.

As it did for me, living in foreign cultures can help you discover more about who you are and what you want to do in the world. There are infinite paths in life... and I'm excited to see where your journey leads you. ■

WHEN LIFE OVERSEAS GETS CRAZY... REMEMBER THESE 3 THINGS

Going abroad is lots of fun, but if the logistics, planning, or everyday practicalities of life become stressful, here are three affirmations to remember:

1. Stay patient and curious about where life is leading you. If you're struggling with narrowing down the choices of everywhere you can go in the world, remember that, often, one place leads to another. I never planned to live in Costa Rica, but going there brought me to where I am today.

2. Enjoy the journey. Today, you could be sitting at your breakfast nook, sipping

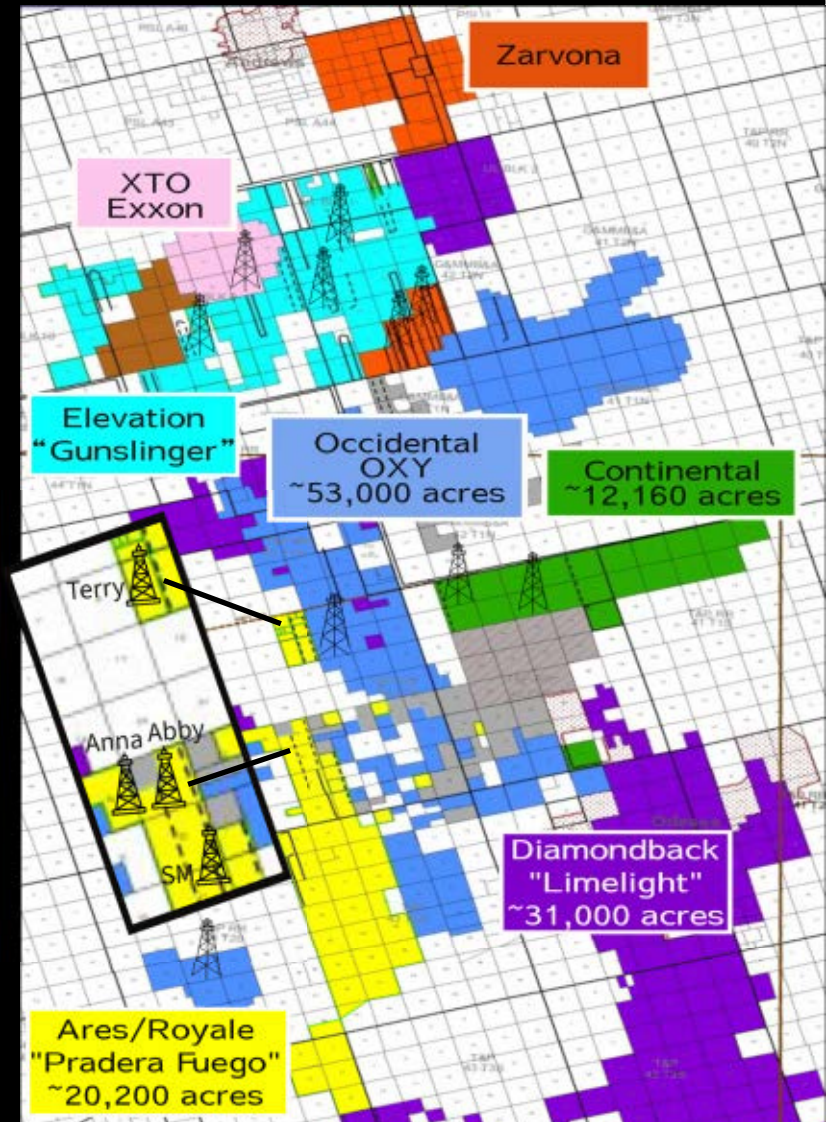
coffee. Tomorrow, you may be on the Basque Coast. The scenery will change; you will change; but life unfolds in each moment, all the same. Whether you're watching the sunrise in Biarritz or opening your laptop's inbox, be here, now.

3. In *Tinglish*, or *Thai English*, there's a saying, "same, same, but different." To me, this represents travel in a nutshell. Wherever you go, you'll notice things that are the same, yet different: people, cultures, food, traffic... Travel is a reminder that, although everyone is unique, we're all part of the same human race.



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When you can have views like this from home, it's no surprise Panama's western province of Chiriquí has drawn a diverse expat crowd.

Panama's Wild West: Expat Living From the Mountains to the Sea

Jessica Ramesch

At the foot of the volcano, as night begins to fall, I crunch down a wooded lane strewn with twigs and leaves. Bearing a wedge of cheese and a bottle of wine, I push through a gate. I was invited to come by for a drink, and in the absence of further instruction (“See you tomorrow in the little wooden house!”), I’ve simply turned up.

I find my hosts standing around a glossy brown stallion. **Volcán, Panama** is that kind of town... perfect for European expats Laurence and Olivier Prouvost, whose young daughter adores horses. (No shortage of them here.)

We continue along the path to a white house with a covered porch, where bread and cheese and other good things are laid out to eat. A little fete is underway. I’m introduced and join in the conversation as it flows past me, easy and unhurried.

Above the mountain peaks, the sky is losing its fiery glow. I’m enjoying the view and the cool mountain breeze... until the

June bugs begin to divebomb us. They’re harmless, but become bumbling little lunatics at night. Laughing, we gather up plates and glasses, and move the party inside.

The small wood cabin is warm, with silky cedar walls and bright, beautiful works of art. We sit close together around the coffee table, talking about our travels... food and cultures... and languages we’ve tried to learn.

One of my new acquaintances is Karina Janson Fitz—of “The” Jansons, a family with long ties to this cool and verdant mountain town. She tells me a story from a hundred years ago, when a young fellow named Carl Axel Janson hopped a ship from Sweden and sailed across the seas. This land spoke to him, and when he disembarked, it was for good.

[Janson Farms](#), just down the road from

where I’m sitting now, is his legacy. These days you can tour the lake and gardens and sample its coffee at a mountaintop café. Grown in volcanic soil—“hand selected and micro-roasted”—it’s my favorite. (I brew it dark and strong. Six heaping tablespoons in a standard French press, fill with cold water, and leave overnight.)

Laurence and Olivier came to Volcán from France to visit friends—also part of the far-flung Janson clan—16 years ago. The mountain town in the province of Chiriquí is part of Panama’s still-wild western frontier. For Laurence,

there was a *charme romantique*... a romantic charm about the place.

After three days, she woke up, looked at her husband and said: “This is a paradise. We have to buy a piece of land in Volcán.” And so they bought land, designed and built their home, and acquired two horses,

“This region is so much more than cowboys and ranches.”

Figaro and Espresso. (Their daughter Victoria is living her best life—the 13-year old is fearless as she rides and jumps in perfect jockey position.)

Inspired by the vivid colors and patterns worn by local tribes, Laurence started to paint in a new style. “I began to paint when I was 30, after working many years for a very elegant decoration shop in Cannes,” she says. She points out two of her extraordinary pieces, a camouflaged monkey on the wall above us, and a tiger peeking out from a fantasy forest in the bedroom.

Outside, mountains and jaguars and a volcano slumber under inky black skies. Inside, the wood cabin is bathed in soft, golden light. Bottles of red wine collect on the coffee table while three conversations (in English, with smatterings of French) go on at once.

At the end of the night, we’re all loath to leave. We step outside but linger for another 20 minutes, talking under the starriest of starry skies.

I leave with invitations to come back and stay. When I walk back to my cottage, it’s late and dark. I’m smiling, and I’m blissfully, completely unafraid. Volcán is that kind of town, too.

Live Wild and Free

Chiriquí is cowboy country—one of the first expats I interviewed here cheekily



described it as “The Texas of Panama.” But it’s so much more than ranches and livestock. It has mountains and streams and cloudforests, too. It’s home to the Volcán Barú National Park and La Amistad International Park. And it has a coastline, with beaches and pristine islands offshore.

Come to see the ancient stone statues of Sitio Barriles... marvel at thoroughbred horses, vampire orchids, and resplendent quetzals... and marvel at Chiriquí’s agricultural abundance, too. This is Panama’s breadbasket... a farm-filled, food-growing province.

A Diverse Community in the Chiriquí Highlands

The Chiriquí highlands is a forested border region well known as a retirement destination for many a U.S. expat. But every time I’m here, I meet people from all over the world. Cool, fun people that contribute to a rich community tapestry.

The region attracts expats with springlike temperatures and expansive mountain vistas. Volcán is my favorite highland town, but it’s too quiet and small for most. The neighboring district of **Boquete** is like Old Faithful—reliably

WHAT IT COSTS TO LIVE IN CHIRIQUÍ

This region is a clear winner for expats on a budget—in fact, when it comes to truly desirable retirement or relocation destinations, Chiriquí is damn near impossible to beat. That’s especially true outside of the fancy gated communities that attract well-heeled Panamanians and expats alike.

In upper Volcán, Christine Seronello spends \$930 a month on rent, electricity, and water. Simple Panamanian style cottages rent for \$500 or less, but she went for a modern three-bedroom, two-bathroom home. “With all the amenities, and in a very safe neighborhood,” she adds. Unlimited data for her cell phone costs \$20 a month. “And my high-speed fiber optic internet is—wait for it—\$37.11 a month for 350 mbps.”

Little luxuries are affordable. Chris-

tine spends \$40 a week on house cleaning and gardening. “I also have a dog, and vet charges are about 25% of what I paid in California... plus my guy here is really, really good.”

Doris Bercarich and Ray Thompson snowbird here every year. “Food costs vary,” says Doris. “Imported foods are very expensive, but if a locally produced brand is available, it’s just as good, and can be less than half the price.”

“Our supermarkets don’t sell much produce, as shoppers often prefer buying directly from farmers or produce stands. I once found bananas at the supermarket for 88 cents a pound, while a fellow on the street was selling 10 for \$1.”

Finding long-term rentals can take a bit of legwork, especially outside the hubs of

Boquete and David. Book a short-term stay so you can take your time, pound the pavement, and find the best option for you. If you’re looking to buy and/or build a place—to live in long-term, not to flip—now is a great time.

You could have your very own homestead in Chiriquí for less than half the cost in good-weather cities like Miami or San Diego. I have seen ocean-view plots in and around Boca Chica at prices that would make a Californian green with envy—from \$390,000 for over 2.5 acres to \$146,000 for just under one acre.

Las Lajas can be even cheaper. Earlier this year I saw a home of over two thousand square feet on a 7,000-square-foot lot listed for \$135,000. It’s not on the water, but the beach is just five miles away.

one of the best retirement destinations on the planet.

Most expat retirees choose Boquete for its perfect climate and active expat community. Temperatures are generally between 60 F and 85 F—that's five to 10 degrees warmer than Volcán. In this district of nearly 25,000 people, you have a ready supply of helpful neighbors and service providers to see to every need.

Residents say it's impossible to be bored here. There are fairs and charity events, concerts and lectures, and so much more. A steady trickle of Panamanian and international tourists adds to the buzzy, lively feel.

There's a beautiful hotel and country club called [The Haven](#), where memberships cost just \$53 to \$73 a month. It houses a spa, a gym, a pool, and a café. Take yoga or tai chi classes, get a massage, or chill on the perfectly landscaped grounds.

This year I decided to visit during the Boquete Jazz and Blues Festival, which takes place at the Panamonte Hotel every summer. (Panama's "summer" runs from December to April.) World-class entertainers have traveled to this mountain hamlet to perform on a stage set in an English garden, complete with twinkling lights and a dramatic mountain backdrop.

It's better than any concert or festival I've ever been to. (Including—forgive me—amazing blues performances I've seen in Chicago and New Orleans.) The crowd is an interesting mix of tourists and residents.

I chat with a retired drummer from the States, a Panamanian mom and her teenage daughter, and a young woman from Kansas who's leading the effort to get more fresh veggies in public school meals. Everyone is friendly and willing to meet me for lunch or drinks while I'm in town.

If you're in Boquete on a Tuesday, the weekly market is a great place to meet expats, as is [Morton's Bakehouse](#) (try the sourdough bread). There are many more restaurants—everything from cheap *fondas* to Mexican and Peruvian diners to upscale Panamanian spots like [Ngädrí](#) (part of the lovely little Isla Verde hotel and residences complex).

There's also a lot of move-in-ready housing. Get a three-bedroom home on three quarters of an acre for as little as \$177,000 or a similar-sized condo overlook-

ing Valle Escondido's small golf course for \$299,000. Take your pick; there's plenty to choose from.

It's easy to meet like-minded people in Chiriquí's small but active highland communities. Christine Seronello moved to Volcán in 2019 at the age of 69. "It was primarily the divisiveness and fear all over the U.S. that inspired me to start researching a different way to spend the rest of my life," she says.

In her new hometown, she found a sense of community and belonging. She got involved in community service—something that's always been important to her—and put in hours helping the recycling center, the spay/neuter clinic, and the local chapter of [Sorooptimist International](#).

She even helped a Panamanian couple start their own house cleaning and gardening business. "We have since grown to be a family," she says. "I'm tutoring their seven-year-old daughter (my "granddaughter" now) in English. My social life is pretty much centered around them and my community service."

Her life brings her great fulfillment, and she can't see herself leaving. "Where I live in Paso Ancho, three miles north of Volcán, there's no need for air conditioning. It's a beautiful environment."

South to the Coast: 2 Places to Skip and 2 to See

From the cool mountains I make the 45-minute drive down to hot, steamy David—Chiriquí's provincial capital. It's an inexpensive, convenient city, home to malls, movie theaters, clinics, hospitals, big box stores, government offices... pretty much anything you could possibly need.

A good many expats have moved here, most of them melting into the local population. But with so many wondrous places all around it, I say why choose David? For me, it's a place to stop for a bite or to buy something I need. (Today it's wireless earbuds and a Greek salad.)

I continue my drive to the shore, passing the road to La Barqueta beach. The Las Olas resort and residential community here have attracted some expats—it's on a lovely stretch of bronze-brown beach—but to me it always feels a little dead.

My top picks for coastal Chiriquí are **Boca Chica** and **Las Lajas**. They aren't as close to the hub that is David, and for that reason, they're less convenient. But for the adventurous, these still largely undeveloped destinations have a lot to offer... and the hour-and-a-half drive is worth it.

When you first lay eyes on the village center at Boca Chica, you may think I'm out of my gourd. It's tinier than tiny, and no beauty. But just wait till you approach the water... It's so clear and blue it could be

the Caribbean—but this is Panama's *other* shore. This is the tropical Pacific.

There's a small but vibrant expat community along the coast here. People from the U.S. and Canada... and from as far afield as Russia. The first couple I meet is

from South Africa. They run the [Boca Chica Bay Eco Lodge](#), which I booked purely for the view. And it does not disappoint. There's a patio and small infinity pool where you can take in the bay, its gleaming blue water pooling around green-tufted islets. Sunset and sunrise are spectacular.

Life here is all about being on the water, so after a huge breakfast, I head out for an island tour. Joining me is a couple from Austria, a trio of women (two from Panama and one from Argentina), and two more South Africans. A friendly little crowd.

The Gulf of Chiriquí and its islands are part of the country's ocean park system.

"Gleaming blue water pooling around green-tufted islets."

GETTING TO AND AROUND CHIRIQUÍ

From Panama City: Flights to David are about an hour (from \$180 round trip with [Air Panama](#) or Copa), whereas the drive to David, the capital of Chiriquí, will take you about five hours. From David, rent a car or take a bus to your next destination. Gas prices in Panama fluctuate but are usually about the same as in the States. Here are some approximate drive times from David:

La Barqueta: 30 minutes
Boquete: 35 minutes
Volcán: 45 minutes
Boca Chica: 55 minutes
Las Lajas: 1 hour 20 minutes



The beauty of Chiriquí extends from the mountains right down to the Pacific.

(Panama has protected 54% of its total marine area—more than any other country in Latin America.) It's home to **Coiba Island** and known as Panama's Galapagos. Think world-class diving next to a fishing mecca. Here you can see bottlenose dolphins, giant golden seahorses, and harlequin shrimp. It's like something out of a James Cameron film, but vividly, intensely real.

Today my destination is not Isla Coiba—there are many others to explore. My favorite is the wee island of **Bolaños**, where we find a slip of a white sand beach framed by rocky outcroppings and a micro jungle. The water by the shore is baby blue and so clear that when I snap a photo of a fishing boat, it appears to be suspended in mid-air.

As we make our final approach, a snorkeler drifts into view. There are only a few people here, so it feels like our own private island. There are no lounge chairs, no cabanas... when we leave, I imagine it will look like it did a thousand or even 10,000 years ago.

Just 40 miles from Boca Chica, **Las Lajas** has a different kind of beauty. The little town has charm, with its small park square and a sweet little Spanish style church. The beach, six miles south of town, is a vast expanse of deep gold bordered by a long and often flat strip of blue. It has room for hundreds, and can get very busy on holidays—it's one of Panama's best and safest public beaches.

Most days are peaceful and quiet, though. If you yearn for big skies and

sweeping vistas, come to Las Lajas. Like Boca Chica, it still has a remote feel. There's no fancy supermarket, just a few general stores and restaurants (a nightlife hub it is not). But there's a nice little community here—local residents and weekenders, along with expats from Canada, the U.S., Germany, Italy, Switzerland, and more. And it's close enough to David that you can make weekly supermarket runs.

What's Challenging About Chiriquí

Like most warm, tropical expat destinations, Chiriquí has its pros and cons. It gets a lot of sunshine, but it also gets a lot of rain—up to 100 inches a year in the mountains and about half that at sea level.

"Yes, challenges abound. Electricity is improving, but is still unreliable, and it isn't uncommon to be without power for a few hours each week," says Canadian expat Doris Bercarich. "But I wanted a moderate climate, not too hot, so the mountain region seemed perfect for me. Once there, we fell in love with the breathtaking scenery, the hiking, and the people."

Christine concurs. "It's a developing region, so in many ways moving here was like going back in time," she says. "But a positive side of being in a developing country is that it's always getting better. I'm amazed at the increase of desirable items available in the local stores in the three years I've been here."

"It's a pretty simple lifestyle," says Doris. "But it's immensely satisfying; you live in the moment."

"It's a simple lifestyle but immensely satisfying."

Which Chiriquí Town Is Right for You?

Your lifestyle will depend on which part of Chiriquí you choose. Most expats go for convenient, active Boquete. But Volcán is catching up. The roads look great... I had reliable internet at my Airbnb... and I found fine wines, cheeses and more at the top two grocery stores. (For \$67 a night, I got a two-bedroom cottage with a kitchen, terrace, and jaw-dropping views of Volcán Barú, Panama's highest peak.)

For a soft landing and extra expat support, choose Boquete or Boca Chica. For adventure and untapped opportunities, I like Volcán and Las Lajas.

No matter where you decide to plant roots and grow, the province is yours to explore. It's a happy little microcosm where you can find everything from magic mushrooms to pickleball courts to some of the best hospitals outside this nation's capital. All you have to do is ask around. (For the record, I'd advise against buying any illegal drugs while you're here.)

During an early visit, Doris stayed at an expat-run Airbnb and struck up a conversation with her hosts. They told her about a hiking group and a women's group. "From these, I formed some very special friendships," she says. I've tapped that same expat grapevine many times over the years, looking for tips and recommendations. People have been kind and generous with their advice.

"There are many ways I can describe Chiriquí," says Doris. "I can speak to the lushness of the mountains, the almost limitless expanse of a myriad shades of green, dotted with ripening, glossy red coffee beans. Or the smell of the grasses after a thunderstorm, that reminds me of what the world smelled like when I was five years old... The cacophony of exotic bird sounds at dawn and dusk, and the buzz of iridescent hummingbirds, speeding by on their way to find nectar."

"But what makes it special to me is the people. In my brief time here, I've met kindred spirits who have welcomed me and helped me find my place among them. We've sipped margaritas together, wrangled tarantulas (ok, they did this for me), and spent many hours laughing. At the end of the day, I put my feet up, look around the tiny paradise I've found, and think: *What could be better?*" ■



In Cuenca, one of the world's best retiree destinations, doctors still make house calls.

Ecuador Offers Healthcare As it Should Be

Carolyn Hamilton

The hospital was so clean you could eat off the floor in the men's room, without a spoon," said my new friend Mike. He'd recently had angioplasty and a heart stent procedure in Cuenca, Ecuador.

Mike and I are expats here in Cuenca, and when we talk to others thinking of moving to Ecuador, they always ask about the medical.

One of the first things that impressed me is how personable the doctors are. They take their time to listen to and understand your medical situation and history. They'll even give you their cell phone numbers.

Most doctors do not have nurses, and there's no such thing as "physician's assistants." You speak directly with the doctor and many of them make house calls.

I often share the story of the afternoon I called my GP, Dr. Anthony Guillen about a bout of diarrhea. He prescribed medication and said, "Can you come see me tomorrow at 10 a.m.?"

Or the story about my friend Ellen Westover, a retired RN from El Paso, who had surgery on her hip for a torn labrum. She says of her physician, Dr. Santiago Romo, who specializes in orthopedic sur-

gery and rehab (and was formerly a Peace Corps doctor in Ecuador). "He followed up with visits to my house, and I had physical therapy. I was walking almost immediately with limited weight on my hip."

New Jersey native Guy Madchen says, "My last three doctor visits in the U.S., where I shared my concern with an issue, were rushed-through exams, maybe 10 minutes. My doctor in Ecuador spent time listening to my issues and didn't dismiss my concerns. She recommended medicine that is already showing promise in addressing my symptoms. My wife is a long-term medical professional and worked at high levels within large U.S. healthcare systems, and she is totally impressed."

Healthcare Options in Ecuador

Ecuador's healthcare system features world-class doctors, private and public hospitals, and high-tech diagnostic and treatment equipment.

The best private medical facilities and services are in Quito, Guayaquil, and Cuenca, and the latter has the lowest costs. Cuenca has 10 private hospitals and clinics, all of which offer emergency services.

Cuenca expats have experienced positive results for everything from respiratory illnesses to open heart surgery. Many doctors have trained in Argentina, Chile, and Cuba—all known for having some of the best medical schools in Latin America. Many doctors here also speak excellent English, especially if they've trained in the U.S. or Europe.

How Do Costs Compare?

Ecuador has a constitutional mandate that says no one in the country can be refused medical care.

Costs here are 10% to 30% less than they would be in the U.S. A private hospital room in Cuenca—with full medical service and meals—averages \$225 a day, compared to \$950 in the U.S.

A consultation with a general practitioner can range from \$25 to \$40, with specialists charging about \$10 more. Follow-up visits, called "controles," are often free. A set of simple x-rays runs about \$45, while a comprehensive blood test costs about \$75. Medicines also cost significantly less, with many available over the counter without a prescription.

Plus, you don't need to be a citizen to benefit from Ecuador's social security (IESS) healthcare system. Anyone with permanent residency status can join. I pay around \$74 a month. All your medical costs will be covered, and there are no pre-existing conditions or age restrictions. There are also no deductibles or copays.

Susan B. says, "I had both knees replaced on separate occasions by IESS surgeons. The clinic staff was great, and the results were excellent."

Six years ago, I experienced a successful and pain-free emergency gallbladder surgery at the IESS hospital. Aside from the fact that my surgeon looked handsome enough to be guesting on *Gray's Anatomy*, he spoke excellent English, and made sure the staff attended to all my needs. I didn't have a private room, but the environment was quiet and clean. And after four days, I was able to go home.

You can also get emergency service in any emergency room in the country, and IESS will cover it.

Having said all that, it's important to remember that IESS is a government-run program. If your Spanish is limited, you may have difficulty navigating the paper-

work. Also, there can be long lines for the IESS pharmacy, and not all medicines are available there.

Private Health Insurance Options

If you want to purchase private health insurance, the costs in Ecuador are still a fraction of what you'll pay in the U.S. Monthly fees range from \$40 to \$100.

You'll find a variety of specifications and deductibles. Just as in the U.S., costs for these will rise with pre-existing conditions and age. Also, you could be denied coverage altogether, especially if you're 65 and older.

My husband and I, and many of our friends, do not pay for extra insurance. We pay into the IESS system monthly, and for day-to-day needs, we pay as we go. With private health insurance or a "pay-as-you-go" option, there are no long waits for appointments with specialists, or for medical tests and results.

"I had my hip replacement surgery done privately at [Monte Sinai](#) by a top surgeon for \$7,000, including titanium prosthesis with ceramic liner," says John Wilson.

Another expat, Arnold Brown, told me he had cataract surgery for a total cost of \$1,270, which he chose to pay himself. "My deductible alone in the U.S. would have been twice that," he says.

When I fractured my ankle on vacation in another country and returned to Ecuador, for the sake of expediency I chose not to use the IESS system. My doctor made a house call, sent me for x-rays, and referred me to an orthopedic surgeon who put a cast on my foot. My out-of-pocket cost for all of this, including follow-up, was less than \$250.

In Ecuador you'll also find a wide variety of choices for alternative healthcare, including acupuncture, acupressure, natural medicine, chiropractic, hydro-colonic therapy, and massage therapies.

Be aware, though, that private insurance may not cover all of these alternatives.

Choosing Your Doctor

As with any recommended major medical procedure you'd have done in the U.S., it's a good idea to seek a second medical opinion and verify the costs of procedures and treatments.

Carlos Ramirez, an insurance agent

with [Blue Box Asesores](#), explains, "The cost of medical treatment in Ecuador is not regulated by any entity, which means the doctor decides the cost for the medical procedures they perform. Even so, there are rules and laws that regulate the doctors and health services you receive in our country." He adds that you can verify that your doctor has a medical license registered in the government's [SENESCYT](#) system and that the clinic you attend has permits issued by [ACESS](#).

Expat Ralph D. says, "I was told by one doctor that I needed a knee replacement surgery. I saw another doctor for a second opinion and he suggested we try ozone treatment first. Since then, I have been pain-free and extremely active for the past six years."

Doug Hackett, a retired Los Angeles realtor, says: "While living in the U.S., I was diagnosed with a bulging disc in my lower back. I had physical therapy, but continued to have pain. After an MRI here in Ecuador, it turned out I had another bulging disc. My doctor gave me a set of ozone injections (these are used to relieve pain and treat disease). The first ones were done in his clinic with imaging to determine the correct sites for injection. The following injections were performed in my house. I am happy to say I am pain-free... for the first time in 16 years! I am walking and exercising and feeling great."



Having a cavity filled in Ecuador costs around \$30 to \$40.

"Private health insurance is a fraction of the cost in the U.S."

What About Dental Work?

When my husband—with a broken tooth and just a few dollars in his pocket—visited a new dentist for a consultation, the dentist offered to fix it on the spot. "You can come back and pay me tomorrow," he added. The cost was \$30.

Dental work in Cuenca is highly affordable. A filling may be \$30 to \$40, a cleaning about \$30, and a crown \$250 to \$400, depending on the type of material used. An implant costs about \$1,200.

Dr. Daniel Pinos, an English-speaking dentist who does crowns, cleaning,

dentures, extractions, and fillings, also works with a group of specialists for more complicated needs like dental surgery, implants and pediatric dentistry. He says that while there is a dental school at the University of Cuenca,

"dentists also train in other countries like Brazil, Chile, and Colombia. But not so much in the U.S., as it is so expensive."

You'll find it easy to find English-speaking dentists and dental staff, especially in Cuenca.

Home Healthcare

[VIP Home Healthcare](#) is a Cuenca service that offers a medical alert system, with a staff of licensed nurses and doctors on call. My husband (who's 90), wears their medical alert monitor. The deposit for the device was \$100 and we pay \$40 a month for the service. VIP was recently voted "Cuenca's Best Home Healthcare Provider."

Sharon Jackson has lived in Cuenca for the last nine years. When her husband fell in the bathroom, with his back blocking the door for entry, he used the medical alert monitor to call VIP for assistance. Sharon says, "This medical alert system is excellent and well worth the cost."

You may choose to hire a medical facilitator to help you navigate Ecuador's medical systems and translate for you. An hourly fee for this service can be around \$20, with transportation included.

The best way to find a facilitator or any other medical professional if you are new to Ecuador is to ask the expat community. They'll be invaluable in seeking local medical information and referrals for your specific needs. ■

In today's crazy world, the idea of a bolt hole somewhere that's warm and sunny all year round (where you don't have to worry about spiraling heating costs) or near the beach, or up in the mountains away from it all has become very appealing to many folks.

It's no secret that house prices in the U.S. have soared. The typical U.S. home value at the beginning of 2020 was about \$230,000, according to Zillow data. As of May 2023, it has shot up to more than \$330,000—that's a 43% rise in just two years. For desirable real estate, you're talking much, much more. It's no wonder that the percentage of Americans who still think it's a good time to buy has hit its lowest point since the 1970s.

Add to that rising inflation, the rapidly rising cost of building materials, a dearth of inventory, as well as rising competition from investors, and the future looks even bleaker for home buyers.

The solution? Look overseas. While real estate has gotten scarcer and prices have risen in other parts of the world too, it's still possible to find that perfect condo by the beach... a cottage in a tranquil village... or a bolt hole in a beautiful hilltop town. You just need to look beyond U.S. borders.

I spend my summers in Europe, scouting as much as I can from my home in Portugal. I love it here. Europe's pleasant summer weather—with warm temperatures and longer daylight hours—along with its rich cultural heritage, iconic landmarks, and diverse gastronomy makes it an incredible place to spend time. And also a great place to hunt for real estate.

Sure, Europe's top tourism spots are expensive, but get off the beaten track and it's not hard to find incredible opportunities. I'm talking about homes in stunning places, where the cost of living is less, the weather is good, the views are spectacular, and the living is easy. A base from which to hide out, relax, and explore the cultural riches of the Old World... for \$150,000 or less.

Here are three places to start looking:

Portugal's Hidden Hill Towns

Until recently, Portugal was a secret. Sure, millions of tourists visited the beaches of the southern Algarve, which gets 300 days of sunshine a year, but beyond that the



Lovely but little-known Portuguese towns like Castel de Vide can throw up bargains.

France, Italy, Portugal: Dream Homes for Under \$150,000

Ronan McMahon

country was pretty unknown.

I've been scouting here for years. I've spent many months on the ground and I've bought here. Along with my home on the Silver Coast, I also bought an investment property on the Algarve, which I've since sold for six-figure gains.

I've found many opportunities for serious real estate investment in Portugal, beginning after the crisis of 2008/09. But if your budget is around \$150,000 and you just want a dreamy property... there's so much on offer.

Portugal has mountain villages and hidden hill towns where time slows down and the food is farm fresh every day. There are rich rolling hills, sun-drenched vineyards, and vibrant little university towns. The cost of living is incredibly low, the people are so polite and friendly.

The hill town of **Castelo de Vide** in eastern Portugal is a place that's charmed a number of my scouting team. It's one of the best preserved medieval towns in Portugal. A jumble of red-roofed, white-washed houses cling to the side of lush

slopes in the foothills of the Serra de São Mamede. You'll find walking trails through pine and beech forests. Olive groves are everywhere. It's a part of the world perfect for escaping and relaxing. And while it feels a little stuck in time, it has plenty going on, with lots of stores, cafés, and restaurants too.

It's here I came across a spacious [two-bedroom house](#) for €125,000 (\$135,071). The house is whitewashed like everything in this eagle's nest of a town. Huge granite slabs frame the doorway and bright red roses climb the wall. And, importantly, the house was restored in

2001, so it's move-in ready.

When buying historic homes, go for a place that's already been renovated. Don't take on the work, the costs, the hassles. Let someone else do that and reap the rewards.

But if you like a challenge, there are numerous fixer-uppers available. I came across a large [three-bedroom townhouse](#) with a roof terrace listed for just €50,000 (\$54,028). But you could expect to spend that again restoring it.

“Get off the beaten track for incredible opportunities.”

The Overlooked South of France

Whether you dream of a pied-à-terre... a rambling farmhouse... or a village house wrapped in wisteria-hung memories of long ago, France has something for you.

There are scores of hidden corners of France for bargain hunters. But my favorite is the Languedoc region, right next door to Provence.

Once known as the “poor man’s Provence” the Languedoc region of southern France is slowly arriving as a destination. In fact, for six years pre-pandemic, tourist numbers here rose by an average of 17% a year.

I scouted the Languedoc in August 2019 searching for a profitable property to use for a few months of the year out of high season, when the weather’s still warm (this was before I decided on Portugal’s Silver Coast). I was also interested to see how this part of southern France stacked up in terms of value and opportunity against its famous neighbor, Provence.

The Languedoc’s Mediterranean coast is part of France’s sun belt, and its long sandy beaches are still fairly uncrowded. Inland, you’ll find wild mountain ranges, dramatic gorges, and stunning hill towns that many Francophiles will tell you are more authentic than what you’ll find in over-touristed and over-priced Provence.

If your idea of France is fairytale castles perched on rugged mountain peaks and medieval villages, with amazing food and local wine, then you’ll find everything you want in the Languedoc. And if you yearn for Mediterranean views, long beach strolls and fresh seafood, then the Languedoc has that, too.

Many foreigners arrive in the Languedoc, fall in love with a historic home, and

pay handsomely for impressive renovations that will never be reflected in the price when they sell. But there are plenty of turn-key renovated properties available. You need just swoop in and enjoy.

For instance, I found a completely [renovated home](#) with two bedrooms and two bathrooms for €99,000 (\$108,050). The house is near the **Olargues**, described as one of France’s most beautiful villages. Set in the Regional Natural Park of Haut-Languedoc, its preserved buildings date to the medieval period. You’ve got lakes, rivers, and waterfalls on your doorstep plus a weekly open-air market (along with cafés, restaurants, and shops) in Olargues.

If you’re after something a little more grand, you can even own a [two-bedroom, two-bathroom apartment](#) in a converted 18th-century château near the town of **Olonzac** for €125,000 (\$136,427). The château offers high ceilings, original floor tiles, and impressive fireplaces, along with magnificent shared common areas, including a walled garden.

Italy’s Hidden Heartland

The cradle of the Renaissance, the birthplace of opera, the country that gave the world Italian food... Italy is jammed with treasures, and many of its cities are themselves works of art.

It also has many small art towns, medieval gems set amongst sun-drenched vineyards, olive groves, and wildflower meadows... gentle wooded hills crowned with castles and medieval villages...

In Italy, you don’t need a lot of money to live the sweet life. You have sun, a vast cultural heritage on your doorstep, and infinite variations of the most delicious food in the world. Just as well, because Italy is a chronic economic underperformer, stuck in almost constant political paralysis, with a per capita income that has been steadily declining compared with its European peers.

That’s why all over Italy you’ll find remarkably low-priced real estate. Look off the beaten path, away from what I call the “George Clooney real estate”—the kind that attracts the global elites—and you’ll uncover truly deep value.

If you’re looking for a taste of Tuscany without Tuscan price tags, look next door to Umbria. It’s every bit as beautiful, with rolling hills and vineyards, medieval hill towns, and fantastic food.



A historic home in San Feliciano, Italy, on the shore can be yours for €140,000.

Umbria is Italy’s green heart, and sinfully overlooked. But that means you can find real bargains here. For instance, I came across a fully [renovated historic home](#) in the center of **San Feliciano**, a village on the shores of Lake Trasimeno, for €140,000 (\$151,448). The property of over 1,000 square feet, has its original stone walls, large wooden beam ceilings, and includes a cellar. You’ll find numerous beaches along the lake here and the location is central for exploring the stunning medieval towns in the vicinity, including Perugia and Assisi.

Like France, there’s also the opportunity to live in your own castle. Surrounded by centuries-old olive groves and immersed in the tranquility of the green Umbrian hills, I uncovered an opportunity to own an [apartment within a castle](#) that dates back to the early Middle Ages—for just €115,000 (\$124,404). The structures have been completely restored, maintaining the terracotta floors and stairs, exposed wooden beams and brick vaults. From the castle’s eagle-eye position, it has extraordinary views over the Umbrian landscape, including Lake Trasimeno. ■

Note: Unless I say otherwise, I haven’t seen the properties mentioned above in person, nor have I conducted any due diligence (always do your own due diligence on any real estate). The properties above were all available as of the end of May 2023.



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.



Olargues, rated as one of France’s prettiest villages, offers property for under €100,000.



Mary and her husband Kevin swapped life in California for a laidback Mediterranean island lifestyle.

A New Life in An Old World... Living the Dream on Gozo

Mary Charlebois

The island of Gozo called me like a siren. From the ferry, I could see Mgarr Harbor and the brilliantly colored fishing boats heading into the Mediterranean. Limestone buildings nestled in the hillsides blazed amber in the golden sunrise. This was 2019—my first visit to Malta’s second-largest island—and I was immediately enchanted.

After that initial trip, my husband Kevin and I began thinking of making it our retirement home abroad. And in January of 2023, we took the leap... moving from Northern California to begin our new life in an old world.

We had a number of reasons for choosing Malta. The diverse culture and way of life were equally influential. Malta has been coveted and conquered over the centuries by 12 different nations, including the Phoenicians, Romans, Arabs, Normans, Sicilians, Spanish, French, and British. And each conqueror left their mark on the architecture, art, music, language, food, and religion. Today, Malta is an independent republic and a member of the EU.

Another reason we chose Malta was for the location. In retirement, we work part-time as travel writers, photographers, and

hotel scouts. And this tiny island nation in the center of the Mediterranean is surrounded by Europe, the Middle East, and Africa. By basing ourselves here, we have quick and budget-friendly access to places like Sicily, Tunisia, Libya, Greece, Turkey, Egypt, Morocco, Spain, and France (all are a ferry ride or a short flight away).

Although most expats live on the main island of Malta, we chose smaller, quieter Gozo. We were drawn by rural lifestyle and slower rate of development. Gozo is just 41 square miles and is primarily agricultural. Small farms fill valleys with terraced hillsides. Time passes slowly... The pace of life feels like at least 40 years in the past. But it’s one of the things we love about it.

After visiting the 18 villages of Gozo, looking for our place to settle, we decided on three potentials—Għajnsielem, Qala, and Nadur. They are all on major bus lines and not far from the ferry terminal for trips to the main island.

Nadur was our final choice because of its location. It is the second-highest village with a magnificent view across the Gozo Channel and the isles of Malta and Comino. We love sitting on our terrace watching ferries and sailboats crossing

the incredibly blue water. And for those hot, humid days, Nadur’s height delivers a cooling southerly sea breeze with nothing blocking it from our windows and terrace.

Other reasons for making Nadur our new home are the small shops and markets, cafés, and restaurants we can walk to. On Wednesday mornings Nadur hosts one of the island’s largest street markets, where anything you might like is for sale.

And Nadur is located on three bus lines. Getting to any village on the island is quick and easy. There are also walking paths that lead to close-by towns and beaches.

The village has lots of activities in the main square. At least once a week, there is a concert, traditional Maltese music performance, or an art exhibit, a car show, or some other event. It’s the perfect place to meet folks and join in the fun.

The village church is also a fruitful source of activities. Spaghetti dinners are my favorite, but there are classes, social gatherings, bingo, and activities for kids.

In addition, there are expat social groups, websites, and social media accounts that have been a rich source of new acquaintances and information.

On Facebook, we are active in the [Gozo Expats](#) and [Island of Gozo](#) groups. A website that has been very helpful is [Malta Uncovered](#). It’s a wealth of current information, and Ed, the author and editor, is always glad to answer questions and give guidance.

English is the official second language of Malta, so settling in here has been easy, and the Maltese are friendly folks. They are good-natured and love to help newcomers. We made several friends at the bus stop and our favorite village café, [Andria’s](#).

In Search of Our “Must Have” Home

We knew we wanted to rent rather than buy a home, so we started our search by making a list of “must” and “must not have” features we fancied. For example, our new home must have a sea view and a large, well-equipped kitchen. And it must not be in a large complex. Then we spent hours researching online to get an idea of what our apartment might cost and set our maximum rental budget.

Within a week, we found our Nadur apartment with the help of [Dhalia Real Estate](#). Our agent, Gaitano, worked diligently to fulfill our needs. We found a fully furnished, second-floor, three-bedroom,

two-bathroom apartment for €700 (\$760) a month. It has sea and country views, that fully equipped kitchen we wanted, a sea-view terrace, a laundry room, and a lift. The 2,200-square-foot apartment has Maltese tile, Italian marble surfaces, and high-end furnishings.

If you're going to rent in Malta, here are a few things you should know...

At the lease signing, you'll need one month's rent, a deposit equal to one month's rent, an agent's fee equal to a half month's rent, and 18% VAT (Value Added Tax) on one month's rent. This is standard.

Cash in euros was required for the rent, deposits, fees, and taxes (foreign checks aren't accepted). Some real estate companies will take a credit card, but our agent and landlord wanted cash, as most will.

To be valid, the lease must be registered with the Rent Registration Office, part of the Housing Authority. Our landlord took care of this, and we received a notice from the Rent Registration office confirming it was done.

Living On Our Pensions

Rent, utilities, transportation, food, and entertainment are far cheaper here than in California. In Gozo, we can live comfortably on our combined pensions and even have money left for our travel fund.

Food basics cost less here. For example a small loaf of fresh bread is \$1, and I can get a dozen eggs for \$2.30, and a kilo of local oranges for \$1.30. Locally produced foods like lamb, rabbit, chicken, pork, tomatoes, potatoes, dates, olives, lemons, pumpkins, broad beans, and incredible herbs can be found in the markets and shops for prices I still find hard to believe.

I've never been a "shop till you drop" kind of person, but I must admit, I enjoy shopping in Nadur. In the village, there are small specialty "mom-and-pop" type shops—so the butcher sells only meat and the baker makes and sells fresh bread, cakes, and pies daily. There are three small grocers that sell grocery and deli items and our little town also has clothing stores, a newsstand, two pharmacies, a florist, and a pet supply shop.

Mobile hawkers are among my favorite merchants. Small trucks and vans with unique melodic horns pass through the village. Then they stop and open up shop at various locations. There is a baker, a greengrocer, a fishmonger, a general goods seller, and a gas man. For the gas man, you leave your empty gas canister on your stoop and an envelope with €15. In return, he'll leave you a full canister.

Street markets are my second favorite place to shop. On Wednesdays in Nadur, vendors fill the square with everything from apples to zippers. It's a social and shopping event. I'm learning the art of bartering (it's almost expected here and the best way to get a bargain).

There are supermarkets and malls in Victoria, a 15-minute bus ride from my home. I occasionally shop there, but I've come to know the folks that have shops in my village, and I like supporting them. And the village's prices (especially food) are a little lower.

We don't own a car here. Neither of us wanted the challenge (they drive on the left) or expense. Narrow streets meander through villages designed centuries ago when donkeys and carts were the primary mode of travel. By doing away with two cars, we eliminated car payments, insurance, taxes, license fees, fuel, and maintenance, putting over \$10,000 a year back into our cash flow.

Instead, we use our feet and public transport. Bus service is plentiful, efficient, clean, and safe. But best of all, it's free for residents (non-resident fare is \$2.16). If you purchase a [Tallinja card](#) (bus card), you'll pay as little as €3 (\$3.24) per day for unlimited

rides. We also use [BOLT](#), an Uber-like app.

We take one of the two ferry services when we go to the main island, Malta. Roundtrip for a senior foot passenger is €4.56 (\$5) for the [Gozo Channel Ferry](#)—a 20-minute ride to the north end of Malta. And €6 (\$6.50) for the [Gozo Fast Ferry](#)—a 45-minute ride to Valletta, Malta's capital on the east of the island.

We Save On Healthcare

Once we have our permanent residency status (see below), we'll be eligible for the National Healthcare System. It's provided at no cost to all permanent residents and citizens.

Until then, we have a health insurance policy designed for expats with [Laferla Insurance](#). It costs €1,200 (\$1,299) annually for

both of us. In California, our Social Security Medicare premiums totaled \$3,960 annually. Our expat policy has no deductible and pays 100% of the bill (except for elective procedures). When we moved here, we discontinued our Medicare, and have now added \$2,500 to our annual cash flow, while receiving better coverage.

Becoming a Permanent Resident

We appreciate our new life in this old world, and have applied for residency. While it's relatively easy, it takes time and lots of paperwork. See [Identity Malta Expatriates Unit](#) to find a residency permit that works best for you.

If you decide you want to move here and apply for residency, apply for a long-term visa before you arrive. You must apply at the Malta Embassy in your country. Without the long-term visa you can only stay 90 days within a 180-day period, and the resident application process is likely to take longer than 90 days.

Since the end of 2022, residency applications can only be submitted online. The application fee is now €27.50 (\$29.80), but there are other fees involved depending on the type of permit you want. Once you receive approval, you must appear in person at an Identity Malta office for your identity card. In your acceptance letter, you'll be told where to go and how to make an appointment. With permanent residency you get all the rights of a Maltese citizen, except voting. ■



Oaxaca has the best food in all of Mexico—and possibly the best in the world,” says Dan Levinson of the historic, colonial-era city, in the highlands of south-central Mexico.

“And there’s art everywhere you go—traditional art and modern art that takes on traditional themes. It’s so inspiring to be around.”

Dan and his wife Cheryl Goldberg retired last year from their jobs in North Carolina. They wanted to spend their retirement years being active, traveling around the world, and immersing themselves in new cultures.

They initially came to Mexico with a 180-day tourist visa in the fall of 2021. “We went to Mexico City, San Miguel de Allende, Ajijic, Mérida, Oaxaca, and then spent 10 days in Chiapas. Other than Mérida, which was too hot for us, we liked each place better than the one before it,” Dan says.

When they first visited [Oaxaca City](#) though, they knew they’d found a place where they could stay long-term. Home to about 300,000 people, it’s a big enough city to have everything you need, but small enough to know your neighbors.

Cheryl says, “Our long-term plan is to live here for eight months out of the year, avoiding the hot months from March through May. Our goal is to live somewhere that’s inexpensive and nice enough for most of the year so that we can save up and travel for the remainder of the year.”

Though they could get by reasonably well without being bilingual, Cheryl and Dan felt learning Spanish would enhance their experience in Oaxaca. They’ve enrolled in an intensive immersion school called [Oaxaca Spanish Magic](#). “I want to be completely fluent by the time I’m 65,” Dan says (he’s 62). “There are a dozen Spanish language schools within a couple of miles from where we live. We pay \$140 per week for classes that last four hours a day, five days per week. That’s 20 hours of full immersion every week. The *Oaxaqueños* speak their language slowly, so it’s easier for me to understand.”

“I’m taking an online fiction writing class in addition to the Spanish lessons,” Cheryl says. “We go out for lunch or dinner every day. We never did that in the U.S. because it was too expensive... and the food wasn’t that good. My biggest pleasure is sitting down for a lunch—the



Oaxaca City is known for its world-class food scene and diverse artistic culture.

“We Can Afford to Eat Out Every Day in Foodie Oaxaca”

Wendy Justice

food here is exceptional and it costs practically nothing. To me, it’s the greatest thing ever.”

Everyone who lives here raves about the local cuisine. Oaxaca is famous for its *mole* sauces, silky Oaxacan cheese, and *molotes*, a popular street food similar to empanadas. “Sometimes, it’s just tacos or street food for us,” Cheryl says. “We don’t go to the fancy restaurants; we find that they’re no better than the ones where you don’t have to spend so much. One of our favorite places to eat is [La Cosecha](#); it resembles a food court and its food is organic. All the expats like to eat there. There are several places like that in Oaxaca, but this is our favorite. When you sit down for a meal in Oaxaca, it’s superb. You never have a bad meal here.”

And it’s not just the restaurant food that’s better in Oaxaca. “We often shop at the Chedraui supermarket, which is about a 25-minute walk from our home, Dan says. “It has a couple of aisles with organic products. There’s another market in the Reforma neighborhood of the city where

we buy our produce... It’s incredibly good and very inexpensive. Plus it’s farm-to-table so it tastes better. It’s easy to eat healthy in this town. So much of the cooking is done without using any oil on a big grill called a *comal*. I can eat things here that I’ve had trouble with in the States.”

Oaxaca City has a large expat population—about 20,000 altogether—but many are young remote workers who live here during the winter months and return

to their home countries during the hot season. It’s cooler and less humid than the lowlands, and the city’s average annual temperature is a comfortable 70 F, though some days can exceed 90 F.

Cheryl and Dan have met other retired expats, but they say they’ve had to work at it. “It’s a little harder here because this isn’t an expat haven,” Dan says. “There are some retired expats, but they’re spread out around the town. Many of them want to immerse themselves in the country and have Mexican friends, so it’s not a place to move to in order to be around other expats.

“My biggest pleasure is sitting down to lunch.”

“We’ve found ways to do it, though. There’s a language exchange, or *inter-cambio*, that meets on Saturdays. Native Spanish and English speakers meet and we speak one language for an hour, then switch to the other language for an hour. It’s a good way to meet other expats and *Oaxaqueños*, too. There’s something about being forced to speak another language; we learn about their culture and their day-to-day lives, so it makes it real,” Dan says.

“The [Oaxaca Lending Library](#) offers a wide variety of programs; people who live around here will lecture on various topics, maybe art or politics,” says Cheryl. “I’d like to start volunteering there. The library sponsors a hiking group that meets twice a week during the high season—we might walk from one village to another—and we’ve met other expats that way.

“There are opportunities for getting involved with music, visual arts, and excursions around the area. We find out about these activities through the lending library, on the Telegram app through “Oaxaca Events and Meetups,” and also on [Oaxacaevents.com](#). The library hosts newcomer’s orientations every Monday, where you can ask about how to get around or practically anything.”

Healthcare throughout Mexico is excellent, and Dan says that he’s been satisfied with the care he’s received in Oaxaca. “We caught Covid-19 last year and I had long-Covid symptoms. I saw a doctor at the [Osmo Clinic](#) for an hour-



long, hands-on visit. She ordered labs and a follow-up visit. The care I received was excellent, and the two visits plus the lab work only came out to \$105. The doctors here are kinder, very inexpensive, and spend more time with you.

“We currently have insurance through Cigna Global, but we’re going to reevaluate that. It’s expensive and now that we have permanent residency, we may qualify for other plans.”

Mexico does offer [affordable public healthcare](#) through the IMSS program that expats with legal residency qualify for, which includes zero-deductible medical care and prescription drug coverage. A policy for someone Dan or Cheryl’s age costs about \$745 a year.

Cheryl and Dan rent a three-bedroom apartment on the edge of Oaxaca’s large historic district. “We live at the end of the street next to the river, near a charming

church and a lot of murals,” Cheryl tells us. “It’s right at the base of a mountain, so we can go hiking whenever we want. It’s about 1,000 square feet, with a full kitchen, living room, dining room, air conditioning in the bedroom, and a little outdoor courtyard. It includes housekeeping once a week (we take care of our own laundry).

“The rent is \$900 per month, which includes all utilities (we buy our own bottled drinking water). The internet isn’t perfect but it’s not bad. The price is good for us.

“We’ve talked about buying a larger house and running it as an Airbnb. We would hire someone to manage it for us. Mostly, it’s to have someone looking out for the property when we’re not there.”

Altogether, they spend between \$4,000 and \$4,500 per month, excluding their health insurance and some expenses they still have in the U.S. Dan notes,

“That includes eating out, our rent, our groceries and incidentals, and our trips around Mexico. In North Carolina, we’d be spending more than twice this amount—we’d have to pay property taxes and utilities, and eating out costs at

least three times as much. There’s just no comparison.”

Dan and Cheryl don’t own a car and have no plans to buy one... Oaxaca is a pedestrian-friendly city, and they walk at least five miles every day, both for recreation and for necessities. “They don’t have stop signs at a lot of intersections, so I’d find it terrifying to drive here,” Cheryl says.

“If we want to go somewhere and it’s too far to walk, we’ll take a bus or a *colectivo*, which looks like a taxi, but the driver lets people get on and off, like they would a bus. They go all over the place. For about 90 cents, you can go to one of the surrounding villages; we go out the door, pick a place and go.

And work is underway on a highway to connect Oaxaca City to the coast, which means we’ll be able to get to Puerto Escondido and the Pacific Ocean in three hours instead of the seven hours it takes now. It’s expected to open later this year, so we’ll have even more options to get out and explore.” ■

“Many opportunities in music and the arts.”



Oaxaca’s markets are a foodies’ paradise offering a wide range of local produce.



Family connections and affordable real estate led Maria and her family to buy property in Zaragoza.

An Expat's Experience Buying Property in Spain

Maria DiCicco

After Covid, my husband and I found we had money in our pockets due to the travel lull... and a reckless disposition to spend it.

So, in 2021 we bought an apartment (sight unseen) in **Zaragoza**, in northern Spain. It's a place we had visited often due to my husband's family connections.

Before the pandemic, we made regular trips to Zaragoza with our young daughter. Traveling with a small child can be difficult, so a more permanent base in Spain seemed a good option for us. We could keep clothing, cosmetics, toys, and home goods there so we'd never have to pack much. It would essentially mean being able to visit Spain whenever we wanted, without having to worry much about planning, packing, and accommodation.

We also figured we could rent out the apartment when we weren't using it. Friends warned us that for *our* purposes it was not a good financial decision. But frankly, we didn't care. Whether or not it brought us any kind of future wealth was irrelevant. Buying this apartment let us live out a dream—it would provide a lifetime of priceless memories with our growing daughter.

We are now the proud owners of a cozy one-bedroom, one-bathroom apartment in the heart of Zaragoza's historic center (we paid just €76,250). It's perfectly located steps from the main plaza. Built in 1900, it features beautiful dark-hued original wood beams, a wood burning stove, front and back balconies with antique oak shutters and iron knobs. It offers us a dream escape, even if it's only for a few weeks a year.

Zaragoza is a relatively quiet city that blends Moorish and Roman architectures and is home to the 11th-century **Aljaferia**, a Moorish Palace built during the centuries-long Muslim reign of Spain.

The historic center features meandering alleyways full of tapas bars and the streets always lead to another park, monument, or green space. The mighty Ebro River runs through the city and invites moments of reflection against a backdrop of stunning sunsets and the ornate Basilica del Pilar.

Though steeped in history, there's also a modern side to Zaragoza with an extensive public transport system and lively shopping plazas. We've found the city welcoming to families, and it's convenient to both Madrid and Barcelona by train (about

a 90-minute journey to both cities).

Buying a property overseas from our home in the U.S. was doable, and we learned a lot along the way. Below are the steps we took and some tips you might find helpful if you're considering buying property in Spain.

1. No buying restrictions. The first thing to know is there are no buying restrictions for foreigners who want to purchase a property in Spain. Anyone can buy real estate here.

2. Obtain a Foreigner Identification Number (NIE) through your local Spanish consulate: This mandatory [tax ID number](#) must be requested at the Spanish consular offices located in the applicant's country of residence, or in Spain at the General Commissariat for Immigration (immigration office). I had my ID number about two to three weeks after my consulate appointment. We ran into an issue at closing because I had my NIE but my husband did not. So I'd recommend that everyone eligible for an NIE apply for one.

3. Research apartments and properties: Don't box yourself in with one real estate agent when searching for property. I found the property app [Idealista](#) the best for searches. The real estate agent's contact details are included in the listings.

Tip: If you're emailing real estate agents, use Google Translate and write to them in Spanish initially. I had more success getting a reply with this approach. If you don't speak Spanish, it's a good idea to have a Spanish speaker to help with a phone/WhatsApp call in the initial stages of your search.

4. Open a bank account in Spain: When buying a property in Spain, you'll need a bank account for your property closing, mainly for the transfer of utilities, but it's also valuable for providing mortgage options and homeowner's insurance. There are a lot of good banking options for expats, retirees, and country straddlers like myself. We went with [Banco Sabadell](#).

5. Sort out your financing: A mortgage was not possible for us in Spain, as some Spanish banks restrict residents of certain countries (like the U.S.) from obtaining one. We decided to pay in full at closing and take out a loan on our home in Florida to help.

6. Obtain the services of a lawyer in Spain: It's a good idea to have a Spanish lawyer to help with your purchase. Ours

OPENING A BANK ACCOUNT IN SPAIN

Here are some services to look for in your Spanish bank:

- International program for non-residents
- Ability to manage your account in English
- User friendly app to manage account
- Low fees
- Offers homeowner's insurance:

This is not a requirement when buying a property, but you may want to look for a bank that offers this as part of your monthly withdrawals (we decided to err on the side of caution and opted for the insurance).

- Ability to auto pay utilities from your account: water, electric, internet (We spend about €25 [\$27] a month when we are not in Spain and around €100 [\$108] when we've stayed for two weeks.)

- Mortgage options for non-residents (optional)

Once you've chosen the bank you want to do business with, here are my tips for opening an account:

- Your account has to be opened in person at the local branch closest to your new property.
- Bring a translator; English may not readily spoken.

- Bring the passport you got your NIE with (I brought my Italian one), your NIE, and your Arras contract.

- Bring cash (euros) to deposit into your account on the day you open it (there's no minimum deposit amount). You can order the currency at your home bank and it'll usually arrive at your bank branch within two to three days. You'll probably find you'll start using the account almost immediately.

- Fees will be deducted monthly to keep the account open, so wire money often or bring replenishing euros and deposit them with each visit.

didn't speak English but was useful in reviewing the contracts for us. All our business was conducted by email, with only a few calls via WhatsApp.

Fees for our lawyer's services were very affordable, at around €350 (\$379). When looking for a lawyer, you can ask your real estate agent for recommendations, search Google for lawyers in your desired town of residence (which is what I did), or ask expat Facebook groups.

7. Determine how you'll carry out the sale: Will you complete your purchase in person or will you need a power of attorney? If you choose a power of attorney, check your nearest Spanish consulate's website and follow their instructions. Documents must be notarized and stamped with the Hague Apostille, which authenticates documents for use in other countries. Follow instructions on the consulate website for how to obtain this stamp.

8. Determine your offer: We noticed that almost all the apartments we were looking at were selling at listing price. Hagglng or reductions in list price did not appear to be common. Ultimately, we made an offer a few thousand euro lower than the asking price, on advice of our real estate agent... and we were successful.

9. Sign the arras contract: At this point, we paid a deposit, also called a *señal*. It's typically a small, one-time fixed fee—in our case, €1,000 (\$1,082). Signing this document indicates your intent to buy at

the agreed upon offer price and the property is then removed from the market.

In order to submit our payment, we had to do a wire transfer from our local bank to the real estate agent. You have about seven to 14 days to secure funding and put down the earnest money. If for some reason the *arras* agreement falls through, this money is refundable.

Remember, exchange rates on a wire transfer will incur a lot of additional fees. Keep an eye on the rate and pounce when it's good.

Tip: Always round up on your transferred balance amount because of the unknown fees and currency conversion. We accidentally underpaid twice and overpaid the third time. All money exchanged is handled and insured by the real estate agent through a third-

party insurance company, so you know your money is going where it should. You should get any overage payments returned at closing.

As for reviewing the contract, Google Translate offers an online tool for translating entire documents while still keeping the formatting. This is what we did to review the language of our contracts before signing. Have your lawyer manage any clauses or modifications that may need to be made.

Note: In America, you'd typically have someone do an inspection on the property around this time. From my research, this

is not common practice in Spain, unless you're building a new home.

10. Sign the *Reserva de Compraventa*: This contract is the reservation deposit of up to 10% of sale. This is beyond just intent, which can be backed out of. This is "I am buying the property and here is more money to prove it." Like with the *arras*, the money is wire transferred.

11. Set your closing date. With the *reserva* in hand, expect a loose two- to three-month window for picking a closing date, depending on how much time you need to gather your finances. You will learn of the final fees required for closing at this point.

Here are example payments to expect at closing:

1. The remaining funds (less the *arras* and *reserva* fees). If you are not paying in cash, work with your real estate agent on the details of your mortgage or loan.

2. 8% Property Transfer Tax (Impuesto de Transmisiones Patrimoniales)

3. Real Estate Agent Fees + VAT (21%): €3,000 to €5,000 generally was the price range we were looking at.

4. Property Registry (Registro de la Propiedad) and notary (*notaria*) fees of about about €1,000.

12. Final fees and deed signing/closing at the notary: Money is paid either by check at the closing, or if you use a wire transfer, it is held by the real estate agent until the final closing date. In total, including the purchase price and notary, registration fees etc., we paid €87,156 (\$93,785). ■

"Fees for our lawyer were very affordable, around \$350."

A few years ago, I would've lumped Croatia in with Bosnia and Herzegovina, Hungary, and Slovenia—eastern European countries with recent Soviet pasts and struggles for independence. There was a certain stony austerity that came to mind.

But I'll happily admit I've never been more wrong about a place than Croatia. And the more I explore this country, the more enigmatic it becomes...

With over 1,100 miles of coastline along the eastern Adriatic, and an archipelago of thousands of islands (1,246, to be exact), Croatia feels entirely Mediterranean. Old, cobbled roads bake under the ever-glowing sun; locals ooze a sense of peace with their place in the world.

But Croatia is much more than its coastline. It slingshots around Bosnia and Herzegovina and taunts its landlocked neighbors, Hungary and Serbia, by claiming ample lush inland to complement its sweeping coast.

Sitting across the Adriatic Sea from Italy's east coast, Croatia has historic maritime ties to colonial Venice, and even deeper roots in the Roman Empire (the Roman Emperor Diocletian retired in the Croatian city of Split).

After traveling for almost two years across the sunny parts of Europe, Croatia remains one of my top travel destinations. I'm an American, but I lived in the United Kingdom from 2012 to 2021. After COVID lockdowns, I was sure of only one thing: sunnier climes were calling.

After my partner Andrew (a lovely Scot I convinced to hang out with me for life) and I traveled to all the classics—Spain, Portugal, Greece, Italy—we were running low on money and even lower on our EU visas. So we looked at a map, saw Croatia's enormous coastline, looked up the upcoming weather forecast (warmer than Italy), and most importantly, the Airbnb prices (less than half the price of every place we had been thus far). We booked it!

Our first ventures were to the touristy centers, Dubrovnik, Split, and Zagreb. They were beaming and bustling in all their sunshiney glory. Evidently, we were not the only people that had woken up to the possibilities of Croatia.

It was during our third stint in Dubrovnik that we decided we needed to get out more. This is where Croatia got interesting. So much of the country that



Get away from the tourist hotspots and you'll discover a much more peaceful side of Croatia.

Double the Charm, Half the Price in Undiscovered Croatia

Hannah Lawrence

lies outside of the humming metropolises is spilling over with natural beauty (like the Plitvice lakes), good food (Istrian extra virgin olive oil is otherworldly), and the friendliest people (tied with the Greeks).

In January of this year, Croatia's official currency became the euro. But housing, food, and transportation is still half the price of Italy and other major Mediterranean destinations—and it's equally, if not more charming. Croatia off the beaten path is easily *even less* than half the price, and more than double the charm!

Get away from the crowds and you'll discover that Croatia is one of the last bastions of authentic, unmarred southern Europe.

Below are three of my top picks for experiencing Croatia like a local.

Duga Resa: The Real Croatia

Between coastal and inland Croatia, the country narrows to a pinch. It's here, a stone's throw from Slovenia, that you'll find the tiny but bustling village of Duga Resa. It's characterized by lush rolling hills, farmhouses dotting the landscape, and the smell of blazing fireplaces. From above, you might even think you were in

Switzerland. The population is made up of about 96% Croats, so if it's *bona fide* Croatia you're after, this is the place.

Duga Resa is a self-sufficient little village with all the expected mainstays, numerous restaurants, supermarkets, cafés, gas stations, and churches, though expect to do a lot of gesticulating as typically people do not speak English there. But locals are always happy to communicate with you using the three words of Croatian you memorized.

As a rule, when traveling to these outlying areas, Andrew and I always seek out Airbnb rooms in someone's home, as it provides the opportunity to live among the locals... inside the bubble, so to speak. There's so much magic inside that bubble—hidden spots, unwritten local lore, and constant access to friendly guidance.

For example, immediately upon our arrival to [our Airbnb](#) in Duga Resa, we were scooted back out the door in haste as our Airbnb host had it on good village authority that this would be the last proper day for swimming of the year. (We visited for a month in late August. Our Airbnb bill was about \$1,200 total.)

So, off we went to swim. The beating

heart of Duga Resa is the colossal, slow-moving river, the Mrežnica. We weren't prepared for the idyllic scene that unfolded before us: families swimming, lovers rowing, ducks bathing. In the haze of the late summer sun, it all hit me like a forgotten memory; laughter, movement, new and old love, warmth, fresh air, good food, and clear skies.

This is the spot that all of Duga Resa orbits around. Whether it's picnicking or fishing or grilling, on a warm day, this is where you'll find locals and many folks from the surrounding villages as well. Deep in the pastoral landscapes of Croatia is a gentle, balmy peace impossible to find in the bustling, tourist centers.

After our swim, our host had prepared apple pies, smoked meat, cheese, olives, wine, and homemade bread for us all to share. It wasn't unlike a scene straight out of the Tuscan countryside.

The chance to bask in a halcyon simplicity is but one offering of Duga Resa and the surrounding villages.

There are countless local festivals dotted throughout the year, markets bursting at the seams with fresh fruit, vegetables, famous homemade sour cream, all sorts of local delicacies, and smiling locals who are always pleasantly surprised to see a non-Croatian exploring Croatia beyond the obvious destinations.

Knežica: For Dubrovnik Days and Peaceful Nights

Knežica is overshadowed by its neighbor, the great fortified city of Dubrovnik—probably the most famous city in Croatia.

Knežica is just over the mountain range that frames Dubrovnik and it sits low and quiet in a cool, sun-drenched valley. It has a lively population of 148 people and is entirely residential, so if long walks and long naps in the sun are your idea of a good time, this place is for you.

We're digital nomads, so Knežica gave us the opportunity to work from a big balcony overlooking a mountainside, which definitely beat the dark, cramped apartments of Dubrovnik.

I know Knežica simply as "Marija's village." Marija was [our Airbnb](#) host and she made it her solemn and sacred duty to look after us (Knežica is brimming with the friendliest Croatians I've ever met). To stay in Knežica, you have no choice but to be "inside the bubble," as there are no



hotels, restaurants, or shops. You must book one of the few Airbnbs.

This area is filled with romantic, crumbling farmhouses and a kaleidoscope of jungle sounds, as a dense, humid forest stretches from the valley to the mountain peak above. This village is for both the most hardcore isolationist travelers and those who want to marry peaceful nights with bustling days, as it's only a 10-minute drive around the mountain Srđ (pronounced *serg*) to the hubbub of Dubrovnik.

Renting a car would be an ideal option, as there's no bus service between Dubrovnik and Knežica.

But we stayed for five weeks with no car and survived. We Ubered to and from town whenever we needed to. Ubers in Croatia are unbelievably cheap (about €5 [\$5.35] or less to the center of Dubrovnik).

Mostly my days were filled with walks to the old farmhouse next door, laying on the old, abandoned veranda and watching the local, wild white horses graze in the overgrown gardens.

But on other days, we whisked into Dubrovnik, where we had champagne overlooking the marina, spent hours in the city's museums, ate the best pasta of our life at [Trattoria Carmen](#), and bought the ugliest *Game of Thrones* shirts I've ever seen. Life is about balance. Knežica makes it all possible.

The Kaštela Region: Croatia's Most Beautiful Coastline

The Kaštela Riviera would be the crown jewel of most coastlines. But it sits like a forgotten lover next to the largest city on the Croatian coast, Split—a beautiful historic city with gleaming white marble everywhere; a lively port; and the feel of an open-air museum.

But you won't find me there. You can find me sipping wine and sopping up cold-pressed olive oil with freshly baked bread along the endless seaside promenades of the neighboring Kaštela Riviera.

Kaštela is actually a region made up of seven towns, all of which are centered around either a fort or a castle built in the 15th or 16th century. Wineries, ancient churches, glittering beaches frequented by just a few

locals, award-winning 24-hour bakeries, and dozens upon dozens of waterfront restaurants make these 10 miles of coastline a mecca for seaside splendor.

But, in true Croatian fashion, the coast is not all the Kaštela region has to offer. We stayed for over a month in the romantically named village of Kaštel Stari. Our apartment was just outside the center of town, perched on a mountain range that looked out over the Dalmatian Coast below. We were surrounded by abundant olive groves and spent our days reading in the sun to the sleepy chirp of the cicadas, swimming,

and exploring nearby sites, such as the resting place of [Croatia's own star-crossed lovers](#), Miljenko and Dobrila.

As the legend goes, their young love was cut short by their warring Kaštela noble fathers in the 17th century. They chased each other all

over Croatia and Italy to be reunited, escaping monasteries, breaking out of prison, and ultimately paying the eternal price to be together again. Their joint gravestone is in the church of St. John in Kaštel Rušina.

These swashbuckling dramas are woven into the fabric of the Kaštela Riviera. It's a place for lazing among the olive groves in the mountains, feeling the sea spray gently on your face as you watch rowboats bob to the rhythms of the sea outside your window, or getting lost down winding streets. ■

"Gentle, balmy peace hard to find in tourist centers."



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