

# INTERNATIONAL LIVING

SINCE 1979

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# What Does Your Ideal Escape Look Like? Tell Us... We'll Show You Where to Find it

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



Our experts from around the world will be on hand to share their insights.

you—and the best ways to take advantage of them.

In the right spots overseas, you could find yourself living better than ever before, even while you spend less... 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 your 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](#). ■

## NETWORKING HALL: CHOCK FULL OF HELPFUL RESOURCES AND EXPERTS TO MEET WITH

One of the most valuable elements of this program in September is our Networking Hall. Open all day during the conference, this is where you'll find our country booths, where our own editors and contributors sit when they aren't giving presentations. They're available to meet with you and answer your questions.

But that's just the start: You'll also find real estate agents, attorneys, experts in taxes, Social Security, and investment, expat

health insurance... and lots more. Many of these experts here charge hundreds of dollars an hour for their services.

But in our Networking Hall, you can chat with them directly. It's an incredible brain trust—hundreds of reliable, knowledgeable contacts you can use all around the world. People tell us all the time that this event is worth the price of admission for access to the Networking Hall alone.

# Foodies, Grab Your Passports...



In the summer of '93, I ate my way through Provence. I could not get enough of the mouthwatering breads, the salted butter, and the veggies from my host family's garden. My classmates dubbed me *poubelle* ("garbage can").

France taught me what a tomato was supposed to taste like, that coffee was not Folgers, and that a fresh baguette and cheese were pretty much all one needed in life.

Even more mind-bending, the French drank wine with every meal, and afternoon naps were practically the law. This was a place I could live... forever.

Many aspiring expats would love to call France home too, but this culinary paradise has a reputation for being unfriendly, expensive, and bureaucracy laden. And Peter Mayle's beloved *A Year in Provence* terrified anyone considering buying and renovating a French home.

But in Lyon, the gastronomic capital of France, *IL* correspondent Tuula Rampont discovers an expat community that dispels these antiquated notions. Here, the warm,

contented locals don't mind if your attempts at French sound suspiciously like English. And it's surprisingly affordable.

Get lost in Tuula's culinary tour of this "laidback Paris." It will have you racing for your passport—or a visa application.

Jeff Opdyke reports on another French treasure this month... Champagne. (Did you know a single bottle averages 49 million bubbles?) The market for high-quality Champagne is soaring... and investors are quietly making a killing. If you love your bubbly, don't miss Jeff's top picks for grower-producers. As he says, *if you can't sell them, you can always drink your losses...*

On your way to France, plan a stopover in one of Spain's foodie destinations, Madrid. Try its signature roast suckling pig in the world's oldest restaurant... and a historic tavern Hemingway loved. And don't neglect dear old Ireland, where an unlikely new tapas bar is giving Spain a run for its money...

Stephanie Reed, Editor-in-Chief

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TRAVEL HACKS

## Don't Rent a Car in France—Do This

Most French cities have excellent public transport and tend to be more walkable than the U.S. But what do you do on the odd occasion that you need a vehicle of your own? Maybe you need a van to move, or want to take an impromptu trip to a quirky food festival in another town.

Car-sharing network [Citiz](#) is a great option for longer-term visitors in France who don't want the expense of owning a car, but do want the convenience of one from time to time.

The service allows users to access a wide range of cars—from compact sports coups to large vans—on a monthly membership program based on the type of vehicle and the number of hours you'll need it.

Citiz is available 24/7. Call or book via the app/online, go to your local Citiz lot, and use your smartphone or membership card to unlock it. Drop it off (at the same place) when you're done.

Fees depend on the region. Where I live in Provence, the monthly fee is €8 (\$8.70) if you need a car for between five to 10 hours a month and €16 (\$17.45) for more than 10 hours a month. On the €8 plan, a compact car will cost you €3.50 (\$3.80) an hour, or €33 (\$36) for a full day. Bigger cars cost a bit more, with the top fee at €5.50 (\$6) per hour for an extra-large van. Standard car insurance is included in the fee.

The Citiz network is available in 190 cities in France. The full list of cities is available on its [website](#). —*Tuula Rampont*



Pick up car whenever you need it with the Citiz car-sharing app.



A taste of Spain by way of Guatemala... located in the Irish city of Galway.

EAT, DRINK, STAY

## Ireland's Unlikely Tapas Treasure

I regret to inform you that Irish cuisine lives up to its painful stereotypes...

We natives subsist on hearty stews, rakes of roast potatoes, and of course, glistening pints of dark, brooding Guinness.

So, when my girlfriend and I stumbled across a tapas bar nestled in the heart of [Galway on Ireland's west coast](#), my anticipation was soured by a twinge of cynicism. With a menu boasting an ambitious blend of the Spanish classics made with local Irish ingredients, I had my doubts. But [Sangria Tapas](#) was a very pleasant surprise.

The cozy, low-lit interior with tables packed tightly together created an intimate atmosphere without feeling claustrophobic. The waitstaff flitted through the narrow walkways between tables, offering recommendations to patrons, explaining menu items, and chatting amongst themselves—mostly in rapid-fire Spanish.

A smorgasbord of delectable tapas was quickly deposited on our table—fried ravioli packed with salted seaweed and a creamy goat cheese, tender duck and vegetable chipotle skewers, a zesty Peruvian ceviche with sweetcorn and *tostones* (fried plantains). My favorite dish was easily the tempura tacos—a delicate white fish

battered in lager and rice flour, served with *pico de gallo*, pickled cabbage, and a cilantro yogurt sauce on a homemade, soft-shell corn tortilla.

And of course, we couldn't resist ordering an enormous 50 oz. bottle of house sangria. Its vibrant citrus fruits blended perfectly with the red wine, creating a light, refreshing, yet deeply flavorful sangria that was sweet and spicy at the same time.

The tapas range from \$6 to \$16, and around six tapas would provide a full meal for a couple. The sangria will blow up your bill (\$40 for 50 oz.), but it's well worth it.

Head chef Byron Flores arrived in Ireland from his native Guatemala in 2014 and he's combined his passion for Guatemalan delicacies with delicious local ingredients. The mussels and white fish are sourced directly from the ruggedly beautiful Connemara region on the Irish Atlantic coast, and the goat cheese in the stuffed ravioli hails from the Aran Islands.

Sangria Tapas is tucked away on Middle Street, off Shop Street, one of Galway's largest tourist areas. It's a great way to break from the tourist traps on the main drag, and taste the best tapas outside of Spain. —*John Wallace* ■

## OPPORTUNITIES

# Kickstart an International Career in the U.K.

Good news for Anglophiles... The United Kingdom is offering “[High Potential Individual](#)” (HPI) visas to college graduates of countries including the U.S., Canada, and China within the last five years. The HPI is designed to bolster the British labor market by attracting the best and brightest international students. It allows them to stay in the U.K. for two years, or three if they’ve obtained a doctorate.

A number of U.S. universities, like Yale, Stanford, and MIT are currently eligible. You can view the full list [here](#). Note that university eligibility changes on an annual basis, so if your alma mater isn’t on the list now, check back after October 31, 2023 to see the new additions.

To apply, you’ll need to verify your qualification through [Ecctis](#), submit a copy of a valid passport, and prove you’ve got a good grasp of the English language.

Here are some other criteria to be

aware before applying:

- Your qualification must be equivalent to a U.K. bachelor’s degree or above. (You can check equivalencies [here](#).)

- You’ll have to pay both the application fee of £925 (\$1,170) and the healthcare surcharge of £624 (\$790) for each year you’re planning to spend there.

While you don’t need a job to apply, you’ll need to prove you have enough savings to support yourself for the first month while finding a job. This means having £1270 (\$1,600) in your bank account to cover a month of food and rent.

You can begin your application [here](#). Once you’ve submitted all the necessary documentation, it will take approximately three weeks to hear whether you’ve been accepted.

While the HPI can’t be extended, you can apply for the [Skilled Worker](#) visa to continue to live and work in the U.K. — *John Wallace*

## CURIOSITIES

# Are We Related? Iceland’s Solution to Dating

Dating apps are all the rage these days—Tinder, Bumble, Hinge. But I’m willing to bet you’ve never heard of one called *ÍslendingaAPP*.

But *ÍslendingaAPP* wasn’t designed as a dating app per se.

It all started in 2003 with the creation of the genealogy website *Íslendingabók* (the Book of the Icelanders) that allows Icelanders to trace family connections.

So how does *that* apply to the modern dating world?

Iceland’s population has historically been low. The latest census reported a population of 388,000. Roughly two-thirds live in and around the capital, Reykjavík. With the bulk of Iceland’s citizens living within a relatively small area and drawing from a small gene pool, the chances of intermingling with a distant (or not-so-distant) cousin is precariously high.

The Icelandic practice of nam-

ing your children doesn’t help, either. Icelanders generally don’t do surnames. Instead, the mother or father’s first name, along with an attached suffix—either “son” or “dottir”—make up the child’s second name.

For example, if Magnus Gunnarson had two children, Jon and Helga, they’d be named Jon Magnusson, and Helga Magnusdottir. You could theoretically have a four-person family with different “surnames,” causing massive confusion in the dating pool.

In 2013 the creators of *Íslendingabók* held an app-creation competition and the winning app gained international attention for an ingenious addition—the “Incest Spoiler.”

If two users bumped their phones together, a discreet alarm would sound to warn them if they were related. Young people started to use the app as a way to make sure it was safe to pursue a relationship. —*John Wallace*



## CAN’T GET A TAXI? “MOOVIT” INSTEAD

Jeff D. Opdyke

If there’s a worse place in the world for taxi service than Tel Aviv, Israel, I’ve yet to find it across the 77 countries I’ve visited.

I recently spent a week in the Israeli city and I struggled daily with the local Gett taxi app. Traffic in Tel Aviv is hideous, streets are narrow, and taxi drivers want nothing to do with fares that require driving more than about two miles. On multiple occasions, I waited 50 minutes to see if a driver would respond to my request on the app (none did). And on three occasions drivers agreed, but then canceled the request moments later.

Eventually, a hotel receptionist told me: “Good luck—taxis here are terrible. Better to use Moovit.”

[Moovit](#) is a smartphone app that connects you to local mass-transit options. Enter your destination and Moovit finds the best buses, trams, or subways—in real time—to get you there from wherever you happen to be standing at that moment.

It provides walking directions to the nearest stop, tells you when the next bus/tram/subway will arrive, and gives you an arrival time at your destination. And the app works in cities across more than [100 countries](#), including Mexico, Panama, France, Vietnam, and Portugal.

Be warned, you’ll see annoying ads pop up. But the cost savings of mass transit versus a taxi (if you can get one to respond) more than makes up for the annoyance.



Figuring out the transport system in cities like Tel Aviv is easy with the Moovit app.



## TRAVEL HACKS

## Freeze the Price of That Budget Flight

**H**opper is a free travel agency app that allows you to find and book flights, hotels, and vehicle rentals around the globe.

There are an abundance of travel apps these days, but only Hopper has a “[price freeze](#)” option. It allows you to pay a holding fee on a per-night basis, which locks in the original price of the flight for

up to seven days. Should the price rise while you’re deliberating, Hopper will cover up to \$300 in increased fees.

The fee to hold the price can vary, from just \$1 to about \$40, depending on the initial cost of the flight and the distance to be traveled.

Hopper constantly has cheap flights for sale, so if you find a bargain you’d

love to take advantage of, but need time to figure out your plans, it’s well worth a couple of dollars to lock that price down. And if the price drops—you pay the lower rate.

If you prefer to book with the airline directly, you can still use Hopper to find flights—and even predict if prices will rise or fall in the future. —John Wallace

## EXPERIENCES

## Green Cider in Green Spain—A Local Tippie in Europe’s Undiscovered Eden

**A**pple cider is the undisputed expression of Green Spain’s rugged *otherness*. Spaniards have been producing sun-drenched red wines since the Phoenicians settled there in 1100 B.C. Not in Green Spain, though. Here, locals proudly explain that their climate is better suited to the humble apple than to the “highfalutin” prissiness of the grape.

Green Spain encompasses much of northern Spain, particularly the stretch of coast between the Basque city of Bilbao in the east, and the *Belle Epoque* resort of Ribadesella in the west—a breathtaking vista of lush woodland, high mountain peaks, genteel fishing

villages, hidden sea coves, and sophisticated international cities.

Naturally, there are rivalries even among the regional cider-drinkers of Green Spain. Most notably, between **Asturias** and **Cantabria**, two neighboring provinces in central Green Spain. Asturians consider the cider of neighboring Cantabria to be too sweet (and evidence, surely, of innate moral weakness). Cantabrians look upon the sharper Asturian brew as the primitive barnyard hooch of yokels.

Wherever you choose to indulge, Spanish cider is a semi-sparkling brew, fermented until it’s bone dry. (Even the Cantabrian version is puckery-sharp.) To serve, a 24-ounce bottle is held overhead,

then directed at a tumbler at hip level. The flamboyant pour agitates the liquid and froths it up, but only for a little while. That’s why your cider waiter will fill the glass only an inch deep.

*Sidrerías* are a specialist sort of bar devoted to the ritual, with a food selection to accompany. They range from spit ‘n’ sawdust dives to high-end emporia with 12-course tasting menus. You’ll find them in any sizable settlement in the region between the port city of Santander and Ribadesella.

For my money, though, the nicest spot is **Llanes**, a stately harbor town in the lush farming province of Asturias. Its walled medieval center opens onto one of the town’s five ocean-carved coves, the harborside walkway is overhung with 19th century wood-framed loggias, and a Victorian-era lighthouse stands guard between the sea cliffs and the crenelated skyline of the Picos de Europa range 12 miles inland.

Of all the *sidrerías* in Llanes, and there are many, I was seduced by El [Antoju](#). It’s a simple place on the main walking street above the harbor, with wooden benches and just a few plank tables, but it has a lengthy board of food options to go with your bottle of hand-poured cider. House cider goes for \$4 a bottle, and the Santoña anchovy filets on Cabrales cheese with grilled red pepper complements the brew perfectly. —Seán Keenan



Asturians take their cider drinking very seriously... even the pour (seen here) is an art form.

# Rental Strategies & Multi-Use Properties: Your Questions Answered

Ronan  
McMahon



■ **Geoffrey says:** Hi Ronan, you write a lot about different rental strategies, be it renting long- or short-term, or renting just in high-season so that you can also get personal use out of your overseas home. What strategy do you use yourself?

■ **Ronan says:** The rental strategy I use is a function of my financial and lifestyle goals, as it should be for everyone who owns a rental.

Because I spend so much time researching and writing for my *Real Estate Trend Alert* service, I want to minimize the time I spend dealing with my portfolio. That means fewer short-term tenants and rentals for now. (I'll flip to more profitable short-term renting when I have more time.) Instead, I look for high-quality long-term tenants—who are more like caretakers than guests. Money rolls into my account each month. It's about as hands-off as you can get.

Then, in places where I want to spend time, I adapt a slightly different strategy. For instance, in **Cabo, Mexico**, where I like to spend part of the winter, I make sure to block off time for my personal use. For the rest of the year I make it available for a single tenant at \$3,000 to \$3,500 a month. Owning in such a strong rental market makes it easy to dictate the terms and duration of stays.

I take yet another strategy with my condo in **Playa del Carmen**. Again, it's a place where I personally want to spend time. For four months of the year, I'll make sure it's available to me by switching to a short-term renting strategy and blocking out my own time. This also allows me to tap into Playa's flaming-hot short-term rental market during peak winter months. Then, for the other eight months of the year, I apply a hybrid strategy, renting long- or medium-term.

Similarly, I rent out my condo on Portugal's **Silver Coast** during the peak summer months. Thanks to the income from that alone, I literally own a beachfront condo in Portugal for nothing! The rent

more than covers the cost of the mortgage, HOA fees, taxes, my golf club dues, insurance, gas for the car, plus pocket money for when I'm there.

The strategy you use is all down to your personal needs: the amount of work you can put in and the amount of personal use you want. Your strategy can evolve over time as your situation changes.

■ **Ralph says:** Hi Ronan, I notice you mostly cover single-family properties and not too much about multi-family, commercial, or mixed-use real estate overseas. I'm wondering about having a mixed-use property, such as one with a storefront on the ground floor and one to three condos above. Can you cover this idea sometime?

■ **Ronan says:** Hi Ralph, there's a very simple reason I focus on residential condos above all else. It's where I can offer most value to my *Real Estate Trend Alert* group. Thanks to the collective group buying power of RETA, we get special discount pricing that regular retail buyers don't get access to. Often \$60k...\$80k...even \$100k less than what anyone else is paying, for best-in-class real estate in incredible locations.

In other words, we get no-brainer deals. Some members buy multiple units in a project, making it a multi-unit play for them.

But that's not to say I don't see opportunities elsewhere. For instance, over the past couple of years, I covered some interesting opportunities in commercial real estate in Ireland.

One is an opportunity to own a tradi-

tional **Irish pub**. Covid closures decimated many of Ireland's rural pubs, which were already struggling due to changing social habits and stricter laws. I identified an investment play to buy one of these traditional pubs at fire-sale pricing, do it up, and turn it into a short-term rental catering to party groups and tourists. Thanks to government planning changes, huge potential yields became possible.

I'm also looking into **self-storage**. Thanks to the rise in people moving abroad long-term and the cost of real estate, it's become a booming business in many popular overseas destinations. In short, people need a place to put the stuff they've accumulated, and self-storage units are proving cheaper than renting or buying a bigger home. I'm seeing huge demand for it in Cabo, where I stay in the winter. The play is to buy cheap land where you could have a facility within easy reach of the town.

In terms of mixed use, there are perks to having a commercial premise on the ground floor of a residential building in some overseas destinations. For instance, at one point you could get tax exemption on rent for 30 years in **Casco Antiguo, Panama**, and there was a similar opportunity in **Medellín, Colombia**. A mixed-use premise can also be easier to develop in some areas, with less requirement for individual parking spaces, for example.

There are a lot of opportunities out there in commercial and mixed-use real estate, and I highlight them when I can. But ultimately my team and I spend most of our bandwidth in pursuit of high-return opportunities in residential real estate. Not only is it less complicated, but like I say, it's where we can make full use of group buying power using the industry connections we've built up over two decades. This gives us a unique advantage that few other investors can boast.

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



In a hot rental market like Playa del Carmen, the right rental strategy is crucial.



### “My Stress Level Here is Nothing”

**Names:** Griselda Valencia & David Daoud

**From:** San Diego, California

**Living in:** Corfu, Greece

“We explore, we travel. In summer, we’re at the beach six or seven times a week,” says Griselda Valencia. She lives on the Greek island of Corfu with her husband David and their young son.

David first visited the country in the 1970s, when he spent time in **Matala** on the island of Crete. At the time, the village was little more than an unknown stop on the hippie trail, popular because you could sleep for free in the caves carved into the beachside cliffs. That all changed when it featured in two songs on Joni Mitchell’s platinum-selling album, *Blue*. Overnight, it became an international destination for independent travelers.

By that time, though, Greece had already captivated David.

A successful career as a San Diego florist filled the decades from the 1970s all the way to 2016, when he and his then-girlfriend Griselda and their son Sebastian moved to the Greek island of Corfu. Griselda and David chose to get married in Greece, even though it meant converting from Catholicism to the Greek Orthodox faith.

Their local marriage was just one step in their full immersion into Greek life. They now live in **Kira Krisikou**, a coastal village with the country’s largest marina, just five miles outside of **Corfu Town**.

David and Griselda paid \$265,000 for their seaview home, which at the time came with four bedrooms. Now, after they’ve modernized and renovated it to their own specifications, it’s a three-bedroom, three-bathroom home. “We’ve spent around \$250,000 on the renovation,” Griselda says. “We could have found something cheaper inland in one of the villages, but we wanted to be close to Sebastian’s school and all the after-school activities, which take place in Corfu Town.”

“In California, a home like the one we have here would cost big money,” says David. “Two to three million dollars. You couldn’t buy a place like it in La Jolla, San Diego, where we lived.”

**“In California, our Greek home would cost \$2 mill.”**



Two West Coast couples uproot to the Greek Isles... where they can “breathe” again.

## We Swapped Frenetic Cali for Peaceful Greece

In fact, it was partly because of the excellent educational opportunities that David and Griselda chose Corfu. Griselda was particularly impressed by the fact that Sebastian could study in English and follow the United Kingdom educational curriculum at the [Andrioti International School](#).

“He can be more independent here, too. Because it’s an island, you can feel much more comfortable letting your child out on his own. You can’t compare it to the U.S. My stress level here is nothing. I’m calm here. I can wear jewelry, walk alone at night, and not worry. I was brought up in Los Angeles, with guns, blood, riots. There’s none of that here,” says Griselda.

The calm has allowed Griselda to explore the interests she never knew she had. Painting in acrylics is just one example. “I don’t think I would be painting in San Diego,” she says. “I had to work, be a mom. You have to forget about being you. Here, people open their hearts to you. It goes both ways. It’s beautiful. In San Diego, I took Xanax for stress. Here,

I don’t need it anymore. I sketch, I paint. That’s enough.”

It helps that the family can count on excellent, affordable healthcare. “The medical system is superb by U.S. standards,” David says. “Maybe not so modern, but the staff are well trained and you get instant appointments. If you want an MRI, it’s \$200. In 2012, I had a colonoscopy in the U.S. That cost me \$15,000. Here, it’s \$400. We get health insurance from a company called Allianz. It costs €4,000 (\$4,390) a year. In the States, we were paying \$1,200 a month, with a \$6,000 deductible!”

“The doctors treat you like a human being here, not a statistic,” says Griselda. “And they only give you what you need, not endless prescriptions. David had a physical therapist come to the house... it cost €30 (\$33) a session. He had a steroid shot in the foot, from a doctor who qualified in Austria, for €60 (\$66). It’s so much cheaper here.”

It’s all positive for the family, who get to enjoy the more relaxing aspects of living on a Greek island now that the practicalities are taken care of. Now retired and living in Greece as recipients of the country’s golden visa, the lifestyle



is something David could only dream of back in California.

“As a father, you want to provide the best environment for your child,” he says. “Corfu is that place. And the costs are very reasonable. We spend about €4,000 (\$4,390) a month for everything—food, outings, our son’s after-school activities, health and home insurance, car costs... You can do it for less, too. Standard living costs here are about €2,000 (\$2,196) a month. “You need at least a year to explore Greece, to see which part of it fits you best,” he continues. “And I’m still learning.” —*Seán Keenan*

### “Integrating Into Life on Rhodes Has Been Easy”

**Name:** Francisco Huerta  
**From:** Sacramento, California  
**Living in:** Rhodes, Greece

“Try the orange cake,” Francisco Huerta advises. “It’s their specialty.” We’re at **Fornariko bakery**, a deceptively large café tucked within the fortified medieval walls of old-town **Rhodes**. From the street, it looks like a hole-in-the-wall sort of place, but when you enter, it expands to a bakehouse, courtyard tables, and various nooks and annexes.

The cake—a yeasty sponge drizzled with bitter-orange syrup—is worth the trip. Having lived on Rhodes for five years, Francisco knows the island inside-out. Where to get the best coffee, what to see, but most importantly, how to handle the administrative hassles of moving to Greece.

“There’s a lot of bureaucracy, for sure,” he explains between forkfuls of orange cake. “A lot of it on the American side. I had to travel to Los Angeles, to the Greek consulate there, show bank statements, an FBI check, credit check, medical check... it took about 11 months in all. I was working for Meta (formerly Facebook) at the time. Now I’m in Rhodes, working with a soccer club, and I’m happier than ever. I moved my entire life to the other side of the world just to chase what I wanted to do.”

Finding accommodation on Rhodes was more difficult than anticipated. The island is hugely popular with tourists from northern Europe who flood the market between May and October. Owners make enough from Airbnb during the

summer to bankroll their real estate investment. For the rest of the year, the island is near-deserted.

That can be a blessing for the flexible traveler who enjoys the calm of off-season island life. When Francisco first arrived, he rented a one-bedroom apartment in Rhodes town for €300 (\$329) a month. He also managed to negotiate a deal with a car rental firm to rent a car for €250 (\$275) a month. “In the off-season, the cars are just sitting there, gathering dust,” he explains. “They’re happy just to make any money from them. So you can get a pretty good deal. It’s similar with home rentals. Away from Rhodes city, it’s significantly cheaper to rent in winter. You can get a studio apartment in Lindos for less than €200 a month, but it’s utterly dead in winter there.”

The year-round population of Rhodes island is almost entirely based in **Rhodes town**, although even there, a lot of the rental accommodation is set aside for summer visitors.

“Long-term rentals are rare,” Francisco admits. “I eventually found one via a Facebook expat group, which I share with a friend. We’re paying €600 (\$659) a month for a two-bedroom, two-bathroom



Greece’s laidback living offers more time to sit and watch the world go by.

“So layered with history, it’s a daily reward.”

apartment. Utilities aren’t included in that, and it gets cold here in winter, so heating can add €150 (\$165) a month. But it’s 300 meters from the beach, and I’m paying 30% of what I’d pay in California. No complaints.”

Those rental savings help offset some of the other costs of life on Rhodes.

“Compared to the U.S., some things are expensive here,” says Francisco. “Olives, local vegetables, and dairy—are cheaper, but international brands are expensive. Clothes and shoes cost about 10% more.

“Eating out in Rhodes town is relatively costly, too. It’s about €20 (\$22) for a single course at a restaurant here. Out of town, the prices drop. In **Archangelos**, mid-way down the island, I had a multi-course meal of roast chicken, with salad and bread, that cost €20 (\$22) for three people. Here in Rhodes town, that would easily cost €50 (\$55).”

It’s important for long-term expats on Rhodes to get to grips with the Greek language, says Francisco. “It’s difficult to do admin and practical stuff without it, but people are really nice about it, and helpful, if you try to speak Greek. It generates a lot of goodwill. I used Duolingo to learn the basics. It helped, but there’s nothing like full immersion.”

Integrating into life on Rhodes has been easy, especially with a little effort to speak the language. “Another thing is that it’s so safe here,” says Francisco. “I can walk around at 3 a.m. and I’ve never once felt the need to even look over my shoulder.” Living in a city so beautiful and so layered with history that UNESCO categorizes it as a World Heritage Site is a daily reward, too.

“I love it. I’m enjoying life, meditating, going to the sea. I can breathe here, it feels amazing. You go out with friends here, especially for *mezze* on Sundays [multiple plates served family-style], and people just sit and talk after they eat. For hours. It’s cheaper than therapy. In the U.S., I was killing myself trying to be an entrepreneur. Every guru is selling us a solution, but the only solution for me was to leave. I feel blessed to be living this experience. To be at peace, joyful, happy.”

—*Seán Keenan* ■



A bottle of Champagne contains about 49 million bubbles... and they can make you money.

# The Highly Profitable World of Champagne Investing

Jeff D. Opdyke

**I**t was one of the most profitable drinks I've ever had...

This was the mid-2000s, somewhere in Manhattan's East Village. I was sitting in a restaurant I don't recall, celebrating the achievements of a writer I don't remember. What I do remember, however, is the Champagne they were serving.

It had hints of ginger, melon, and maybe some lemon... was drier than a sun-bleached bone... and effervescent to the point that it was threatening to float right out of the flute.

I found the bartender and asked him what it was. In the world of high-end Champagnes, pretty much everyone knows the big boys: Dom Pérignon, Cristal, and Veuve Clicquot. But I'd wager not many people have heard of Domaine José Dhondt. I certainly hadn't.

That's because Domaine José Dhondt is something different, something even more exclusive... what's known as a "grower Champagne."

After that one glass, I went home and ordered a case of José Dhondt from one of the few U.S.-based wine merchants stocking the stuff. Over the subsequent years, I drank a few bottles but kept the rest. Then

a decade or so later, I sold my 10 remaining bottles at a wine auction in New York... for a more than 200% gain.

Grower Champagnes are now one of the fastest-growing segments of the wine-investing space, and you can make even greater returns from trading these wines today.

But I've gotten ahead of myself. Let's step back and look at what grower Champagnes are...

## More Exclusive Than Dom Pérignon

Almost all of the Champagne you buy—even big names like Dom Pérignon—is made from a blended mix of grapes purchased from vineyards across the Champagne region of France. Depending on who's counting, Champagne has between 16,000 and 19,000 growers of Champagne grapes. Most of them sell their entire harvest to the various Champagne houses in the region.

The grapes go to producers you know, such as Moët & Chandon and its prestige cuvée Dom Pérignon, or Louis Roederer and its famous Cristal brand... along with a plentitude of lesser names.

Those houses will amalgamate grapes

from numerous growers into a single flavor profile, so their product remains consistent from one year to the next. This creates a "non-vintage," or NV, champagne—one that has no date stamped on it.

Dom Pérignon and Cristal are somewhat different in that they each use the best that a single vintage of grapes has to offer. That's why they carry dates on their label when most Champagnes simply post an NV. Cristal, in fact, only shows up in years when Louis Roederer's vintners determine the harvest to be exceptional.

Even at that, though, the world's ultra-premium Champagne brands, including Dom Pérignon and Cristal, are still mutts—a mixed breed made from an amalgamation of grapes sourced from various growers in the Champagne region. That's not to imply they're inferior. I use the term mutt only to note that in relation to traditional Champagne, grower Champagnes are purebreds.

Only about 5,000 growers keep some portion of their grapes to produce and bottle their own brands. These are the grower Champagnes, and they're very different from traditional varieties.

Their flavor profile echoes the plot of land on which they were grown... the microclimate that nourished the grapes... and the cultivation techniques employed by a particular vintner. As such, grower Champagnes are a lot like traditional vintage wines. They each reflect the environment in a specific location during a specific year.

In essence, then, this is artisanal Champagne, for which every year is an expression of a particular growing season. And they tend to be produced in much smaller quantities. Dom Pérignon, for instance, produces 5 million bottles per year, whereas grower Champagnes are often released in batches of a few thousand bottles or less.

This rarity and exclusivity mean grower Champagnes can be good investments... if you spend the time hunting them down.

## The Investment Case for Vino

I've written to you before about non-typical investment options, [such as whisky](#), but I know this still hits some people as weird. Who "invests" in a product you drink?

Well, lots of people. Wine, in particular, has a multi-century history as a solid investment.

Variations in climate mean that each year creates a different wine, even if the



grapes come from the same plot of land. Millions of wine collectors around the world want to experience the variations that happen from year to year, particularly with top-class wines. Moreover, millions of restaurants around the world cater to wine aficionados who seek only the best.

But high-end wine needs time to age, typically 10 years, and restaurants don't have the space to buy cases of wine every year and then allow them to sit for a decade before they're sold. Instead, they rely on collectors and wine-investment funds (yep, that's a thing) to buy young wine, store it properly, and then sell it to them at auction when the bottles are approaching their 10th birthday.

Restaurants pay a premium to buy aged wine... and that premium goes to the wine funds and collectors selling vintages at auction.

You might buy a six-bottle case of, say, 2022 Chateau Brane-Cantenac—a well-regarded Bordeaux—for \$280 a bottle, with the expectation that a decade from now they'll each sell at auction for \$1,000 or more. That return, which equates to about 15% per year, is fairly typical for highly ranked vintages.

Similar math and opportunities exist with grower Champagnes.

Because Champagne carries an aura of "wealth" and "the good life," demand for the product is global... and unquenchable. Data from [Liv-Ex](#), a global marketplace for fine wines, makes it clear that prices for quality, vintage Champagnes are surging.

The *Liv-Ex Champagne 50* tracks the world's most traded Champagne vintages. Over the last five years, prices are up nearly 79%. By comparison, the *Liv-Ex Bordeaux 500*, which tracks the world's most widely traded Bordeaux wines, is up just 15%. (This means we should expect to see a nice run on Bordeaux over the next five years to keep pace with its typical long-term annualized gains of 15%.)

While the *Liv-Ex Champagne 50* once included only the grand dames of the industry, it now features grower Champagnes as well because of rising demand and the recognition that they are their own sub-asset of Champagne.

Moreover, grower Champagnes are

far outpacing their big-brand brethren in terms of returns. One example of many: the 2012 Cédric Bouchard Les Ursules Blanc de Noirs—a star in the grower Champagne universe—has increased in value by more than 330% in the last five years alone.

### How to Profit From Grower Champagnes

The most sought-after grower Champagnes come from only a select few winemakers.

Let's start with **José Dhondt**. Most of its bottlings are non-vintage, denoted by that "NV" on the label. No doubt they're excellent, but for investment purposes the bottles you really want are the ones labeled "Mes Vieilles Vignes," or My Old Vines.

The 2011 vintage is highly rated, as is 2014 and 2015. If you can find them, they cost about \$60 to \$75 per bottle right now.

**Cédric Bouchard** has only been producing Champagne since 2000, but has already attracted a cult following in the wine investment universe. You can pick up a bottle of the Roses de Jeanne Blanc de Noirs Côte de Val Vilaine in the \$100 range. Bouchard Champagne has a solid history of rising in value.

**Domaine Jacques Selosse** has been making Champagne since the 1950s and is a legendary name in grower Champagne. Prices for these bottles reflect

that. Selosse produces different bottlings, including single-vineyard wines from six different villages. You can expect to pay several hundred dollars to well over \$1,000 per bottle.

**Pierre Péters** is another name to know. Its Champagnes regularly fetch hundreds of dollars, but you can find the 2014 Réserve Oubliée Grand Cru Blanc de Blancs Brut for around \$150. It's a high-quality vintage, and the name Pierre Péters holds a lot of value for auction buyers.

While names like Bouchard, Selosse, and Péters are the entrenched, go-to brands, there are several up-and-coming vineyards to be aware of, too. You can get into these for \$150 per bottle or less. The risk, of course, is that they never gain the same kind of traction as, say, Selosse.

But if they do capture the imagination of Champagne investors, then the prices could pop substantially at auction.

Here I'm talking about growers such as **Domaine Vincey** and its Le Grand Jardin, a single-vineyard Champagne. The 2015 vintage fetches about \$110 to \$120, and because only 2,024 bottles were produced, the wine retailers that stock it will often limit purchases to a single bottle.

**Gaspard Brochet Lion Tome** has become a legendary Champagne among aficionados, and it's only had three bottlings. All are tough to find, but if you locate Lion Tome III, the most recent vintage, you can grab them in the \$100 or so range.

And, you're not going to go wrong with any of the Champagnes that come out of **Jacques Lassaigne**. But if you can find the Millésime series, grab a few. They're cellared for at least eight years before public release. The 2013 Millesime is in the \$150 range.

It should be noted, you'll need to keep these wines in investment-grade condition. That means proper storage—in the dark, at about 55 degrees, with 60% to 75% humidity.

If you don't have a cellar, lots of wine-storage facilities have popped up across the U.S. in the last 20 years, and they'll properly store your wine for a per-case fee. You can even have your wine shipped directly from the merchant to your storage facility so you don't even need to take possession of your asset. I've previously used a facility called All Ways Cool in California.

Be sure to keep all of your paperwork proving when and where you bought the bottles. Provenance is hugely important in this industry.

As I like to remind people: Wine—and grower Champagne—is one of few win-win investments. Because even if you can't sell the wine for a profit, you can always drink your losses. ■



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**"Prices for quality Champagnes are surging."**

**B**ack in the 16th century, the Spanish tried to grab the territory that would become Belize. But hostility from the local Maya prevented them from occupying it.

In the first half of the 18th century, the British were more successful... In fact, they used it as a base to attack Spanish ships.

British traders realized the value of the country's tropical hardwoods and began to settle in numbers. But Britain didn't send a governor until 1786.

In 1862, the region was proclaimed the Crown Colony of British Honduras, which it remained until its renaming (Belize) in 1973 and eventual independence in 1981.

Since then, Belize has survived hurricanes, occasional political instability, border conflicts with neighboring Guatemala, and a brief period of financial grey listing.

But in the 21st century, it has settled down to become one of central America's most popular expat destinations (especially for Americans and Canadians) and is wide open to people looking for long-term residency abroad.

### A Unique Cultural Fusion

The country lies on the Caribbean Sea east of Guatemala and south of Mexico's famous Riviera Maya, sharing many of its attractions: pristine beaches, lush rainforests, low cost of living, and friendly locals. Belize is the only country in Central America where English is the official language; it's spoken just as widely as Spanish, so you'll have no trouble navigating the country.

Most of you know that the Spanish colonized Central America, while the Caribbean basin was the preserve of the British, French, and other European powers. The Spanish tended to build plantation economies using Native American labor, while the Caribbean colonies used slaves from Africa.

The Atlantic Coast regions of Costa Rica and Nicaragua, for example, are known for their "Caribbean" cultures, created by escaped slaves from British islands. Culturally, linguistically, and economically, they're quite different from the central and Pacific regions of those countries.

Then there are the former British, French, and Dutch colonies on the South American mainland. The country of Guyana, for example, was a British



Close to the U.S., Belize offers visas that make this an easy place for expats to settle.

## It's Easy to Become a Resident of English-Speaking Belize

Ted Baumann

plantation economy on the same model as the Caribbean islands. Suriname was a Dutch colony, and French Guiana is still an integral part of France to this day (and thus has the only European Union border crossings in the Western Hemisphere).

Belize is in the unique position of being somewhere in the middle... a cultural mix of British and Spanish influences.

### A Caribbean Retirement

It's easy to understand Belize's appeal. Over 200 cays are scattered along its coastline, each surrounded by crystal-clear turquoise seawater that teems with brilliant fish, coral, and sponges.

The country's magnificent Mesoamerican Barrier Reef is a UN heritage site. And just off the coast, enormous sinkholes on the ocean floor attract divers from across the world.

Given its seaward orientation and the protection offered by the Barrier Reef, water sports (plus eating seafood and drinking local beer and rum) dominate

the coastal lifestyle.

Belize is about the size of Massachusetts, so it's easy to travel from one part to another. One expat explained that he moved to Belize because "I can be Jacques

Cousteau in the morning, diving in the blue hole—and Indiana Jones in the afternoon, exploring a Maya cave in the jungles."

The natural environment is hardly Belize's only attraction. The country doesn't tax foreign source income and levies a flat

tax rate of 25% on local income. The first \$14,500 of local income is exempt. And there are no capital gains or inheritance taxes for residents.

Belize's International Business Companies Act makes it one of the most business-friendly countries in the world. Establishing a corporation in the country is easy: substantive ownership and account information can only be disclosed in the context of a criminal investigation or international tax cooperation. Retained earnings in a Belizean corporation aren't taxed until withdrawal.

**"You need only live here for one month a year."**



And if the corporation doesn't conduct any business in the U.S., it's exempt from U.S. corporate tax as well.

With a population of only 400,000 (and barely the size of New Jersey), Belize is highly welcoming to foreigners and potential immigrants. U.S. citizens don't need a tourist visa to enter and can stay for up to a month. The permit is renewable monthly in-country for a fee of \$100. After a year you can apply for permanent residency, as long as you haven't been out of the country for more than 14 days consecutively. And after five years, you can apply for your Belizean citizenship.

But the jewel in the crown of Belize's welcome mat—to mix metaphors a bit—is the **Qualified Retired Persons Program (QRP)**, one of the world's best long-term residency visas.

### Benefits of the QRP

"Retirement" is a misnomer here. The QRP is available to just about anyone over the age of 45.

All that's required is proof of an annual income of \$24,000 or more, generated from a source outside of Belize in approved foreign currency (the U.S. and Canadian dollar, the euro, and the pound all qualify), and deposited in a local bank. That can include IRAs and 401Ks. The main applicant can bring a spouse and dependents up to the age of 18 for an additional fee.

Under the Qualified Retired Persons Program, you're exempt from taxes on all external income, whether it's earned or passive, and whether or not you bring it into Belize. During your first year as a resident, you can import personal goods, including cars and boats free from import duties or taxes.

Holders of QRP residency are considered non-residents for banking purposes, meaning they can set up a U.S.-dollar bank account with a local bank.

QRPs can also work if a holder's business activity occurs outside Belize and doesn't have any Belizean customers. That means you can run a consulting or freelance business from the country under the QRP.

Once you've got a QRP permit, it's yours for the keeping. Plus you only need

to be present in the country for one month per year to retain it.

### The Permanent Residency Option

The QRP is ideal for expats, but if you are really committed to living in Belize, applying for permanent residency is easy.

As I mentioned earlier, to start the process you must simply reside in the country for a minimum of one year with no more than two weeks of consecutive absence. The application fee for permanent residency is \$1,000.

The prime benefit of permanent residency versus the QRP is the ability to work or run a local business. (The QRP allows you to set up a local corporation, but you cannot work in it yourself.) And permanent residency doesn't

require annual renewal.

After five years as a permanent resident, you can apply for citizenship. It usually takes between six months to a year. The process is similar to other countries; it involves a clear police record, a statement of personal and medical history, and background checks. Dual citizenship is allowed if your home country also allows it, which is the case with the U.S. and Canada.

Nevertheless, a Belizean passport isn't worth it if your primary interest is in global mobility. If you're looking for easy access to the EU, you won't get that with this passport. But it does provide visa-free entry to 58 other countries and does have other specific benefits.

Belize is also part of the British Commonwealth, which gives you a variety of little-known advantages. For example, you are exempt from some immigration requirements in the United Kingdom, and you can serve in that country's civil service and armed forces. More practically, if you're ever traveling abroad and lose your passport, you can get an emergency British passport as a Commonwealth citizen.

As a member of CARICOM the Caribbean Community and Common Market), Belizean citizens can travel, live, and work freely [in other member countries](#) such as Barbados, Bahamas, Grenada, St. Kitts and

Nevis, Saint Lucia... to name a few.

### But What Are the Downsides?

Places like Belize can seem too good to be true. So let's consider some of the downsides.

Most crime in Belize occurs between locals, either in Belize City or along the border with Mexico, where there are drug running activities. By contrast, most crime involving expats is property crime, like muggings or break-ins. Crime in the coastal regions is vanishingly rare. As long as you follow basic precautions, you can live peacefully here.

I mentioned earlier that Belize had been grey listed by the Financial Action Task Force (FATF), an international agency set up to enforce financial reporting rules. The status was imposed in April 2019 but was removed later that same year.

At the time, Belizean law prevented publication of the beneficial owners of local companies or bank accounts without a court order. Under the FATF's U.S.-inspired Common Reporting Standards, that made Belize a suspected haven for financial criminals. Recognizing the threat grey listing posed to the country's tourism-based economy, the govern-

ment quickly backed down and changed the law. That means Belizean banks will report a U.S. taxpayer's financial holdings to the IRS under the Foreign Account Tax Compliance Act (FACTA).

Belize is a tiny country, both geographically and in terms of population. Like most countries in the tropics, it's beautiful and particularly attractive if you like warm weather. Its economy and service sector is strongly oriented towards expats... and it's just a few hours' flight from the U.S.

So if you're looking for a tropical, expat-friendly place to settle down, take a look at Belize's easy residency program. It may be just the ticket. ■

**"The QRP is available to anyone over the age of 45."**

**"Belize is highly welcoming to foreigners."**



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



When moving overseas, many learn what not to do the hard way.

# Moving Overseas? 5 Things NOT to Do

Kristin Wilson

If moving overseas is your dream, you're likely (and rightly) focused on the motivations for your move... a lower cost of living, a higher quality of life, or perhaps immersion in a new language and culture.

And if you've been researching for your move, you've likely added quite a few items to your ever-increasing to-do list, from paperwork and visas to logistics and finding housing.

But what about what *not* to do?

I've been living overseas for the better part of 20 years. Throughout that time, I've made plenty of mistakes. I've been robbed because I left valuables on display in my house, burned myself out because I traveled too fast, and gone places without doing enough research—once almost getting denied entry into Australia for missing paperwork. The tricky thing about moving abroad is that much of the learning comes through hard-earned experience...

But you can skip that step (some of it anyway) with these top five tips.

Let's dive in and ensure your overseas move is everything you've envisioned... and more.

### Mistake No. 1: Listening to Too Many Opinions

In the age of social media, there's an unprecedented opportunity to experience life in a foreign country through the eyes of everyday people. However, online algorithms often show us what they *think* we want to see, which can lead to tunnel vision for a specific destination. Reality may differ from the glossy images you see online, and you won't know until you're there.

Likewise, for every positive portrayal of a destination, you can find evidence to the contrary.

Thousands of foreigners have been attracted to the lifestyle, weather, culture, and people of Portugal in recent years. But you can easily find videos about why people left Portugal. The reality is often somewhere in the middle. Like people, all countries have positive and negative traits. It's more important to go where you want and ensure that the place you have in mind aligns with your budget, lifestyle, and personal goals. Only you can know your exact needs.

I once helped a man named Jan relocate from Rotterdam in the Netherlands to Costa Rica. During our first consultation, Jan told me he wanted to move to Puerto Viejo, on the Caribbean coast. He had read hundreds of blog articles and watched countless videos portraying the tropical surroundings and laidback lifestyle.

Puerto Viejo is beautiful. The issue was that he worked full-time online and needed reliable internet. I warned him about the instability of the infrastructure in that region, but he wanted to move there anyway. Once he arrived, he experienced internet and power outages multiple times per day, making it impossible to work... even with backup batteries and SIM cards. He ended up moving to San Pedro in Costa Rica's Central Valley, where he's happier and more comfortable. He lives in the city during the week and travels to the beach or mountains on weekends.

### Mistake No. 2: Moving Without an Exploratory Trip

One way Jan could have prevented his relocation debacle was by booking an exploratory trip to his destination before committing to a property. A few days or a week in an Airbnb would have allowed him to test the proverbial waters (or internet speeds).

In 2013, I decided to go to Malta for three months without ever having been there. I prepaid for a luxury penthouse with a view of Spinola Bay, which was beautiful. But I struggled to adapt to the culture and make friends. I didn't like the food, the winter was cold and dreary, and

I felt homesick. I left after a month, leaving my landlord a €6,000 tip.

Before moving overseas or committing to a long-term rental, visit first. Book a hotel or vacation home in the areas you're considering living in. Spend anything from two weeks to two

months in a place to really get to know it.

While you're there, meet with professionals who can help with your move, such as residency attorneys, movers, real estate agents, or relocation consultants. Also visit local healthcare facilities and attend events in your area to talk with people who have lived there for a long time.

An exploratory trip is especially help-

**“Beware:  
Reality may  
differ from  
online images.”**



ful if you're trying to decide between two or three places to live. Sometimes you know intuitively that a place is for you before the wheels of your plane touch down. But often, it takes time on the ground to make the final call on whether it's a good fit.

### **Mistake No. 3: Mistiming Real Estate Purchases**

Choosing a place to live abroad is exciting, but it's a decision to consider carefully. As a real estate agent in Costa Rica in the early 2000s, I often worked with clients who made buying decisions before arriving in the country.

This practice works if the purpose of your purchase is investment. But if you're searching for a primary or secondary residence, then spending some time in your destination before closing a deal is essential.

I noticed all too often that people would buy something sight-unseen, then move down and change their minds about where they wanted to live.

After seeing that pattern unfold, I started helping people rent first to ensure they bought somewhere they could see themselves living long-term.

This mistake also works the other way around—when people miss opportunities or fall victim to analysis paralysis. I once made this blunder myself, giving up a chance to buy a pre-construction home in Playa Guiones, Costa Rica, for \$98,000 back in 2007. The house (and land) is likely worth between \$500,000 and \$1 million today.

One couple I worked with from the U.S., Dean and Emily, spent three years looking at properties in Nosara with various real estate agencies. We lost contact when I moved away, but I ran into them 10 years later. After more than a decade of traveling back and forth, paying for hotels and vacation rentals, they finally bought a property.

While they were happy in their new home, I couldn't help but think that if they'd bought sooner, they could have enjoyed 10 years of the *pura vida* lifestyle. In that time, their property would have appreciated in value.

If they'd found something they liked

better during that time, they could have moved again. After all, once you're settled in a new town, you can be among the first to know about fresh opportunities in the market.

### **Mistake No. 4: Overlooking Culture Shock**

Moving to a foreign country requires adapting to a new culture, customs, and way of life, which can lead to an emotional rollercoaster.

To better understand and anticipate possible challenges, familiarize yourself with cultural differences before you

move. You can compare your home and destination countries with the [Hofstede Insights Country Comparison Tool](#).

For example, if you're moving from the United States to Ecuador, it's helpful to know that the

U.S. scores a 91 on individualism while Ecuador is an 8.

Individualism is related to whether people see themselves as "I" or "we." Ecuador is a collectivist society where maintaining group harmony is more important than individual interests. This difference contrasts with the U.S. values of freedom, individualism, and self-sufficiency.

You're in a better position to adapt if you understand the reasoning behind cultural differences... before you experience them in real life.

Once you arrive at your destination, do your best to respect and appreciate local traditions and social norms. Take cultural awareness and language classes, participate in local events, and get involved with your community.

Remain patient while keeping an open mind, and you'll overcome the occasional feelings of isolation or frustration. Also, remember that nowhere is "perfect."

There are pros and cons to living in any destination. Embracing cultural differences is frequently a matter of shifting your perspective. Rather than letting "mañana time" annoy you, use it as an opportunity to enjoy another coffee or a walk on the beach.

### **Mistake No. 5: Waiting Too Long to Move**

It can be hard to know when it's the right time for you to move overseas. But in my 15 years of helping people move abroad, I've seen that most err on the side of waiting too long.

I first noticed this at the age of 21, during my first months working in real estate in Costa Rica. One of my clients, a 65-year-old businessman from the Northeast, made an offhand comment that stuck with me.

We were in the car on our way to look at a property, and he said wistfully, "I wish I did this when I was your age."

You don't have to wait until you retire to move abroad. You could be a 20-something year-old living on \$2,000 per month.

Life may always feel busy, with different responsibilities vying for your attention. But don't put off your dreams of living overseas for too long. Life is short, and nothing is guaranteed.

While I've never met anyone who regretted traveling or living abroad, I've known plenty of people who waited too long to go.

### **Life is a Learning Experience**

Some things aren't mistakes at all. They're just the daily ups and downs of life.

Whether it's waiting in line at the Nicaraguan border in the sweltering heat, your power going out, or your car breaking down halfway up a muddy hill, things happen when you travel... and more so in a foreign country.

But despite all the times I've felt frustrated, confused, or just fed up, I continue to live abroad today. I wouldn't trade the flexibility or

freedom I feel in an overseas lifestyle for anything.

Although it pays to be aware of the common mistakes new expats make, don't worry if you make some of them too (or invent new ones).

Starting a new life overseas is a continuation of your current path. Life is full of mistakes because life is a learning experience—a continuous chain of moments, experiences, and decisions. Some will go your way, while others won't. How you choose to react (or not) in each situation is what's most important. Just remember: even when it comes to living abroad, it's not about the destination, but the journey. ■

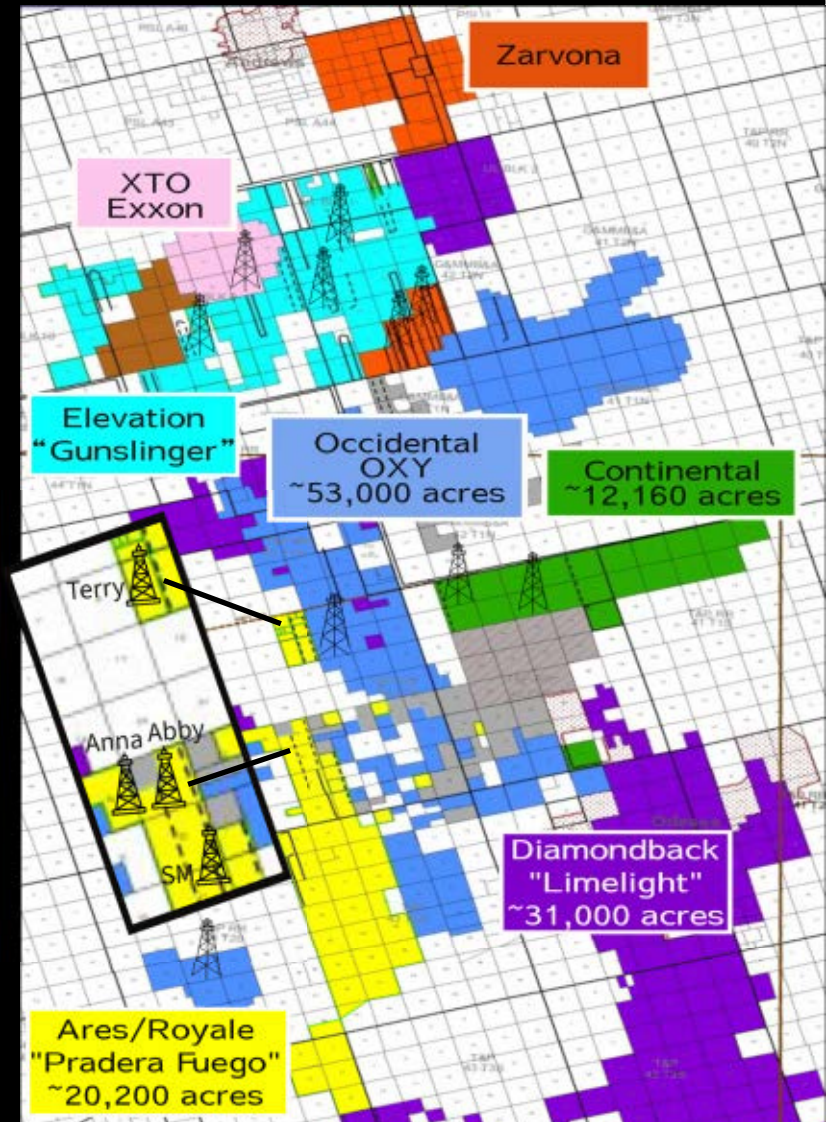
**"Before you buy, spend time in your destination."**

**"Don't put off moving abroad for too long."**



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Lyon is well-known for its gastronomic delights, but it also offers a welcoming community for would-be expats.

# French Cuisine and *Bonhomie*: An Expat's Love Letter to Lyon

Tuula Rampont

In France, good food is a fact of life, as reliable as knowing the sun will set against a backdrop of rolled hay and golden tea roses in some gloriously charming village in the south of France.

Live here for a while, and you'll find your taste buds lulled into a gourmet rhythm that beats around every corner of this country.

Paper-thin layers of croissants, with just the right dusting of buttery sugar under an almond-crusted interior, will send you to the moon and back.

Savory buckwheat *galettes* (crêpes), which come in as many varieties as French wine appellations, could fill up an entire culinary calendar. Connoisseurs can slide their forks into the warm folds of goat cheese, honey, and toasted walnuts, or a creamy mixture of roasted scallops with sautéed leeks. Pure heaven.

From saddling up for a German-fusion *flammkuchen* flatbread in Strasbourg, to sampling the tiniest spoonful of pungent

*rouille* sauce alongside a fragrant rock-fish soup in Marseille, there's a culinary superstar waiting in every French city.

And then there's Lyon...

A place that not only churns out good food, but also elevates it to a level that gets inside your soul.

On this, my first trip to France's gastronomic capital, I saw it on the faces of the people I passed on the street... and in the quiet smiles of the chefs peeking out from their kitchens to full dining rooms.

These *Lyonnaise* are a happy bunch, perhaps the most contented group of French folks I'd ever met. Easy laughter, warm, unhurried conversation, and a sense of simple joy accompanied me from neighborhood to neighborhood, and from hole-in-the-wall café to highbrow cocktail hour at a 5-star hotel.

Yes, Lyon is certainly "all about the food," but there's a lot more to this captivatingly beautiful town that's proud without being snobby, cultured without being

pretentious. You'll discover a surprising *bonhomie*... a friendliness that defies all the usual stereotypes about French hospitality.

## A 5-Star Welcome at a Southern Crossroads

At the convergence of the Saône and Rhône Rivers, the city of Lyon lies at a strategic point on the frontier of southeastern France. Once serving as the capital of Gaul at the height of the Roman Empire, the city is an essential conduit along the north-south transportation axis that cuts through France and extends to other regions around Europe.

The main train station, Part Dieu, is among the best-served rail hubs in all of France, and a key reason many expats have chosen to live and retire in the city.

Much like Paris, Lyon's urban landscape is divided into neighborhoods called *arrondissements*—nine in total. With its colorful mix of revitalized artsy districts like the Croix Rousse—once home to the



city's revered silk-weavers—to collections of elegant, stately squares lined with Hermès boutiques and dazzling 19th-century fountains, Lyon serves up a warm mix of bohemian coolness and modern-inspired *art de vivre*... the French art of living well.

Almost all central Lyon is easily managed on foot, and it's an urban voyage you won't soon forget.

I reserved my hotel on the left bank of the Rhône River, which serves as both the financial center and location of the Part Dieu train station. Surrounded by wide, pedestrian-friendly boulevards and sleek French deco shops, the real draw of Lyon's 3rd *arrondissement* is the mythic [Halles de Lyon Paul Bocuse](#), a covered food market and homage to the "Pope of French Gastronomy," Paul Bocuse.

Les Halles boasts a swoon-worthy collection of *boulangeries* (bakeries), pastry and macaron makers, chocolate confectioners, cheese shops, and *Lyonnaise* deli cases stacked sky-high with everything

from local charcuterie to stuffed lobster tails. It's quite impossible to leave this market empty-handed.

I spent my first morning at Les Halles glued to the windows of [Chocolatier Bouillet](#). Staring at a museum-worthy display of cream-filled works of art, another wide-eyed vacationer next to me remarked, "I wonder if they taste as good as they look." We both agreed there was certainly only one way to find out.

Sliding eagerly onto a nearby bench, I dipped my fork into Bouillet's Opaline pastry—a madeleine cake layered with olive oil-infused mousse, puréed kiwi, herbed pesto, and candied kiwi paste. It turns out that olive oil mousse is a thing... and it's incredibly delicious.

Over the course of my stay in the 3rd, I'd return a total of four times to Les Halles, each time to a new culinary delight, and each time to a warm and caring welcome. From the smiling *mademoiselle* who carefully wrapped my Saint-Marcellin

cheese at [Maison Cellierier](#) to the deli cashier from [Maison Gast](#), who guided me on the local salami choices and helped pack my picnic-fare for the afternoon.

No one blinked twice at my heavily accented French, or my garbled attempts to pronounce the food products they'd been selling for years. On one of the busiest travel weekends of the year in France, it was an uplifting—and inspiring—breath of fresh air.

### Between Two Rivers: A Low-Key Answer to Paris

A short walk over the sweeping Rhône River via romantic Lafayette Bridge took me to Lyon's **Presqu'île**, the epicenter for the city's social and cultural life.

A 1.5-mile-wide peninsula between the Saône and the Rhône River, loaded with majestic squares like Bellecour, historic theater venues like Théâtre des Célestins, and a multi-faceted shopping and gourmet dining complex called [Hotel Dieu](#), an

## WHAT TO KNOW BEFORE YOU GO

Planning a trip to Lyon is easy, as the city is so well-organized. With a highly efficient rail system that connects you to other cities in France, one-way tickets from Paris start at €25 (\$27) if you book in advance.

Delta, Air France, and American Airlines offer several direct flights from New York (JFK) each month and connecting flights to other cities around the U.S. Non-stop flights around Europe from the [Lyon airport](#) are plentiful. Destinations include London, Brussels, Rome, Dublin, Mykonos, and Amsterdam, to name but a few.

To sketch out an itinerary, I recommend starting with the [Lyon tourism website](#). Offering a large selection of themed-tours, you can pre-book and pay for your tours online, and get QR-code confirmations sent to your phone.

While most of the historic center is accessible on foot, especially the Presqu'île to Vieux Lyon, it's wise to book a tramway tour of the **Croix Rousse** (the former silk workers neighborhood) which sits on a series of hills that would give San Francisco a run for its money.

Likewise, consider taking the funicular tram to visit the Roman ruins and amphi-

theater of [Lugdunum](#). It's a spectacular site sitting high on Fourvière hill, with unparalleled views of ochre and honey-colored Lyon crisscrossed by the Saône and the Rhône. The nearby [Fourvière Basilica](#) is also a must-see monument, although it's best reached by bus for those with mobility issues.

Boat tours are another inspiring way to experience the city. Traveling along the Saône River, I got a unique view of the **Confluence** neighborhood—a sleek and funky contemporary district in the 2nd *arrondissement*. Spend the afternoon at the [Confluences Art Museum](#) and take the metro, bus, or even cycle to your next destination. [Vélo'v](#) is the city's convenient bike rental service, with single rides priced at €1.80 (\$1.90).

A full-access bike pass is among the extras included in the [Lyon City Card](#). City cards can be purchased for up to four-day stays and provide access to 23 museums and galleries, unlimited bus, metro, and funicular rides, one boat tour on the Saône River, shopping discounts, and one select guided-tour with the tourist office. One-day passes go for €23.90 (\$25.70), and four-day passes come in at €53.90 (\$58) per person.

Given its gourmet reputation, restaurant reservations in Lyon are a must... allow at

least two weeks in advance to be on the safe side. Excellent *bouchons* (bistros) exist in every neighborhood, with [Bouchon Sully](#), [Bouchon Tupin](#), and [Bouchon Daniel et Denise](#) coming in as tried and true favorites. Several *bouchons* are closed on the weekends, and, due to their popularity, many send follow-up emails or text messages asking for an additional confirmation on the day of your meal.

Outside of the *bouchon* circuit, the selection of exceptional restaurants in Lyon could fill its own guidebook. At [Le Grand Refectoire](#), in the courtyard of the 5-star Hotel Dieu, I had a sublime dinner while watching the chefs in action through the glass show kitchen. Weekday lunch menus—starter, main dish, and dessert—are €26 (\$28).

For a taste of star-power dining on a budget, try [Bistro Tetedoie](#). It's a wonderful start, or end, to an afternoon on Fourvière Hill, and the affordable answer to Chef Christian Tetedoie's Michelin-star restaurant located on the upper floor. My poached egg starter cooked itself, at my table, under a glass-encased flame... magical. A three-course set lunch at the bistro is €27 (\$29).

afternoon spent on the Presqu'île feels like a distilled, low-key version of Paris.

Yes, Louis Vuitton, and Hermès are there, but so are pedestrian gems like **Rue Mercière**. The street, one of the 2nd *arrondissement's* main culinary arteries, is filled with checkerboard-cloth bistros and hot pot takeaways and was once the center of the printing industry—which, along with silk-weaving and banking, cemented Lyon's commercial prosperity.

Around the corner, you'll find sumptuous **Place des Jacobins**, with its majestic fountain sculpted in 1885. Considered one of the most beautiful squares in the city, it falls under the UNESCO World Heritage status, awarded to 10% of the total surface of the city, including a large part of the Presqu'île and **Vieux Lyon**—Lyon's Renaissance neighborhood, whose burnt yellow, orange, and brick-red buildings were painted to resemble those of an Italian town.

Double-back towards the Rhône, and you'll hit **Place de la République** and its trendy shopping arcade, or head to a *buvette* along either river for an early-evening aperitif. Paris has nothing on a cool mojito enjoyed next to the calming rhythms of the Saône.

### Diversity of Food, Diversity of People

After several days of city exploration, I caught up with Beverly and Tim Christensen, two American expats who moved to Lyon in 2022. Beverly, a former architect, and Tim, a retired university professor, traveled extensively throughout the U.S., last residing in downtown Los Angeles before making the leap abroad.

After a series of scouting trips in France—including Annecy, Grenoble, Chambéry, Montpellier, Avignon, and a brief flirtation with Italy—the couple settled in an apartment on the Presqu'île.

When I asked why France won out over *bella Italia*, Tim told me France's [excellent healthcare system](#) played a large part in their decision-making.

"It was so easy to get into [the healthcare system] and so easy to use. They've been very nice to us, very open and willing to take us into their system. Even Medicare—which I was on back in the States—didn't cover nearly as much and wasn't nearly as affordable," he says.

Everyone has the right to French healthcare after living here for three

months, with no age restrictions or pre-existing condition limitations. Doctor's visits are \$29 and reimbursed at 70%... so \$9 out of pocket. Hospital stays are around \$110 a day, and reimbursed at 80% the first month, and then at a 100% for each additional month. Treatment for long-term illnesses, such as cancer, heart disease, Alzheimer's, and Parkinson's, are 100% covered under the French healthcare system.

Beverly also touched on something that I had experienced in Lyon from day one: the friendliness of the people. "In general, everyone has been incredibly nice... and our French isn't perfect."

"Lyon just seemed to speak to us," says Tim, "it really was love at first sight."

Also keen on the food culture, Tim was looking for a place to eat well and buy quality products to prepare. "We love the diversity of food," he says. "And the diversity of food comes with a diversity of people. Everyone here comes to explore the food and share it with others."

Like many of the other expats I talked to, the ease with which you can get around also ranked high in the couple's appreciation of Lyon. "The transportation is fabulous," says Beverly. "You can take the subway, trams, funicular... and buses. They get you where you want to go, and generally run on time."

"Lyon is a great centralized location for visiting other places in Europe," says

Tim. "You can go on train rides to Munich, Frankfurt, Geneva, and Barcelona."

As far as cost of living goes, the couple felt that it was much cheaper than living in Los Angeles, but comparable in price to other U.S. cities like Minneapolis, where the couple spent time prior to their Lyon move. They spend more on housing in Lyon than Minneapolis, but a lot less on food. "And the food quality is so much better," Beverly is quick to add.

Having spoken to other expats, I'd say a couple could expect to spend \$2,900 to \$3,500 per month here. Rentals outside of the city center are several hundred dollars less a month than the city center, offering one of the biggest opportunities to save (see below). Healthcare was also

mentioned as a top savings incentive for France in general.

Beverly and Tim obtained a long-stay, 12-month visa in order to be able to [live full-time in France](#). The application process takes place in the U.S. or Canada, and is surprisingly easy. The long-stay visa renews every 12 months and continues to renew for five years total, at which time expats can seek French citizenship if they so choose.

### With a Little Help from My Friends

As a popular and well-connected city, with all the bells and whistles to attract not only retirees but also expats seeking to work in the area, Lyon is a very desirable place to

**"There's nothing I don't like about living in Lyon."**



**You don't need a car here. Lyon is a walkable city with excellent public transportation.**



## THE CULINARY EMBRACE OF A LYONNAISE BOUCHON

The story of Lyon's mythic food culture dates to the 18th century, with the emergence of *les Mères Lyonnaises* (mothers of Lyon).

*Les Mères* were female cooks from modest means who worked as hired help in homes around the city, cooking principally for bourgeoisie families until they were let go during the First World War.

Subsequently, they opened their own restaurants around the city, offering simple but refined dishes. Often cooking for local silkweavers, nicknamed *Canuts*, many of their creations were adapted to meet the limited budgets of this burgeoning population.

One of most emblematic, if confusing, dishes from this period is the *Cervelle de Canut*, which translates to "silk-weaver's brain." Workers of the time couldn't afford sheep's brain—a gut-sticking, protein-rich dish—on their meager wages, so it's thought that this dessert, containing hearty *fromage blanc*, became their go-to substitute.

The culinary stamp of the *Mères* can still be seen in modern-day Lyonnaise cooking, which transforms lesser cuts of meat into savory sausages, rich pâtés, and the endless charcuterie platters on display at Les Halles Bocuse. (Paul Bocuse, France's most famous chef, was trained himself by La Mère Brazier,

the first woman to receive 3 Michelin stars in 1933.)

Many *bouchons*—the name given to the restaurants cooking in the traditional style of the *Mères Lyonnaises*—have added modern touches to their Old World specialties.

Examples of revisited classics include *pâté en croûte*—a thick slab of savory pastry dough stuffed with seasoned meats and upgraded with fruit chutney and pickled vegetables. *Quenelles*—oversized, moist dumplings prepared with Pike fish—are jazzed up with everything from sun-dried tomatoes to olives from Nyons.

Although typical *Lyonnaise* dishes are the heart and soul of any *bouchon*, chefs leave ample space to let their creativity reign free, as I discovered at [Bouchon Tupin](#), a highly rated restaurant on Lyon's Presqu'île.

Having booked the second lunch service at 1:30 pm, a group of around 20 shuffled slowly into the café-sized dining room. Like walking into a warm, culinary hug, it was all there... French hospitality without the pomp and circumstance, simple food elevated to extraordinary heights.

Art Deco lamps with beaded fringe dangled above swirled marble tabletops, their perfectly mismatched bistro chairs pairing effortlessly with the rich tones of the bur-

gundy granite. Above a dark mahogany trim, the dining room was wallpapered with black and white newspaper fragments dotted with vintage French signage.

The head waiter greeted us as if we were the first customers he'd ever served.

I filed in shoulder-to-shoulder with a slight French woman in her 70s, who turned to me, surprised, and remarked, "*Je n'ai jamais vu une chose pareille.*" (I've never seen anything like this before.) I nodded slowly... this wasn't just lunch, this was a full-body experience.

*Bouchon Tupin's* welcome was bested only by the quality of its food.

My starter of sea bass ceviche topped with roasted corn and fresh herbs came with a lemon-ginger vinaigrette, and enough crusty French bread to feed a small family. The main dish, fish of the day, was cooked to perfection in a *combava* (Kaffir lime) and coconut-milk lobster sauce.

It all ended with a showstopper dessert: a thick slab of chocolate mousse sprinkled with roasted buckwheat and stuffed with dark chocolate chunks, served with a lemon madeleine cake.

At €25.50 (\$28) for a three-course lunch, Bouchon Tupin was not only a feast for the seasons, but an absolute steal.

live.

Although in general prices aren't as high as in Paris, rental and purchasing costs are higher than France's average. A two-bedroom, 800-square-foot [furnished apartment](#) in Lyon's center starts at €1,330 a month (\$1,430).

Apartments of the same size for purchase begin at around [€320,000](#) (\$344,112), and they go up from there, depending on the property and the popularity of the neighborhood.

As is true all around France, looking for housing outside of the historic center—in this case the Presqu'île and Vieux Lyon—will help reduce costs.

An excellent resource for tips on the local property market (and a great way to make connections in town) is the [American Club of Lyon](#). I was able to catch up with the club's president, Mark Gallops, a retiree from New York who spoke enthusiastically about the organization's mission.

"We're a community of about 140 families—around 200 adults and 70 children. The club is a combination of Americans living in Lyon for work, study, raising families, and in retirement... as well as French natives who have lived, worked, or met their partners in the U.S."

From happy hours to Cinco de Mayo and Fourth of July parties, weekly coffee chats, and an English-French language exchange, the American Club has something for everyone.

When I told her I was attending one of the coffee chats, Liz—an American retiree from Albuquerque—remarked, "You'll find more Americans than you'll know what to do with!"

And she was right. There were about 14 of us gathered on Tuesday morning at Perko Café in the **Croix Rousse** neighborhood. Many had moved for retirement, some were part-timers who came to the city for three months of the year, and one

father had moved with young children and set up a business.

Most felt that ease of transportation, the city's walkability, the joy of not needing a car (and not having the expense of one), the friendliness of the people—and of course the food—were the top reasons to move to Lyon.

For Philippe, Lyon won out over Bordeaux, thanks to the train service: "You can go to so many places and that's just in Western Europe."

Several others touched on the vibrant art and music scene. Jim moved with his wife, a musician, so she could be near the local orchestra.

When asked what drawbacks he'd experienced living in the city (besides the ups and downs of learning French) he was hard-pressed to find any...

"There's nothing I don't like about Lyon," he says. "I wake up every day and pinch myself that I'm here." ■



Heather and Shane have built a successful beach-club business, and a new life, in Placencia, Belize.

# We Turned an Abandoned Pool into a Booming Beach Club

Heather Kenny

**I**t took three weeks for me to start talking to my husband Shane again. He'd brought up the idea of moving overseas, and I wasn't quite ready to hear about it...

Shane and I have been married for over 26 years, and we'd been talking about an international move since the beginning of our relationship. We'd both grown up with the idea of living abroad—Shane's parents lived in Scotland and Italy during his formative years, while my parents moved to Thailand right after I graduated from high school.

Our boys were in their early teens on that memorable night when Shane looked over at me and said, "I'm not sure why we're waiting. I think we should do it now."

Shane had sold his software company a few years prior... and he was feeling ready for something new. I, on the other hand, had two really great career opportunities, and was splitting my time pursuing both. I was *not* ready to pack it all up and move from our home in Dallas, Georgia to another country.

But after a few weeks of processing, I brought up the topic again. I took a deep breath, put on my big-girl pants... and

threw my kids under the bus! Instead of readily agreeing to the adventure, I put it back on the boys. If *they* agreed to this crazy idea, then I would be on board. I was sure the boys would see it my way. After all, one was about to be a junior in high school and the other was starting middle school. No way they would agree to such a disruption, right?

We called a family meeting and reminded the boys of our dream to move overseas. We talked about how it'd affect them and what it would mean... giving up what they know for the chance to experience something most people never do.

They agreed wholeheartedly and said, "Let's go!"

So even though it wasn't my preferred timing, I knew I had to get on board.

## In Search of a Business in Paradise

Research began in earnest. We knew we wanted to find a small property near the beach, where we could run lodgings and a restaurant. From our travel experience, being within an hour of an airport was also key. We decided to explore areas in the Caribbean first, as we wanted our location to be easily accessible from the U.S.

We took a trip to see a property (an eight-room hotel complete with a tiny beachside restaurant) in Cabarete, Dominican Republic, and visit the surrounding area. The trip went well, we made an offer, and the owner accepted it.

We quickly discovered that doing business in a Spanish-speaking country—when neither of us speak Spanish—was going to be difficult. All official documents had to be translated from English, plus, the fluctuating exchange rate made locking in the cost to purchase and refurbish the property nearly impossible.

Along the way, we learned that the Dominican Republic uses a leasehold structure for land... meaning we would be leasing the land from the government rather than owning it ourselves. It became clear that this wasn't the best opportunity for us, and we were forced to walk away.

Shane was frustrated. It was easy to start second-guessing whether we were headed in the right direction. Maybe this wasn't the right time. Maybe we should wait until after the boys were out of school. But a few months later, I began looking for the next location. This time Shane was reluctant, and I was the one pressing forward. I figured even if we weren't going to move right away, we should at least explore potential locations.

About four years earlier, Shane and I had joined three other couples for a seven-day catamaran trip in the pristine waters of Belize. We'd immediately fallen in love with the beautiful water, incredible snorkeling, and friendly people... and the little fishing village of **Placencia** particularly captured our imaginations. So we booked a trip and set up an appointment with a local real estate company to look at properties.

Within 24 hours of being back in Placencia, we knew this was the place we wanted to be.

The relaxed pace of life, the friendliness of the locals and the expats, the unique mix of Caribbean and Central American culture... we were hooked. We spent days looking at properties and walking through the village. No decisions were made, but we weren't in a hurry. We knew we had found our future home.

The village of Placencia is at the very end of a 16-mile peninsula and is only a mile from the nearest airport. The entire village is easily walkable, and even boasts one of the smallest main streets in the



world. While golf carts are available, nearly everyone who lives in the village walks everywhere.

With its roots as a fishing village, Placencia remains laidback despite being one of the most-visited tourist locations in Belize. There isn't much of a nightlife here, and shopping is bodega-style with a hint of bargain hunting. Almost everything in Placencia is open-air. Even the grocery stores have huge roller doors that stay open all day to let the breeze in. The constant fresh air is addictive... I now find it difficult to sit in enclosed spaces with recycled air.

One afternoon during our visit, we had some free time and were looking for a cool spot to relax. The sea was too rough for swimming, so we looked for a pool. There weren't any other than those at the local resorts, but we did find a place on Facebook called "Fusion Beach." Fusion Beach hadn't posted to their Facebook account in almost two years, but we decided to check it out, as it showed pictures of a pool right on the beach.

We jumped into our rented golf cart and headed toward our new destination. As soon as we pulled into the parking lot, it was obvious the business was no longer operating. The building was closed, the weeds had taken over, and the pool was empty of everything but a thick layer of green sludge.

It wasn't until we got back to the U.S. that we started wondering about that abandoned property at the north end of the village. Shane put out feelers and we discovered that the property was, indeed, for sale. And the seed was planted...

### Dipping Our Toes into Hospitality

There was a lot to like about potentially buying a business in Belize. As

the country is a member of the British Commonwealth, Belize's official language is English, meaning there'd be no need for legal documents to be translated. The exchange rate is fixed at two Belize dollars for every one U.S. dollar... so currency fluctuations wouldn't be a problem. And the best news of all: Belize uses freehold land titles, meaning you own and have title to the actual land you purchase.

Since neither of us has a background in



hospitality, we started to discuss whether starting with a bar/restaurant/pool/beach day-use business would be a good stepping stone to the accommodations space. We decided to make an offer. It was accepted.

We finally made our overseas move in June 2019. But the hard work was far from over, as it took three months to finish up the refurbishment of the property. Then there was hiring our team, securing permits, figuring out vendors, and developing our menu. Finally, [Placencia Beach Club](#) opened in September 2019.

We created the Beach Club to be a facility for anyone in Placencia looking for water access. For \$5, guests have access to the pool and beach as well as a towel to leave behind when they're done for the day. A fully stocked restaurant and two bars offer plentiful food and drink to enjoy while gazing at the sea.

Our most unique feature is a swim-up bar. Nowhere else in Placencia can you enjoy an ice-cold beer while cooling off in a pool... and literally be 30 feet from the

Caribbean Sea.

Understandably, we've become a popular spot for both tourists and locals looking to enjoy time with family and friends.

### A Record-Breaking Season

The adventure hasn't stopped in the four years we've been here. We opened the Beach Club six months before COVID shut Belize down. During the shutdown, we re-invented our business every two weeks to keep up with government restrictions, while also doing our best to support our team with what little work was available. It was exhausting, and we were relieved when life started to return to normal.

This year has been our first tourist season without any COVID interference. People have returned in force... and the Beach Club has been setting and resetting records as each month passes.

At the start of our venture, we were at the Beach Club every day taking orders, serving drinks,

managing the team, receiving supplies, and dealing with the seemingly endless list of tasks just to stay operational.

The hardest part of starting the Beach Club was getting to the point where Shane and I were no longer integral to the daily operation of the business. We've managed to build an exceptional leadership team that handles the daily activities. This has allowed Shane to focus more on growing our business, while I can return to the consulting work I love. Even when we're away, the business continues as usual.

So, what's next? Plans are fully underway to build lodging, so that guests can spend the night in addition to hanging out with us during the day. This will move us closer to being the small boutique resort that we originally imagined before moving here. The designs are complete, and we're in the process of raising the funds needed to begin construction.

We still have a lot of work to do here in Belize, but Placencia is now our home, and we're enjoying investing in the lives of our team of staff and in the community. With COVID now firmly in the rear-view mirror and tourism in full swing... the future is looking bright. ■

**“There’s a lot to like about investing in Belize.”**

There's nothing like stepping into your beachfront rental after a long trip. Bags down, slide open the terrace door to welcome the ocean breeze in, shoes off, and legs up. Let the sound of crashing waves wash over you.

There are folks who pay thousands of dollars for this experience. They work diligently and save up their vacation days to spend a week or two a year in a paradise destination just like this.

But not you. You come here when you want. And you don't pay a spare cent for it. Your rental is your own. And when you're not using it yourself, you rent it out to exuberant guests who are more than willing to pay for it—covering all your costs and then some.

That's the beauty of rental income. It's money seeping into your bank account. Regularly.

You hop from your comfortable bed after a restful night to find thousands of dollars have magically appeared. And by owning in incredible overseas destinations, you have the opportunity to make your rental your own paradise getaway whenever you want.

It's among the most wonderful things in the world.

And if you know the secret ingredients to a great rental, there's no limits to what you can do—or how much you can make. Indeed, like me, you can own multiple rentals across the world, each one paying for the next and generating capital appreciation too.

Of course, the key to a stellar rental is buying well to begin with. You need to own the right real estate, in the right location, and buy it at the right price. Buying well ([RETA](#) can help with that) is the most important factor when it comes to generating high rental yields.

Once you have a property, platforms like Airbnb have made it easy for millions of folks with no rental experience to earn serious income.

Now, you just need to know how to make the most of it... how to manage your rental so that you can maximize the money it generates and turn your overseas home into a money-making machine.

Here are nine tips for preparing your rental...

### 1. Treat Your Renter as a Friend

As a rule of thumb, always treat your



By following these key tips, you can maximize your rental income—and stay for free.

# 9 Tips to Turn Your Rental into a Cash Machine

Ronan McMahon

renter as you would a friend. Make their stay as comfortable and easy as possible.

It's not just because it's nice to be nice. It's because when you have a happy guest, they'll be equally happy to leave you a good review. Reviews are the proxy for everything else I'm about to tell you. Everything is ultimately about getting those five stars. Bring the personal touches, show consideration...

Good reviews can bump up your listing in online rankings and encourage more people to book your place. One survey by an online marketing company found that 88% of consumers trust an online recommendation as much as they would a personal recommendation.

So, focus on this goal. The rest will fall into place.

### 2. Beat the Competition

If you're asking renters to part with their hard-earned cash, you need to be sure that what you're offering beats the competition. Your rental property is a

product. And you need to treat it like one.

Let's take short-term rentals as an example. Say, you're renting at \$150 a night, and so is your neighbor, but their identical home is furnished with air conditioning, king-size beds, and a washer/dryer and yours isn't. In that case, you'll either have to match those amenities or cut your rate.

The idea is to stand out to potential renters who are browsing through booking sites, comparing the look and features of similarly sized and priced rentals in the area. You want to be the clear choice.

**“The key to a stellar rental is buying well to begin with.”**

### 3. Offer Comfort and Little Extras

In a short-term rental, you need to look at how comfortable a stay you're giving to your renters. Get the basics right and you'll be head and shoulders above the competition.

Your unit should be well-decorated and comfortably furnished in a contemporary style. Furniture should be matching, clean, and plush. The beds should be large (king-sized) and adorned



with comfortable sheets, pillows, and blankets. Add plentiful lamps to provide cozy lighting.

The kitchen should be equipped with a microwave, coffee machine, blender, good knives, complete sets of dishes and cutlery, plenty of pots and pans, matching wine glasses... you get the gist. You don't want your guest to feel like they needed something you didn't provide, or that you went to the thrift store to furnish the place.

Provide some relevant items with your rental, like bicycles, beach gear, or guidebooks, and highlight them in your listing. Consider a welcome gift basket for each guest with a bottle of wine, chocolates, tropical fruit, fresh-baked muffins... it won't cost you much and will delight your guests.

**Pro Tip:** Travelers these days, especially digital nomads and remote workers, expect reliable fast internet. Even vacationers want to be able to watch Netflix in the evening or post photos on social media. Make sure to have reliable WiFi installed—and to advertise it, too.

#### 4. Think Like a Savvy Salesperson

Once you've given the people what they want as far as amenities and furnishings go, you need to get the word out that you're better than the competition.

I can't begin to tell you how many good rental properties go overlooked because the owner hasn't advertised it properly. I've also seen how savvy marketing can put an average rental miles ahead of the competition.

A contact who has properties in Medellín, Colombia, told me he fitted all his rental properties with air-conditioning—even though the climate is so temperate that it's rarely needed. His reasoning? Most North American renters will automatically tick "air-conditioning" when searching for a place, even when it's not needed. By including that one amenity, he ensures he's visible to a bigger pool of renters than his competitors who don't offer air conditioning.

#### 5. Highlight the Location

Make sure renters know what's close to your place. Ask yourself who would find your place a good base. If there's a conference center nearby, for example,

mention it in your listing. Near some historic ruins or an expensive ski resort? Tell people.

Come up with a catchy one-line title that makes your home stand out ("Luxury Condo by the Beach and Close to 5-Star Restaurants," for example). It should sound compelling enough to make people want to click on it and find out more.

Additionally, make sure your address and location are as clear as they can be. If you have the option, add a map.

#### 6. Give a Lot of Detail

Whether advertising for a long- or short-term rental, you'll need to give a good description of your home. List what rooms you have and what furniture and appliances you've got, down to the type of bed and how many place settings you're offering.

And add some information about you. People trust a face over an anonymous listing. So, if you have the option to add a picture of you and a short, friendly blurb, do so. If you're using a rental manager, make sure he/she does it instead.

#### 7. Choose the Right "Keywords" and Descriptions in Your Listing

If you're advertising online, you don't need to be tech savvy, but you do need to keep in mind how the internet works.

That means that you need to add keywords into your listing. Keywords are the words search engines like Google and websites use to categorize information. They're the words people will use to find you. Thinking about what people will search for to find a place like yours and using those phrases and words in your description will help you rank higher in search engine results.

#### 8. Take Attractive Photos for Your Listing

There are a whole host of studies out there that show people pay far more attention to ads with clear, helpful images than ones without. That's because as much as 90% of the information we absorb is visual. So if you're skimping on photography, you're losing renters.

Airbnb allows up to 100 photos for your listing, but the sweet spot is around 20. Most people won't bother to browse

through more than that. But more important than quantity is quality.

Get some help with taking the photos if you need it... and use your best photo as your "profile" photo. It's the first thing folks will see when they search.

#### 9. Where to List Your Rental

If you're planning on renting short-term, I recommend you use a vacation rental-by-owner website that's high-profile and established. There are several of these: [VRBO](#), [FlipKey](#), and [Airbnb](#) are among the biggest and best known. You can list your rental on several of these simultaneously.

The biggest advantage to sites like these is visibility. The big names in the business spend a lot of time and money making sure they come out on top when someone searches online for rental property. The well-known brands are trusted by renters, too. Some of them operate a full-refund policy to renters if things go wrong, which helps potential renters feel more secure.

These listing portals will cater to longer-term stays too (from one to 12 months). You can also work with local real estate agents and property management companies. In lots of international places, you'll find Facebook groups that specifically list long-term rentals.

**Pro Tip:** Think about what currency you advertise in. One of my contacts rents out his Spanish home on a lot of short-term rental sites. By switching to advertising in pounds sterling when the exchange rate is favorable, he makes more than if he advertised in euro. This, along with other strategies, means he's grossing €30,000 a year on a home that would rent long-term for just €14,400 a year. ■



**Ronan McMahon** is the editor of *Real Estate Trend Alert*. If you've been thinking of buying a rental property overseas, but could use help with your search, consider joining Ronan's *Real Estate Trend Alert*. Thanks to group buying power, members get access to best-in-class pre-construction properties in the right locations—at killer deals. [More details here.](#)

**“Be sure to have reliable internet... and advertise it.”**



Participating in the Maya traditions of their village has become part of life for Don and Diane.

## Channeling Indiana Jones in the Mexican Jungle

Don Murray

**W**e bought the kitchen table for our new home in Mexico's Yucatán from a guy on a bike. He'd heard through the grapevine we were building a house and with the usual tenacious work ethic of the local Maya, he pedaled from the town of Valladolid (15 miles away) to make a sale... table and stools balanced and tied to his bike.

Building (and furnishing) a house is not for the faint hearted... especially when you decide to build it in the Mexican jungle. But that's exactly what my wife Diane and I did in the tiny Maya village of **Ek'Balam**, total population: 492.

I first visited Ek'Balam ("black jaguar") on a writing assignment. It's the site of ancient Maya ruins... just like those in Indiana Jones, with temples dating back millennia, stone beds, and menacing guard posts where soldiers once patrolled.

Though sleepy now, between 700 and 800 AD, Ek'Balam was a major city and home to some 20,000 Maya. It was largely abandoned in the 11th century... lost to the jungle until it was excavated in the 1990s.

Now, tourists can admire the famous "angels" depicted on the walls of the main ceremonial site as well as the names of

rulers dating back to 770 AD. Ancient texts are still kept in these rooms. Although only a fraction of the 10-mile ceremonial site is tourist-friendly, it's well worth the visit and the entry fee of \$26.

But the real appeal of this part of the Yucatán is the quiet, tight-knit community—locals are welcoming and friendly to foreigners. So in 2016, when Diane and I decided we needed a break from our fast-paced life in Cancun, we chose to live in Ek'Balam.

While rural by any definition, Ek'Balam is hardly off the grid. We're about a 30-minute drive from the town of Valladolid (population 60,000), where we can grocery shop as needed. Our electricity bill arrives every other month. Water is free (provided by the village), and while the roads need some work, they're navigable by our Jeep. We can stream Netflix and Skype our friends... most days. And it's where we've now built our full-time retirement home. (See a full set of photos [here](#).)

### A Home That Combines the Best of Two Worlds

We wanted a modern, one-floor, air-conditioned building with good plumbing and

electric infrastructure. But while attractive, traditional Maya homes are humble by Western standards.

Called *nahs*, they're an amalgamation of their local natural surroundings. Foundations are made from field stones. Walls are constructed from local saplings. Roofs are thatched with interwoven palm leaves and tied together with strips of bark. They're lightweight and rainproof. The vertical sapling walls are the jungle's answer to air con.

The only other materials used in these *nahs* are cement for the foundation and whatever plumbing and electrical supplies the owners decide upon.

While we knew we wanted to embrace local living, a *nah* wasn't for us. But the typical wood frame structures common in the U.S. are not a thing here. Bugs eat most types of wood and we're in the jungle... it's an endless buffet for the termites and carpenter ants. Plus, the Yucatán peninsula is nestled between the Caribbean Sea and the Gulf of Mexico. Tropical storms and hurricanes sometimes pass through, destroying the wooden structures.

So to pull off our dream home, we knew we'd have to build a durable concrete block and natural stone structure, with steel-reinforced columns and beams. This home would not sag, settle, blow down, flood, or burn... it would be a veritable fortress with features that would allow us to age in place.

Most properties here have small vegetable gardens and fruit-bearing trees. Many also have small farms (*fincas*) in the area, where the primary crops are squash and corn that is hand-ground into flour for tortillas. Families are heavily reliant upon the food they grow, and it's not uncommon to see uniformed students pluck fruit from the trees while walking to school.

While we have no garden, we do keep a supply of candy on hand for the village children who stop by for impromptu English lessons from Diane, a retired teacher.

### Materials Sourced a Stone's Throw Away

A stonemason individually selected each stone used on the ornamental front fascia of our home. Several pedal carts were used to laboriously transport them from where they were handpicked just outside the village. The stonemason and his helper sized and cemented each stone into place to create a decorative, abstract mosaic, fitting each stone into place like pieces of a puzzle.

We watched them use simple tubes of



water in place of levels to ensure correct wall alignment, just as their ancestors did.

Stone- and block masonry is a trade passed from father to son and has been a part of the Maya culture for thousands of years. The nearby ruins of ancient pyramids prove that!

### The Grand Entrance

We discovered our main entry door in the dusty corner of a small local shop in nearby Valladolid. Even buried beneath multiple coats of thick black paint, we saw its potential.

The door weighs about 85 pounds. It's robust and dense with gorgeous Spanish hand carvings. A visiting anthropologist dated the door to the 1600s, when the invading Spaniards had first enslaved the Maya people.

Five weeks of labor and love from a skilled local cabinet maker in Valladolid revealed the stunning color and grain of the Spanish cedar beneath all that paint... and you can see the tool marks left by the original craftsman nearly 500 years ago.

We've never locked this door in the seven years we've been here. Small village living is safe; there's virtually no crime. Instead of serving as a barrier, our door is what welcomes us—and our guests—home.

### Open Doors and Open Hearts

We went on the hunt for more beautiful historic doors, joking that we were rescuing old doors like some folks rescue cats. We wanted these tangible pieces of Maya

history to be integral parts of our home.

From an antique dealer in Mérida we retrieved a pair of beauties from the 1700s. They open in the center, and likely once served as the entrance to a Spanish colonial home or business.

But the doors needed to be cut down, strengthened, and refinished before we could hang them. A local skilled craftsman-turned-friend spent weeks on sanding and repairs... and now those doors hang proudly in our side entrance.

That skilled craftsman lives next door and he and his family are regular visitors to our home. Though we always compliment his work, the local culture is one of humility. Pride is frowned upon; it's assumed that all work is done well. Our door serves as not only a reminder of the history of our new abode, but of the unique community we've joined here.

### A Window Into the Yucatán's Artisanal Past

In Mérida, about a three-hour drive northwest, we commissioned window coverings from a family of women known for their handwoven reeds

These craftswomen take their wares being "locally sourced" literally. When we made our request, they told us it'd be a couple weeks before the reeds were tall enough to harvest for our project. Because the craftswomen gather them from the saltwater marshes, the reeds are only seasonally available. The length of the reeds dictates the purposes for which they

**"We've never locked our front door in 7 years."**

may be used, whether it be as wall decor, placemats, or closet coverings.

Weaving is popular across rural Mexico. In our village, women quietly weave hammocks on crude wooden looms. Complex patterns are memorized and passed down through generations, and date back to ancient times.

These hammocks are often sold to brokers who distribute them to tourist shops across Mexico and the U.S. and to the occasional tourist who finds their way into our village.

### Aging in Place With Locally Made Materials

The bathroom is a work in progress, but we designed it as a totally open space, including the shower area. The entire floor is covered in non-skid tile, with glossy tile covering the shower walls. (In fact, all floors throughout the house are covered in non-skid tile, which is safe and easy to clean... ideal as we age.)

Best of all, these ceramic-coated clay tiles come from nearby—the

Coahula region of northwest Mexico.

### Joining the Table

The kitchen serves as a central work area, with standard countertops and wooden cupboards hung around the walls. It has a modern refrigerator/freezer, gas range/oven and microwave, all procured from Home Depot and Costco in Mérida. Nearby Valladolid sells appliances, too.

The kitchen table (the one delivered by bike) is made from local cedar. The wooden butcher-block table and two stools were handcrafted by one of the hundreds of local men who have such skills.

### A \$36,000 Labor of Love

To date, we've spent \$36,000 on the house. We still have some work to do, but there's no rush. Our home is a work in progress as we constantly bring in new-to-us furniture and decor that reminds us of the reason we moved here: the community. We'll always have a fresh project... and more local craftsmen to meet. ■

**Editor's Note:** To see photos of the construction of Don and Diane's house in Ek'Balam, go [here](#).

## A TRADITIONAL MAYA WEDDING CEREMONY

For our 20th anniversary, Diane suggested that we celebrate in a way befitting our adventurous marriage. So we had a [traditional Maya ceremony](#) here in the village.

These ceremonies are held to celebrate weddings, birthdays, communal holidays, or the recognition of an ancient event. We distributed invitations to most of the village and arranged for the warriors to perform a traditional wedding ceremony. By then, the warriors and village residents were no longer just our neighbors, but our friends... and they were

eager to pitch in.

A clearing was prepared in the nearby jungle. Rocks were used to line a pathway to the ceremonial altar. Wildflowers decorated the ground. The 50-minute ceremony was translated from Maya to Spanish by one of the warriors. Afterward, they danced and chanted while incense burned nearby. We were celebrating our love for not only each other, but for our new home.

And we brought our own culture to the table, too... providing cake and American beverages when the ceremony concluded.

Six months before my 50th birthday, I took a leap of faith, dusted off my crumbling teaching credentials, and was rewarded with a position at an international boarding school in Shenzhen, China.

I'd spent almost my entire life living within a few miles of where I was born in North Carolina. I married, raised my children, saw my parents weekly, ran into high school classmates at the market, and ultimately divorced. I was enjoying my life in a small town and my work in the publishing industry. But I'd always nurtured a dream of living overseas. I imagined exotic places like Morocco and Lebanon... though never China. Still, I understood this was my chance. I signed a two-year contract and left home five weeks later, telling my family I'd be back to spend the summer with them.

That was October 2019, my first time in Asia. Once you enter mainland China, there's an absolute shift in your universe. Where I live now, very few people speak English. There's no Google; the apps are different and all in Chinese. It's terrifying and thrilling at the same time.

I was hired to teach English Literature and Composition in the U.S. track (comparable to a U.S. high school Common Core curriculum). The school serves almost exclusively Chinese students in grades 10 through 12. Most plan to attend university abroad, so all courses are taught in English. (I still haven't managed to learn more than a few words and phrases in Chinese!)

Compulsory education ends after grade 9 in China. The parents that send their children to a bilingual boarding school for high school, tend to be either children of wealthy parents or children of parents who deeply value education.

As instructors, we must understand and respect abiding cultural differences. But overall, my students are like teenagers anywhere! I love teaching them. And discipline issues are minor.

After my first two years, I became a chair of the World Languages Department, and next year I'm also taking over the school's writing center.

When the pandemic first came to light, I was vacationing on a little Cambodian island in the Gulf of Thailand. My school quickly transitioned to online learning, and I took the opportunity to meander around Southeast Asia for seven weeks. I



Located in southeastern China, Ashley's overseas home of Shenzhen is a vibrant, modern city.

# Two Years and Counting: My Unlikely Dream Life in China

Ashley Atkins

visited eight different cities and villages in Vietnam, Thailand, and Malaysia before the foreign liaison at my school told me it was safe to come back to China. When I purchased a ticket for later that week, I had no idea I'd be on the last flight to my province for eight months.

Many expats fled the strict epidemic control measures here, but I chose to renew my teaching contract. Twice. It would be more than three years before I could return to the U.S.

### Life in China is Not Like Americans Imagine

Many expats work in China in various industries, but education is a popular career choice. There are public schools, international schools, and language schools. China is one of the few countries that allows people to teach a subject with only a bachelor's degree and no teaching license. In fact, many people secure teaching positions here and simultaneously complete the coursework for a U.S. teaching credential. And the compensation is so good, you can pay for your education out of pocket!

The work is strenuous and challeng-

ing, but I thoroughly enjoy it. Plus, my employer offers various holiday bonuses throughout the year, an annual pension and performance bonus, and about 13 weeks' vacation each year. I use that time to explore the mainland... I've visited 13 provinces to date. I've seen the adorable pandas, karst landscapes, rice terraces, and tea plantations; attended the famous Qingdao (TsingTao) beer festival, the largest in Asia; and eaten the most amazing food.

Shenzhen is a Tier One city, which makes it one of the most expensive in China. However, I live quite far from the financial district and other districts with large populations of expats, so the costs are lower. I'm about a five-minute walk from a large beach on the South China Sea, and my school is a five-minute walk in the other direction.

My three-story loft apartment has a big balcony and sunset mountain views, with a monthly rent of CN¥4,000 (about \$570). My school provides a monthly housing allowance of CN¥5,000 (\$693, untaxed), which covers my rent, water, gas, electric, and property management fee. My WiFi cost is so negligible, I'm not sure what it is. And I get a tax credit for rent payments. Every



Wednesday after work, I get a \$45 massage, and my *ayi* (housekeeper) comes every Thursday for \$9 per hour. My monthly cost of living is about \$1,500.

In Shenzhen, if you want to stay at the Hyatt and eat in Western establishments, you'll pay prices similar to the U.S. But if you stay in Chinese hotels and eat Chinese food, you can expect to pay about 25% to 30% less for something comparable. I'm splurging if I pay \$50 for a three-star hotel in a primo neighborhood. I can pay \$30 for dinner and drinks in a super fancy Chinese restaurant. In more remote areas, you can fill your belly for a dollar or two. I've stayed in decent hotels, in multiple cities and villages, for less than \$10 a night.

I also have incredible health insurance. Two years ago, I had a bone infection in my toe, which I ignored through tears and gritted teeth because I assumed it was gout. When I finally went to the hospital, I required emergency surgery and risked losing the foot. Seventeen nights in an International Medical Center (catering to foreigners), a huge private room, IV antibiotics and pain medication, English language surgical consultations, and x-rays generated a final bill of about \$14,300. The cost to me? Absolutely nothing, because I have zero copayment for inpatient care.

An example of outpatient copay would be follow-up x-rays (my cost was \$12) and consultation with my surgeon (\$5). However, when I've had other doctor visits, such as a gynecological exam, cholesterol test, or testing and treatment for vertigo, my school covered the copay with no cost to me—not even for medications. The clinic I go to even serves a buffet breakfast

to all fasting bloodwork patients: free sandwiches, eggs, fresh fruit, pastries, and more before you leave their facility. They would never send you out into the world on an empty stomach.

While I wouldn't necessarily recommend Shenzhen as a travel destination, it's a fantastic place to live. The city is just over the border from Hong Kong, which means I have easy access to two major international airports with affordable flights all over Asia and Oceania. The most expensive part about exploring this part of the world is the flights, but if you're already in China, that barrier is removed...

I recently spent a nine-day holiday in Malaysian Borneo, where I trekked four days through the jungle and then spent two days climbing Mount Kinabalu—my first time ever summiting a mountain. When the school break began in June, I headed straight to Bali, where I completed a PADI scuba diving course and spent a month traveling around. Now, I'm traveling with my daughter in Vietnam.

### How We Get Around the Great Firewall

As you might imagine, life here is not without its challenges. Many things take much longer to do than they would back home. For example, I have to take photos or screenshots and send them to myself in WeChat so I can translate them before I even begin to do something. I do this every time I want to order food or make a purchase on TaoBao (think Chinese Amazon.com on hallucinogens.)

I cannot easily ship parcels and documents. In the U.S. I could just roll up to the UPS store or post office. Painless. But here I have spent near-tear-inducing hours trying to send power of attorney papers back home, or to send passport renewal docs to the U.S. Consulate in Guangzhou. I have a Mainland PRC debit card, but a credit card is required. A Chinese credit card, to be exact.

And then there's the Great Firewall... a source of endless frustration. There are multiple countries in the world that restrict internet access, and while China isn't the harshest, many websites require a virtual private network (VPN) for access here.

A VPN will "ping" whatever location (country and city) you choose in order to bypass the restriction. This is technically illegal here, but it's a concession that is made for foreigners who are contributing to society. With a VPN, I can access Google, Facebook, Instagram, LinkedIn, WhatsApp, Zoom, YouTube, Netflix... you get the idea.

While a VPN is absolutely required for expat life in China, it's something we all use but never actually discuss in, say, a WeChat conversation. Even my very Chinese school has a VPN on the WiFi network because we need access to certain resources. But sometimes the VPNs go down, and you can't do anything but wait or maybe read a book.

On the more serious side, public fighting (or affection) can get you jailed. Engaging in discussion of certain geopolitical topics can get you deported, as will indulging in any substance banned in China—even if you do so on vacation in a place where said substance is legal.

Despite the frustrations that come with living in China (or any foreign country for that matter), I'm living a life beyond anything I ever dreamed. Safe streets; clean, efficient public transportation; swift, affordable healthcare; fascinating people; gorgeous landscapes; cheap, delicious food; amazing travel opportunities...

I know my family wants me to come back closer to home. And I'd never even wanted to travel to Asia! It always seemed too "foreign"... but at this moment, I believe I'll retire somewhere in Asia. Just not anytime soon. ■

**"I rent my 3-story loft apartment for \$570 a month."**

## YES, DOG IS ON THE MENU HERE

**M**y favorite Chinese dish is spicy hot pot. It's a fiery boiling liquid full of red peppers and other seasonings. You order different meats and vegetables, tofu and then cook it—kind of like fondue. There are non-spicy options, but the best I've had has been in Sichuan and Chongqing, the chili pepper capitals of China.

Also, the street food here is so good. For breakfast you can get two steamed *baozi* (buns) filled with pork or chicken or vegetables for about a dollar. I also love *chungfen*, which is a rice noodle roll with egg, sausage,

greens, and a vinegary brown sauce, also less than a dollar and steamed on the street. Chili oil is a must for both.

Dog isn't served everywhere in China, like a lot of people think, but it's a menu staple in Guilin (Guangxi Province). I went bicycling through the countryside last summer and stopped at a little restaurant, where I had to wake a woman sleeping on a cot. I can't speak Chinese and couldn't read the menu, so I mimed eating and she made me a bowl of Guilin noodles with bits of dog meat (I pushed those aside).

# eSIMs: The Easy Way to Stay Connected When You Travel

Jim Santos

**W**ithout doubt, the single greatest tool to emerge for travelers in the last few decades is the smartphone. Today, we hold incredible power in the palms of our hands. We can navigate foreign cities, store boarding passes and tickets, search for local sites, book travel and hotels, take pictures and videos, and do so much more... all from one portable device.

However, to take full advantage of your phone, you need to have a data connection.

When traveling, this used to mean you had three options: Use your phone only in WiFi hotspots; pay high roaming fees to your home-based carrier; or swap out your SIM card for a local SIM.

For years, the latter was the best option. Most countries have kiosks in their airports that sell local SIM cards and calling plans, and usually at affordable rates. The downside is that swapping out the SIM card can be a hassle. It can be fiddly trying to open the SIM holder on your phone... and you have to make sure you don't lose your original SIM.

Fortunately, now there is a better option. Most newer phones (iPhone 11 and up, Samsung Galaxy Z Fold and up) come equipped with eSIM capability. The "e" stands for "embedded"; inside your phone is a chip that can be programmed remotely. This means you can add a data plan for a foreign country or region simply by pointing your phone at a QR code and following the prompts.

Best of all, you can do this before you leave your home country. Simply go to your phone's properties screen, and select the new data plan, and you are all set. If you're already an expat, eSIMs can still be very useful. They mean you won't need to maintain a cellular account in your native country to use when visiting family and friends. Just purchase a data package for your adopted home country or region for the length of your stay, and you are ready

to go as soon as your plane touches down.

## Is My Phone eSIM Compatible?

There are some caveats, of course. First, your phone must be eSIM capable. An easy way to check is to go to your phone screen and dial \*#06#. You will get a screen with data about your phone. If the first line says "EID Number," then your phone can handle it.

Second, your phone must be "unlocked." This means you are not tied to a particular cellular provider or network. A simple test is to borrow a friend's SIM from a different carrier and swap it out.

If your phone doesn't work with the alien SIM, you can call your cell provider and ask them to unlock your phone. Otherwise, you can only use eSIMs from that provider, which are probably not available overseas.

Lastly, keep in mind this does NOT give you a foreign phone number; the plans offer you access to the cellular network for data only. You can, however, still text and use popular apps like WhatsApp and Messenger to make calls or message. Email, your browser, Google Maps, and so on will of course work just fine.

**"A phone can hold several eSIMs at the same time."**



**eSIMs are a simple, convenient, and affordable way to use your own phone when you travel.**

You can order eSIMs online from a number of vendors. Most offer plans for whole regions, like Europe or Latin America, as well as individual countries. If your travel plans include multiple areas not covered by one plan, don't worry... your phone can hold several eSIMs at the same time (the iPhone can currently support up to 14 eSIMs).

Some of the more popular providers are [Holafly](#), [Airalo](#), [Nomad](#), and [Airhub](#).

Read the data plans offered carefully. There is a lot of variation depending on coverage areas, the amount of data you need, and length of the term. For example, Nomad offers a 20GB package that is good for 30 days in 30 European countries for \$35. If your data needs are less or your stay is shorter, you can go as low as 1GB for seven days for \$7. Most plans also allow you to "top up" or add more data if you run low.

## How Much Data Do I Need?

How much data you need can be a tricky thing to judge. Mostly, it depends on how you're using your phone. Let's look at how much data per hour some typical apps use.

The average North American uses about 11.1 gigabytes (GB) per month (2.8GB per week) according to industry experts. But your usage while abroad will be different from your usage at home. You will spend a lot less time perhaps listening to music or watching videos, and more time using navigation apps and your browser.

Google Maps uses only about 5 megabytes (MB) per hour of use. That means you could use it for 200 hours with 1GB. Typically, of course, you would only use it for a few minutes at a time.

Web browsing will eat data at about 60MB an hour, and Facebook uses 80MB an hour. Watch out for apps you may use often at home—YouTube jumps up to 300MB an hour, Instagram 720MB, and TikTok gobbles up to 840MB for every hour used!

Your best bet is to only use the big data hogs when you are in WiFi spots and are bypassing your data plan. In other words, wait until you are back in your hotel before you post those pictures on Facebook and Instagram.

Generally speaking, most users could get by with a 10GB or 15GB 30-day plan, and as little as 3GB for a one- to two-week trip overseas. ■



# Dine Like It's 1725: Madrid's 3 Historic Culinary Gems

Sally Pederson

**A**midst Madrid's vibrant culinary scene, a few special establishments hold a place in my heart.

Stepping foot in these historic havens feels like being transported back in time. There, I'm truly immersed in the rich history of Madrid and its gastronomical innovations. While the modern dining scene may dazzle, it's the enduring charm and authenticity of these establishments that continue to draw me in.

I've traveled all around Spain, known for its exquisite cuisine. And Madrid is no exception. It's my go-to when I'm ready to indulge in the best the country has to offer. The problem is an overabundance of choices...

So, here are my top three picks for traditional dining in Madrid.

## Botín Restaurant

[Botín Restaurant](#) is the oldest restaurant in the world according to the Guinness, and a must-visit for anyone traveling to Madrid. Located in the heart of the city's historic district, it first opened its doors in 1725. It's since become a beloved institution for locals and tourists alike.

Botín Restaurant exudes an air of sophistication and tradition. Dark wooden beams crisscross the ceiling, casting warm shadows over the meticulously arranged tables. The walls are adorned with vintage photographs, antique artwork, and accolades that serve as testaments to the restaurant's prestigious heritage.

The charming, rustic ambiance is further enhanced by the aroma of crackling fires and sizzling meats, enticing guests with the promise of exquisite flavors. With every detail carefully curated to preserve its historic charm, Botín's classic decor invites you to indulge in an unforgettable dining experience.

Botín is famous for its traditional Castilian cuisine, with specialties that include stewed partridge and lamb as well as a variety of delicious seafood dishes. The ingredients are always fresh and of the highest quality, and the recipes have been



The "oldest restaurant in the world," Botín has been serving customers for almost 300 years.

perfected over centuries.

When I visit Botín, I go for their *cochinillo asado*, a true gem of Spanish gastronomy. This roasted suckling pig is seasoned with aromatic herbs and spices, resulting in tender, flavorful meat enveloped in a golden skin. Served with crispy roasted potatoes and seasonal vegetables, each bite is a symphony of textures and tastes.

At €35 per person for a dish that has been perfected over centuries, this culinary delight at Botín is an investment worth making.

The staff here are warm, friendly, and knowledgeable. They are happy to make recommendations and help you navigate the extensive wine list.

## Antigua Pastelería del Pozo

[Antigua Pastelería del Pozo](#) is a charming bakery and pastry shop that's delighted locals and visitors alike since 1830. It's ideal for anyone with a sweet tooth and a love for traditional Spanish pastries.

As you approach the entrance, you're greeted by the delectable aroma of freshly baked goods stocked on wooden shelves in a dizzying array. The glass displays are a feast for the eyes, showcasing beautifully decorated tarts, colorful macarons, and decadent chocolate truffles.

My go-to treat is the heavenly *tarta de*

*Santiago*. This delectable creation strikes a perfect balance between sweetness and nuttiness, featuring a moist and tender crumb that melts in your mouth and leaves you craving more.

Another irresistible delight is their rich and decadent chocolate truffles, boasting a smooth and creamy texture that takes indulgence to new heights. And let's not forget the classic Spanish *churros*, served with a side of velvety hot chocolate... or their flaky, buttery croissants, which are simply divine.

Tip: For the best selection of treats, arrive before 11 a.m. as there is often a line out the door and sometimes down the street. Though the long wait might be a testament to the bakery's rich offerings, you can beat the mad rush if you time it right.

## Casa Labra

[Casa Labra](#) is a historic tavern and restaurant located in the heart of Madrid's bustling Sol neighborhood. Established in 1860, it's one of the oldest and most beloved establishments in the city and boasts traditional Spanish cuisine.

Over the years, Casa Labra has welcomed many famous patrons, including Ernest Hemingway and the Chilean poet Pablo Neruda. Hemingway even mentioned the tavern in his novel *The Sun Also Rises*, cementing its place in literary history.

The dining room is spacious and inviting with wood panel walls, wood chairs, and tile floor. If you don't want to sit in the dining room, you can have a drink in the bar area, or enjoy a bite to eat outside.

Casa Labra serves a variety of delicious tapas, including the popular *pata-tas bravas* and *croquetas de jamón*. But when I pop into Casa Labra, my favorite thing to order is the *bacalao frito*. This breaded cod has a crumbly coating and succulent, delicate fish. You'll see for yourself why it's a fan favorite.

The dining scene in Madrid is a vibrant and essential aspect of the city's cultural identity. As I mentioned, there are, quite literally, too many delicious restaurants to choose from. For more historic experiences, try [Café Gijón](#) (1888), [Bodega de la Ardosa](#) (1892), and the [Mercado de la Cebada](#) (1875). ■

**"Where Hemingway and Neruda dined."**

I peer over the edge of the wooden bridge with trepidation. My eyes scan the jagged rocks below... I must be about 60 feet in the air.

The beginning of this trek was easy. A mini-bus stationed at the bottom of Doi Phra Bat mountain took me halfway up the mountain. But the rest of the journey had to be made on foot. My mission: to reach the top of the mountain, home to the Buddhist temple of **Wat Chaloem Phra Kiat Phrachomklao** in Thailand's Lampang province.

Nestled in a lush river valley in northwest Thailand, Lampang province is known for its soaring white *stupas*. These large, bell-shaped mounds of earth are coated in a stark white plaster and house Buddhist relics. Despite the region's long history as a place of worship, devout worshippers only constructed these *stupas* a little over a decade ago. They principally attract Thai locals, who refer to them as floating *chedis* (temples).

It's easy to see where they get the "floating" half of their nickname. *Stupas* balance on rocky peaks overlooking radiant green rice fields... and seemingly require the power of flight to be reached.

I've long wanted to make this journey. I've called Thailand home for some time, and I was ready to stray from the beaten path of tourists bouncing between Bangkok and Phuket.

During the upward climb to the *stupas*, Lampang's wide valley and surrounding mountains slowly reveal themselves. "You're nearly there," a lone American tourist says to me on her way down. "It's only 255 steps up. You can do it."

I reach the summit and choose the stairway that goes directly to the Wat Wat Chaloem Phra Kiat Phrachomklao. I see eight *stupas* sitting on the peaks of rock clusters. It looks otherworldly, as if summoned by the divine. The dazzling blue sky frames their iconic white shapes and a wave of tranquility descends upon me. This was worth every perilous bridge and steep incline.

My new mission: to be your guide to the hidden gems of Lampang.

### British Colonial Influences

Though Thailand was never formally colonized by the West, its northern provinces—particularly Lampang—were heavily influenced by British and Ameri-



Lampang's "floating temples" in Northern Thailand are worth the trek to see.

## Temples, Teak Barons, and Mystical Quartz in Thailand

Rachel Devlin

can immigrants.

American Protestant missionaries arrived in the mid- to late 19th century. Many were medical doctors sent to Chiang Mai to help steer the local Buddhists toward Christianity while providing health services. At the same time, the British took advantage of the then-booming teak industry.

Today, the city of Lampang—a mere 90-minute drive from Chiang Mai—heads the province. Though it's a sprawling, modern metropolis set against a rural backdrop of rice fields and small mountains, you can still find evidence of these British teak *wallahs*, or loggers, around Lampang's old town.

On **Talad Gao Road**, the main street running through the old town, you'll find a collection of sweet colonial style homes. (This area of Lampang reminds me a little of Penang, Malaysia or even Hoi An in Vietnam.) This is a great place to stroll, stop for some \$4 rice or noodles from a street cart, get a massage for \$6, and take in the lovely old buildings.

This is also where you'll find the lively **Kad Kong Ta** night market. Among the many trinkets, you'll also discover some treasures... like locally made purses, homemade children's stuffed toys, and paintings on rustic wood. Every other stall seems to be selling food, although you might want to watch out for the noodle dishes that contain congealed blood—it's a delicacy in Northern Thailand.

If you walk past Ratchadapisek Bridge, you'll spot a gem of a restaurant called [The Wooden House](#), which has a great range of quality food, from satay to sweet and sour chicken for less than \$4... and the friendly local ambience, river view,

and live band on the weekends are free.

And if you're looking for some unique local jewelry, head to the other end of the Talad Gao Road and stop by **Papacraft**, a coffee/jewelry shop where the owner, Chang, designs and makes all of the pieces. His specialty is creating pieces using leather and a special quartz that can only be found in Lampang.

Locals believe this quartz is powerful

**"Worth every  
perilous  
bridge and  
steep incline."**



for warding off bad spirits and promoting health, wealth, and happiness. For example, you can buy different types of quartz to “enhance sexual performance” and “cure illnesses.” The choice is yours... for around \$60.

And while considering your options, you can sit back, chat to Chang, and enjoy a sweet mango smoothie.

### The Hollywood Connection

For the movie buffs, Lampang has links to the 1956 Hollywood movie *The King and I*, starring Yul Brenner and Deborah Kerr. Set in Siam (Thailand was known as Siam up until the late 1930s) in the mid-19th century, the movie was based on the true story of Anna Leonowens, who came here from Wales to tutor the children of King Mongkut of Siam. Anna brought along her son Louis who went on to become a successful teak *wallah* and Thai personality.

Just a five-minute drive from Talad Gao Road, the **Leonowens’ house** is an old teak structure that takes inspiration from both Britain and Thailand. High ceilings cool the house, providing a welcome respite from Thailand’s humidity. As you travel the rooms, take a peek at relics and photos from the era... all seemingly untouched in the years since Louis’ time here.

Just next door is Louis’ office, where a large safe calls back to the business magnate’s dealmaking days.

The Leonowens’ house was recently renovated and is now a museum, the [Louis Leonowens House](#). If you love architecture

or history, this place is well-worth the donation-based entry fee. Just keep in mind that the museum is only open on the weekends.

### A Temple-Lover’s Paradise

Lampang boasts nine Burmese temples... a calling card from northern Thailand’s time under Burma (now Myanmar). **Wat Si Rong Mueang** is centrally located and is a visual spectacle. Erected in the early 20th century by Burmese loggers, it’s made from teak and was built to represent Mount Meru, the mountain central to Buddhist cosmology.

On the outside the *viharn* (temple building) is looking its age, but its interior is another story. Multi-colored glass glitters along the main wall, while large wooden Buddha statues depict enlightenment. The walls are bright red with golden adornments and colorful patterns swirl over the many columns holding

this temple aloft.

One of the most popular temples in Lampang is **Wat Prathat Lampang Luang**, a 14th century temple that sits on a hill just outside of town. It is striking in its simplicity. There’s no glitter or ornate gold here, but if you look carefully on the temple walls, you’ll see faded murals of street scenes around 200 years old. Some are difficult to spot, but you can just make out scenes of people cooking.

The temple atmosphere is tranquil and the large grounds are home to a museum with old Buddhist relics and works of art. Like the Louis Leonowens

“Otherworldly vistas rarely seen by foreigners.”



House, admission is free, though a donation is recommended.

Unlike many of the region’s attractions, Wat Prathat Lampang Luang is very much geared toward tourists, with a market across the street, small eateries, and flower-clad horse and buggies for tourists to ride for under \$9.

Here, you’ll also find Lampang’s famous ceramics. This industry grew in the 1950s when immigrants from Guangdong—a city in China known for its porcelain wares—moved here thanks to Thailand’s open trade policy and brought their ceramic-making skills with them. Conveniently, these immigrants soon found that Lampang has superior porcelain white clay in its lands.

If you’re going to buy a Lampang ceramic, make sure it’s the iconic bowl with a hand-painted rooster on it. It’s said to carry good, powerful energy that will bring luck to the owner. As I learned, there are two types of painted roosters. One stands proudly and is meant for the upper classes. The other looks like it’s running, is designed for the working classes. Choose wisely.

Non, my guide at the [Dhanabadee Ceramic Museum](#), explained one of the theories behind the rooster’s significance. “Some people believe the Buddha came here a long time ago and he slept,” he says. “Indra, a Hindu god, saw that the Buddha was sleeping, so he transformed himself into the rooster to wake up the Buddha.”

The rooster came to signify waking to perform Buddhist practices at sunrise—fitting for fresh adventures overseas. ■

## GETTING TO LAMPANG AND WHERE TO STAY

It’s possible to fly directly to Lampang from Bangkok. Depending on the time of year, a one-way hour-long flight with [Bangkok Air](#) costs between \$30 and \$60. Alternatively, you can rent a car from Chiang Mai (there are plenty of car rental options to be found at the airport) and drive the 90 minutes to Lampang or take the bus. There is a regular bus service and a one-way ticket costs about \$3.

Once you’re in Lampang, you won’t find *tuk tuks* (motorized rickshaws) or *songth-*

*aeus* (shared taxis) to get around, so your best option for public transport is [Grab](#), the Asian version of Uber.

I stayed at the [Hop Inn Hotel](#), which was cheap at under \$30 a night. Clean and functional, it did the trick, though it wasn’t in the best part of town and didn’t have breakfast facilities. For lodging in a more convenient location, I recommend the [Riverside Guest House](#), which is right on the river and down the street from the night market.

An aerial photograph of Panama City, Panama, at sunset. The image shows a dense urban landscape with numerous high-rise buildings, including the prominent Torre Paine. The sky is a mix of orange, yellow, and blue, indicating the time is either dawn or dusk. The city lights are beginning to glow, and the water of the Panama Canal is visible in the lower left. The overall scene is a vibrant and modern cityscape.

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