

INTERNATIONAL LIVING

SINCE 1979

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Are Buddhists on to Something?



On a recent overseas flight, I sat next to an American returning from a summer holiday in Israel.

"I don't know what it was about the place," he told me, "but the minute I set foot there, I felt I was home."

I've heard similar comments from other travelers over the years... people who've arrived in foreign places, only to feel an otherworldly sense of peace, as if they'd finally come home.

It's enough to make you wonder if Buddhists are right about reincarnation...

In one of my favorite stories this month, Seattle native and reluctant expat Michael Mercado explains why he's more at home in Copenhagen—high taxes and all. "Nobody is more surprised than I am to still be in Denmark... but I've come to believe life here is simply better."

Greg Goodmacher, a San Francisco native, arrived in Japan for what was meant to be a short hop. Three decades later, he's still there... immersed in a community that embraces the Japanese philosophy of *iki-gai*

—finding one's joy in life—in varied and fascinating ways.

Expat Jennifer Sontag shares how she no longer felt connected to her American community—and turned to her ancestral home of Sicily for a far better quality of life... and a new business helping other Americans relocate to Italy.

IL's resident relocation specialist, Kristin Wilson, has traveled to over 60 countries. But in this issue, she reveals four places on the planet that keep calling her back... including the one that immediately felt like home.

And as always, we've scouted out off-the-beaten track places for you to explore...

In this month's feature story, Sean Keenan takes us to Green Spain, "an exquisite slice of coastal Iberia" with all the sunshine and jaw-dropping terrain that make Portugal so tempting.

And it's just waiting to be discovered...

Stephanie Reed

Stephanie Reed, Editor-in-Chief

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EXPERIENCES

Cool Off in a Cave

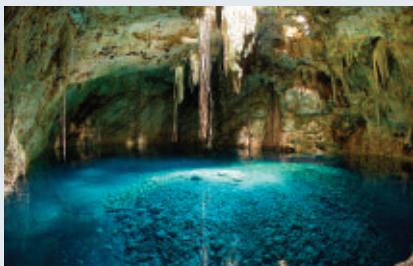
Deep in the Yucatán jungle lies an underground oasis... the Aktun Chen cenote, or underground cave river.

My *colectivo* (shuttle bus) dropped me off at a nondescript entrance point along the highway, some forty minutes from [my hotel](#) in downtown Tulum. Thankfully, the security guard stationed there assured me that—despite the semi-trucks whizzing past—I was indeed at the right place. He called a car and within twenty minutes, a guide and I were rumbling into the heart of the jungle.

At the *cenote*, stairs led from the cave entrance to a pool of water where catfish lingered. Bats and birds swooped overhead, navigating between limestone stalactites. My guide, unfazed, leaped into the water and motioned for me to follow. As we treaded, he pointed upward to an opening in the cave ceiling. Sunlight filtered through, rendering the water an icy blue. *Cenote*, he explained, comes from the Mayan word *tz'ónot*, or natural well. We were swimming in the very spot where the ancient Maya once procured their water.

Then I was left to my own devices. I visited in the off season, which I recommend to avoid crowds. Though there was an afternoon shower, the effect was cozy as rain pattered from occasional gaps in the cave ceiling.

You can buy entry to the cenote for \$33 USD on the [park website](#), while the zipline and cave tour come in at \$44 and \$29 USD respectively. If your Spanish is poor or you'd prefer not to transfer between *colectivos*, I advise booking a taxi and asking for the price in advance. —Megan Ritchie



Entry fees aid in the cenote's preservation.



After visiting the Gallery of Royal Collections, stop by La Almudena Cathedral and the Royal Palace.

HISTORY BUFFS

Peek Into the Lives of the Spanish Royal Family

On June 29, the Gallery of Royal Collections opened its doors to an eager Madrid public.

Nestled between the Royal Palace and La Almudena Cathedral, the sleek new building provides an understated background for the opulent collection of art and culture, accumulated over centuries by the Spanish royal families.

The Gallery offers voyeuristic insight into the exclusive lives of regal Spain. In the museum's lower level, a multimedia exhibit called "The Cube" puts visitors in the middle of 360-degree projections of the interiors and grounds of the various Royal Palaces. These lush photographs give the effect of being inside each room. You can see the paintings, antique treasures, rich fabrics, lush tapestries, and intricate carvings as the royal families once did.

The museum's main entrance invites visitors to stroll up and down ramps spanning three levels of exhibits. These ramps serve as an apt metaphor for Spain's layered history. The Iberians, Phoenicians, Romans, Visigoths, Arabs, various

Catholic kingdoms, and eventually the Spanish Empire all held dominion over what is now modern-day Spain.

During the museum's construction, a sizable chunk of a ninth-century wall was unearthed, built under Islamic rule. This artifact is now proudly displayed behind glass on the second level... an homage to the fact that Madrid was originally an Arab city, founded in 865 by Mohammad I, the emir of Córdoba.

Level one opens with the 15th-century Spanish monarchs who began the tradition of royal collecting.

Here, visitors can view paintings commissioned for Isabella I alongside relics like Emperor Charles V's decorated suit of armor. Meanwhile, level two flaunts Spain's Enlightenment-era flair for decorative arts with ornate furniture, clothing, embroidery, and carriages.

You can book your [tickets online](#). A single costs €14, but it's only €7 if you're over 65. If you're in Madrid on the 12th of October, you can enter for free, as Spaniards will be celebrating "National Spain Day." —Marsha Scarbrough ■

CURIOSITIES

Cúpla Focal as Gaeilge (“A Few Words of Irish”)

I regularly get the train from the colorful harbor town of Galway, on Ireland’s west coast, to the bustling capital of Dublin. No trip is complete without a cohort of upbeat American tourists discussing their travel itinerary. While I appreciate the enthusiasm for my home country, there’s a few places and names that I hear U.S. tourists trip over *constantly*.

To be fair, Irish, or Gaelic, is a tough language to come to grips with. Just 1.7% of Ireland’s population speak Irish weekly. Even the Irish that can fluently speak the language are spread few and far between. They generally live in regions dotted around the island called *gaeltachts*, where Irish is the vernacular.

Gaeltachts are located mainly in the west. But these spots are sparsely populated nowadays, as the west of Ireland endured mass migration during the tragic events of the Great Famine.

Still, Ireland is dedicated to preserving its language. It’s a mandatory subject in schools. Road signs are written in English and Gaelic, and Gaelic names are everywhere.

Here’s a beginners pronunciation guide that’ll have you sounding like a local in no time.

Counties (Think of these as more akin to U.S. states, not the U.S. version of counties.)

- Galway – Gaul-way, not Gal-way
- Donegal – Dun-e-gaul, not Done-gal
- Offaly – Pronounced similar to “awfully,” but starting with “of” instead of “aw”
- Laois – Leesh

People

- Saoirse — Sayr-Sha (Sur-sha if you’re really struggling, it’s close enough... [Here’s a compilation](#) of renowned Irish actress, Saoirse Ronan, educating talk show hosts on how to pronounce her name.)
- Siobhan — Shuh-vaughn
- Aine — Awn-ya
- Aoife — Ee-fa
- Eoin — Owen
- Caoimhe — Qwee-va
- Oisín — Ush-een, not “O-sheen”
- Aoibheann — Ay-veen
- Naoise — Nee-sha
- Niamh — Neeve
—John Wallace

TECH TIPS

Try This Vacation App if You’re Disorganized

Today, most globetrotters spurn the use of travel agents. But keeping track of your hotel, accommodation, and excursions can become a quagmire... your information scattered to the wind, entombed in various emails and apps.

It doesn’t *have* to be complicated, though. If you’re unorganized (like me...) there’s plenty of apps that streamline this process.

Personally, I use an app called [TripIt](#). When you get a booking confirmation email, simply forward that email to “plans@tripit.com” from the same account you used to set up your TripIt account, and it’ll automatically add the info to your vacation itinerary.

TripIt also syncs with your calendar, displays neighborhood safety scores, offers nearby transportation options and airport maps, and allows you to upload up to three documents (like your boarding pass) per trip.

Best part is, it’s free. There is a “Pro” version for \$49 a year, which allows you access to additional features such as price updates on flights, check-in reminders, and the ability to upload 25 documents to the app. But the vanilla version should be more than enough to keep you on track and on time.

You can download the app from the [Google Play Store](#) or the [Apple store](#). — John Wallace



PACK LIKE A PRO

Kristin Wilson

The art of travel extends beyond selecting a destination; it starts with the skill of efficient packing. In this list, I share a few insights into how and how I pack

1. **Packing cubes** are a traveler’s best friend. Multifunctional, they act as compression cubes, organizers, laundry, and toiletry bags. Look for a set of packing cubes with various sizes, light and flexible material, and sturdy zippers. Read the reviews to check cubes’ durability.
2. I’ve found that **rolling clothes** saves more space than regular folding or using the Marie Kondo method. With standard folding, your clothes can get wrinkled, while Kondo’s approach is better for stacking clothes in drawers rather than saving space in your luggage. To achieve the “army roll,” fold up the bottom of your clothes first by about 2-3 inches. Then fold in half before rolling.
3. Bid farewell to tangled messes of cords with dedicated **cable organizers**. Among my favorite travel gadgets, these compact companions corral adapters, USB cables, chargers, and spare headphones, ensuring that your essential tech accessories are tangle-free and readily accessible. I use leather organizers for wired earbuds and elastic organizers for large or bulky cables. You can also use Velcro cable wraps or plain old rubber bands.



Roll your clothes like this to save space in your carry-on.

TRAVEL HACKS

Embark on an Odyssey: Greek Island Hopping Made Easy

The blue-domed churches of Santorini are iconic—and swarming with tourists.. To find all the Mediterranean charm of Santorini without the crowds, ferry over to places like Hydra, Samos, and Ithaka...

Eurail, the Netherlands-based company best known for its Eurorail Pass, is trading railroads for ferries with the “[Greek Island Pass](#).” It’s one of the most cost-effective ways to explore the lesser-known Greek archipelagos, as the pass gives you an

unlimited number of voyages for four to six days within a given month.

The six-day (\$205) pass offers the option of domestic journeys... plus international ferry services to Italy, calling at ports in Venice, Bari, or Ancona. The six-day pass also gives you a free bus trip from the Patras airport to the port of Piraeus in Athens.

The ferry journeys generally range from 45 minutes to two hours. You can splurge for the first-class option (\$231), which gives you a bed, while the second-class ticket

offers an experience closer to sitting on a plane.

All ferries depart from Piraeus, and you’ll need to reserve your seats prior to boarding. Before your first trip, you’ll be provided with a “travel calendar.” It’s crucial to write your ferries in the travel calendar in the same order you’re booking them, as you may not be allowed to board otherwise. You can check out [this guide](#) for more details and a full list of routes. —John Wallace



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The isle of Hydra, a 90-minute ferry ride from Athens, gets its name from its abundant natural springs.

CURIOSITIES

Paradise Lost: The Hidden History of Jerejak Island

At first glance, the Malaysian state of Penang is a veritable paradise. A warm tropical climate, white sand beaches, welcoming locals, and mouthwatering food.

But off the southeastern coast of Penang, fishermen trawling the crocodile-infested waters speak in hushed tones of the Jerejak Island’s terrifying history...

These ghostly stories seem at odds with Jerejak’s rich waters and lush forests. But the island’s beauty is the reason it was first chosen as the spot for a leper colony and asylum in 1867, with the thought that patients could live free from persecution and interference from

outsiders.

But as more patients were admitted, housing became crowded, the food sparser, and conditions rapidly deteriorated.

In 1969, Jerejak Island was transformed into a high-security prison for some of Malaysia’s most hardcore criminals. That’s when the prison gained its infamous moniker of “Malaysia’s Alcatraz.”

To keep control in the, er, *tumultuous* prison, the security staff convinced the prisoners that like San Francisco’s Alcatraz, the surrounding waters were teeming with man-eating sharks. (There were no sharks. Crocodiles, on the other hand...)

The prison finally shut its doors in 1993.

Now, Jerejak is a serene place to hike and picnic with numerous bird species, monkeys, exotic plants, and plenty of tree-lined beaches to enjoy. While the “prison” have been largely demolished or reclaimed by the jungle, the church remains. Picturesque cemeteries are scattered across the island, too.

Fishermen from the village across the waterway will take you across and pick you up when you’re ready to leave. The cost of a round trip is \$20. Here’s a tip: don’t pay until they take you back to the mainland. Jerejak is a pretty island, but I certainly wouldn’t want to be left there overnight... —Keith Hockton

Fractional Ownership & the Metaverse: Your Questions Answered.

Ronan McMahon



■ **Grace asks:** Hey Ronan, what's your opinion on fractional ownership on an overseas property? Do you think it could be a genuine way to have a vacation home without breaking the bank?

■ **Ronan says:** Yes, it could be. Fractional ownership allows a group of people to share ownership of a single asset, typically on a pro-rata basis. But the devil is in the detail, as it all depends on how the deal is structured. If a home is worth \$600,000, you don't want to pay \$100,000 for a one-month or one-twelfth fractional. Sometimes marketing groups are very generous; other times, they keep the spread to themselves.

You need to consider how time will be allocated, how maintenance issues are dealt with, and how much you will be charged in annual holding costs. These are all things you need to understand and be comfortable with. I'm neither a fan nor a hater of fractional ownership per se. Like I said, it all comes down to the details of a particular deal.

■ **Raymond asks:** Hi Ronan, what are your thoughts on investing in Metaverse real estate?

■ **Ronan says:** Hi Raymond, I'm an old-school real estate investor. I like to own real, tangible assets, with real-world value. I make my money buying physical real estate at the right price in the right places. Usually, stunning places with sunny climates where I can kick back and spend time.

Personally, I just don't see the appeal of real estate that you can't physically touch. However, it's essential for me to stay abreast of trends and development in real estate. What may seem like insignificant developments today can have industry-changing effects in years to come.

Indeed, this isn't the first time that real estate has been created out of thin air and made a lot of people rich...

In 1857, Elisha Otis manufactured and

sold the very first commercial elevator in New York City. The buyer was the owner of a five-story department store who figured the elevator would bring in customers for its novelty value.

By the 1870s, there were 2,000 Otis elevators in service. And they were already making a remarkable difference to New York real estate. Buildings were rising higher and higher, creating more space without needing new land to build on.

It was revolutionary. And it started with the simplest of ideas... considered a novelty when it first began.

So, what is the Metaverse? For readers who haven't heard of it yet, or don't understand it... the metaverse is what's billed to be the internet 3.0. If the internet as we use it now is two-dimensional, meaning flat screens, then the Metaverse is 3D. Theoretically, you and I will one day have our virtual reality headsets strapped on and we will experience an online virtual "world."

And people are buying "land" in this virtual space, often for hundreds of thousands or even millions of dollars—usually in cryptocurrency.

Metaverse land was all the rage during the 2021 bull market and into the first half of 2022. Virtual parcels were getting snapped up at big prices. Additionally, huge global brand names like McDonald's

and Pepsi apparently bought up large swathes of Metaverse land.

But fast forward to mid-2023, and the virtual landscape looks rather bleak for those early investors. Metaverse values have fallen by as much as 90% from their peak—a crash of epic proportion. A crypto bear market... slower than expected adoption of the metaverse... there are a few reasons.

In fact, the only big winners I can see so far are the developers who built these platforms and raked in real investment dollars from early buyers.

To put it bluntly, it's hard to see any case for buying virtual land, even with a 90% discount.

That's not to say that land in the Metaverse will never have real value. In five, 10, or 15 years' time, if the technology matures and gets adapted, it very well might. But whatever your opinion about the future of the Metaverse, investing while the market remains so volatile is not a prudent move. There are still too many unknown variables.

And that gets to the crux of my whole investment philosophy. I invest in internationalized destinations overseas because that's where people want to go. They want to feel sun on their skin, sand under their feet, and the soft ocean breeze against their face. I simply buy the land... condos... or homes before they get there, and wait as demand rises and land becomes scarcer.

I'll continue to keep a close eye on the Metaverse and its development... but you can bet I'll be doing so from the comfort of my oceanview condo in Cabo. Now that's an investment! I bought when the RETA price was \$336,136, and the last time I saw a similar condo listing in my building, it was in the region of \$600,000. Plus, my condo generates income when I'm not using it.

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



Now *this* Cabo view is worth investing in.

Name: Jennifer Sontag
From: Missouri
Living in: Terrasini, Italy

It's a dilemma many Americans face: Even a good salary can be tough to live on.

"I used to work crazy hours trying to raise my two children and put them through university. The latter alone cost over \$100,000 per degree," Jennifer Sontag explains. "I'm well educated, had a six-figure salary, and I still could not live."

In 2016, the divisive election made Jennifer feel alienated from her community, and a divorce meant losing access to her husband's health insurance.

"That's when I started thinking," Jennifer says. "What am I doing here? I need to start looking for options."

Jen hired a Florence-based company to trace her Sicilian heritage and apply for an Italian passport. "But come 2021, everything was still in lockdown, so the company told me they could no longer help. That's when I decided to fly to Italy and do the process on my own," says Jen.

Through a combination of extensive research and grit, Jen was approved for her passport in a mere 11 weeks. But it wasn't easy.

"I had to find 120 years' worth of birth, marriage and death certificates, plus the original generation's naturalization papers to the U.S.," she says.

That's because Italy—thanks to its aging population crisis—boasts one of the easiest ancestry citizenships in Europe. Any descendent of an Italian citizen alive in 1861 (when Italy became a nation-state), can apply for an Italian passport.

The key word here is Italian citizen.

"We originally thought that my great-grandparents had become American citizens immediately upon arrival to the States," says Jennifer. But thankfully, her great-grandparents didn't renounce their Italian citizenship until *after* having children... meaning Jennifer was eligible for an Italian passport.

Following Her Grandparents' Footsteps

Another challenge: many Italians, including her great-grandparents, who came to the United States during the first waves of



You can enjoy *la dolce vita* too in Terrasini's Piazza Duomo.

18 Million Americans Qualify for Italian Citizenship. Do You?

Natali Lekka

immigration were illiterate in both Italian and English.

"There were a lot of misspellings of names in documents, as well as wrong dates. A lot of times, a birthday was recorded as the date a person was registered in the vital records office, so my grandmother had three different birth dates on three different documents."

The only solution to inaccurate documents, Jennifer says, is to have them legally changed.

"Once you do that you need to put an apostille on them, as part of the Hague convention, and you need to have the documents

translated. Then those translations need to be certified by the Italian courts. It can be a complicated process."

Now, Jennifer lives in the same village her great grandparents once left behind. "My life is very different now," she says. "In the U.S., you have to drive everywhere for everything, whereas here I can walk to my local grocery store, and everything is a lot more relaxed and community-based. The butcher knows your name, the grocer

knows what you like.

"Relationships are a lot more personal, and once you make your first Italian friend, they start introducing you to their other friends too. In the U.S., one of the first things you get asked is, 'What do you do for a living?' Here, I've never been asked that."

The Italian Citizenship Concierge

Jennifer's success with the passport process motivated her to found the Italian Citizenship Concierge, a company that walks eligible Americans through the passport application process. Her specialty, she says, is in bringing eligible Americans to Italy for the ancestry passport process, as she once did. It's a good niche, given that there are only 10 Italian consulates in the States... and 18 million eligible Americans.

Not all of those eligible, of course, are trying to nab an Italian passport, but the small percentage who have booked appointments with Italian consulates years out.

"In New York, appointments are fully booked for three years and they have a waiting list of over 7,000 people," says

"In Italy, my taxes are only 5% of my income."

Jennifer. “Once you get an appointment, it will take another two years to get recognised by a consulate, so you are looking at four to five years to get recognized as an Italian and be eligible for an Italian passport in the United States.”

Her solution: Move to Italy for the eight to 10 months it takes to get the passport in-country. You won’t even need a visa!

“If you’re eligible, you can come to Italy on your passport. Initially, you can only stay for 90 days, but we help you apply for a *permesso di soggiorno* (permission of stay: 30 days later, you go to an appointment, they take your fingerprints, and you have up to a year to stay.”

But using Jennifer’s process, you can become an Italian citizen well before that time runs out... in fact, in as little as six to eight months.

La Dolce Vita

Today, Jennifer likes to sip her morning *caffè* from her rooftop terrace in **Terrasini**, a Sicilian beach town 30 minutes from Palermo.

Her view encompasses the crystalline waters of the Tyrrhenian Sea... and the 18th-century palaces and watchtowers along the rugged Italian coastline.

“I have a higher quality of life in Terrasini than I ever did in the U.S.,” she says.

She continues, “I used to rent a modern two-bedroom apartment with a view of the Tyrrhenian Sea—and a five-minute walk to the sea—for €500 (\$540)



per month,” Jennifer says. She recently purchased a two-bed, one-bath apartment with a rooftop terrace, three vast balconies, and parking space for €112,000 (\$120,000). She reports that utilities usually ring in at €75 (\$80) per month, and unlimited 5G high-speed internet at €24 (\$25) per month.

“You can have pasta, vegetables—all fresh, local homemade ingredients—and a bottle of wine for €10 EUR,” she says. “You can get a good bottle of local wine for €4, whereas a glass of wine in the U.S. costs \$8... and up.”

But the most important saving, she asserts, is healthcare. “It’s all included as part of my citizenship and

taxes,” she says.

And those taxes aren’t much to begin with. “I’m self-employed and taxes in Italy for new residents are only 5% of my income for the first 10 years. After that, they’ll rise to 15%,” Jennifer explains.

Jennifer thinks she’ll stick around even then. Though she says her Italian is a work in progress, she’s able to get by thanks to the surprising number of English-speaking locals.

And she’s already adopted the local customs...

“I have late dinners, go out until midnight, and take siestas during the day,” she says. “No more 80 to 90-hour work weeks for me.” ■

“A view of the Tyrrhenian Sea... for \$540 a month.”



In Terrasini, the coastline is rugged, the water a vivid blue... and if you squint, you can just make out ancient ruins.



The American financial system isn't built for expats... but a U.S. address can help secure your funds.

3 Steps to Keep Your Money Safe While Abroad

Jeff D. Opdyke

My colleague just ran afoul of the American financial system's most frustrating rule.

Owen, an American expat living and working in Europe, logged into his U.S. bank to find his accounts frozen. He'd lost access to his funds—without warning.

It's not that the bank suddenly realized he was a gun runner, or laundering money for the mafia. Owen's just a normal expat who was trying to move money around at a U.S. bank he's used for more than a decade.

His crime: his primary address was not a physical residential address in the U.S. This address *cannot* be overseas, even if you're a U.S. citizen. Nor can it be a P.O. box or any commercial mailbox such as those offered by UPS or Mail Boxes Etc. (what are known as Commercial Mail Receiving Agents).

This bizarre rule is part of the “know your customer,” or KYC, regulations that all U.S. financial institutions must follow. Until recently, banks and brokerage firms weren't very strict about this physical residential address rule.

“However, in the past couple of years, we've started noticing a trend where

banks are running through all their bank accounts to verify that the physical addresses are really physical addresses,” according to VPM, a provider of virtual mailboxes that expats and business owners are increasingly using. “In fact, we've seen a spike of queries regarding this... so it's safe to say that banks are sweeping their accounts to check this.”

Owen seemingly got caught up in a recent sweep. His U.S. address was listed as a commercial property, not a residential address.

The thing is, the bank never notified him. “Just froze my funds,” he told me. “And my funds are still frozen because I don't have any utilities in my name at that address, or any other address in the U.S.”

“I've literally had that same address in the decade-plus I've been with them. Never been a problem before. When I think about it, it's really a potential nightmare scenario for someone who has no other options. Imagine if all your life savings were in those accounts? Fortunately, I established accounts in Europe when I moved here. Otherwise I would be broke—unable to pay rent, unable to buy food.”

This is a potential problem for anyone living and working overseas—or those considering moving abroad. Without a physical U.S. address, banks won't give you access to your account. Nor will brokerages let you trade in your account, your 401(k), or your IRA.

Simply put: The U.S. financial system is not built for expats. With that in mind, here's how to structure your financial life so you never lose access to funds...

Step 1: Link Your U.S. Accounts to a Residential Address

For expats who aren't maintaining a permanent residence in the U.S., the most common workaround is to use a family member or friend's address.

This strategy is all well and good, as long as you're careful not to spill the beans...

Last year, I called brokerage giant Fidelity to manage an issue with my daughter's college savings account and mistakenly mentioned that I lived in Prague. Within an hour my account was frozen and I had to spend the better part of a week convincing the firm's compliance department that my registered address—my dad's home in Florida—is my real address (it is for legal purposes).

If you don't have a friend or family member who you trust receiving your financial mail, there's an alternative...

The virtual mailbox company I mentioned above, [VPM](#), can provide a physical non-commercial address. The company says it can be used for banking, credit cards, and taxes, as well as an address on your driver's license.

Moreover, VPM will collect your mail, scan it into a database for you to access, then mail it to you piece-by-piece or in bulk anywhere in the world. Pricing begins at \$20 per month for a starter account, which covers 25 pieces of mail per month (to avoid hitting that limit, I suggest opting for electronic correspondence when your various accounts offer the choice).

I signed up for the service as part of this story, and so far everything has worked as promised. I'll report back with an update in a few months.

Step 2: Open a Local Bank Account in Your New Homeland

When you move overseas, you should

establish a local bank account as soon as possible.

Often this will be necessary, since utilities companies tend to require local bank accounts, but you can also use your account as a place to store backup funds. This way, if your U.S. accounts are ever frozen, you can rely on your local bank. (That's what saved Owen.)

How quickly you can open an account will depend on the country you're moving to. In most cases, you will need a residence visa before a local bank will work with you. But as I wrote in my article in the [June issue](#), I was able to open a bank account in Ireland with just my U.S. passport. So, the rules vary, and you should cross-check against both your bank and government websites.

Step 3: Use Non-Bank Financial Apps

Depending on the bank, international wire transfers can take up to five business days—unacceptably lethargic.

Into this void has stepped a new generation of non-banking money transfer and payment apps such as Wise and Revolut, which both provide multi-currency debit cards I use globally.

[Wise](#) and [Revolut](#) look and function much like regular bank accounts in that you can accept payments (such as your paycheck) and store money in a savings account. A key difference: you can move and store cash in multiple currencies. And with Wise, you can transfer funds between U.S. and foreign bank accounts within a day or two. Better yet, you're paying international rates for those transfers—the same rates the world's big banks pay.

Both firms are fully regulated in the U.S. and the jurisdictions they operate in overseas. And you don't need to have a physical U.S. address to sign up for them. You'll simply need a Social Security number, passport, or driver's license, and proof of address from wherever in the world you're living.

Are Wise and Revolut Covered by FDIC Insurance?

As Americans, we know our cash is insured up to \$250,000 per account by the Federal Deposit Insurance Corp. If a U.S. bank collapses, or even the local branch of a foreign bank, we won't lose a penny below that maximum.

But Wise and Revolut are not banks and are not directly covered by the FDIC. That means the money you hold in these accounts does not qualify for coverage... unless you keep it in each platform's version of a savings account.

With Wise, that's the app's "Earn" service—an interest-earning account currently offering a 4.13% annual rate. This savings program is managed on behalf of Wise by J.P. Morgan, which means Wise's U.S. customers benefit from what's called "pass-through" FDIC coverage. Basically, the FDIC coverage at J.P. Morgan is passed on to its customers via Wise, as though your savings account was held directly at J.P. Morgan.

It's similar with Revolut's "Savings Vault." Funds are held at Metropolitan Commercial Bank, a well-capitalized and federally chartered New York bank. As such, money in a Revolut Savings Vault qualifies for FDIC pass-through coverage.

So, when using these apps, keep the majority of your funds in an Earn account or Savings Vault, and transfer spending money into each app's main "current account" as necessary.

Are Wise and Revolut Subject to KYC?

Both services must adhere to KYC, which means you can still run afoul of compliance rules.

Case in point: A few years ago, when my wife and I were dating, I used Wise to send her money for a trip. The problem is, she lived in Crimea, then under international sanctions because of Russia's 2014 invasion.

Wise canceled the transaction—understandably—but then froze my account for "routine compliance." I was told "it's only going to take a couple days." More than a month later, I still had no access to my account.

That was problematic because my salary flowed into my U.S. bank, but my daily living expenses were all in the Czech Republic. I'd been using Wise as my conduit for moving dollars from my U.S. bank into my Czech bank.

With my Wise account frozen, my pipeline was closed, causing a huge financial worry given that rent and insurance payments were due. Luckily, I had enough cash locally that I could navigate the situation.

But the episode meant I developed a

mantra that I regularly share with current and prospective expats: Create failsafes!

My Solution: Have Multiple Accounts... Everywhere

You never know what KYC alarm you could trip or why. And if you do trip an alarm, the first time you'll know about it is when your credit card suddenly stops working, or your bank accounts are frozen, or your money-transfer app no longer lets you move cash around.

To that end, I have multiple backup accounts for banks, credit cards, and money-transfer apps.

If one of my U.S. banks freezes my account, I have three others in three different states.

If my Czech bank seizes up, I have a local backup, as well as that account I mentioned in Ireland, and now one in Portugal, where I recently relocated.

If Wise stops working, I have an account with a similar company called [OFX](#). It's slightly more expensive, but in a pinch, cost becomes secondary.

If my Revolut debit card is frozen, I have a card from Wise and another from [N26](#) (the German version of Revolut that no longer serves U.S.-domiciled customers, but will work with Americans living abroad in certain countries).

Setting up all these accounts sounds like a headache, but it really isn't. They've all been easy to open, and most have minimal or no maintenance fees. Be sure to look for these low-cost options.

When a financial firm locks your account and restricts access to your money, it's the financial equivalent of losing access to oxygen. And it's particularly problematic when you're living overseas.

The solution is establishing multiple paths to your money in multiple locations. That way, you'll always be able to reach some portion of your liquid assets... no matter what nonsensical regulation you inadvertently violate. ■



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

The Real Reason You Need a Second Passport

Ted Baumann

When Ron and Jenna visited Vietnam 15 years ago, they instantly fell in love with it.

With some quick-fire research, they figured out which visa would allow them to stay for an extended period. And they stayed... for 13 years.

Then, out of the blue, the government announced that the visa category they'd been using was cancelled. Anyone who didn't qualify for another visa had to leave.

Ron and Jenna were devastated. They'd invested their life savings in a local business. They'd bought a home. They'd sold their possessions in the U.S. and had few ties. Their livelihood, their friends, what they thought was their future—in short, their lives—were tied to their new home.

Why Stop at One Passport?

Many people know the benefits of a second passport, like visa-free travel, the ability to live and work in another country—a country that will take you with open arms should things go wrong at home.

But there's one benefit I've rarely seen mentioned: second passports give you the legal right to remain in a foreign country... forever.

Why aren't more people talking about this?

It's because most people suffer from "continuity bias." That's the tendency to assume the future will be like the recent past.

But unexpected changes do happen. Few of us expected a global pandemic like COVID. And how many people thought there would be a land war in Europe in 2023?

On the residency front, I'm willing to bet lots of people thought, "I'll apply for that golden visa in Portugal next year"... only now, recent changes have eliminated the option of a modest real estate investment as a path to long-term residency.

So if you could become a citizen instead, why wouldn't you?

Having a passport from a foreign country is an incredible piece of insur-



With a Portuguese passport, you can live, work, and study anywhere within the EU.

ance. However unlikely, a temporary—even long-term—residence permit can be withdrawn. But the obstacles to revoking citizenship under current international law make it almost impossible.

Consider Portugal as a hypothetical example...

Love Portugal? Become Portuguese.

A decade ago, the Portuguese government threw open its doors to foreigners with its fabled residential Golden Visa. I mentioned above that Portugal recently shut down this option. But other visa categories are widely available. Today, there are 800,000 non-citizens legally living in the country. That's almost 8% of the total population. And this noncitizen population is growing by nearly 20% a year.

The motivation for this openness to foreigners has always been economic. The residential visa option was designed to boost housing prices in the aftermath of the global financial crisis of 2008. The more recent emphasis on digital nomads, retirees and other people of independent means helps to bring foreign money into the economy, boosting growth and job creation.

But Portugal is still a poor country. The monthly minimum wage is €760 (\$830 USD). Fifty percent of the population earns less than €1000 a month. The

influx of foreigners has led to a dramatic increase in housing costs, much of it driven by speculative investment in short-term Airbnb properties. Because of this, 750,000 homes across Portugal are empty most of the time... a figure disturbingly close to the number of foreigners.

The Guardian recently published an article exploring this situation. It started with the story of a Lisbon HR professional named Margarida Custódio. She earns €930 (\$1,010 USD) a month. €700 (\$760 USD) of that goes to rent. It pointed out that the Portuguese are putting the government under increasing pressure to take dramatic action.

Now, I'm not saying that Portugal is about to kick out its foreign residents. But it isn't difficult to imagine a situation in which certain types of visas become much harder to renew. That could easily lead to the sort of heartache suffered by Ron and Jenna.

But a Portuguese passport—which is also a European Union passport—is one of the easiest in Europe to acquire. Its five-year period to naturalisation is the shortest on the continent. That means anyone living in Portugal on a D2 or D7 visa has to stay in the country for only five years before they can apply for citizenship. And the required bank balances and monthly incomes to qualify for these visas are among the lowest in Europe.

A Portuguese passport gives you visa-free travel to 173 countries, making it the fourth most powerful in the world. Above all, it gives you the permanent and unlimited right of travel, abode and work throughout the EU.

Given this, why wouldn't you want to get Portuguese citizenship? And it's just one of many powerful passports you can acquire by living in your country of choice for five years.

In a few weeks, I'll be launching a new service called *The Global Citizen*... where we'll talk about these passports in detail... along with many other ways to establish a Plan B overseas. ■

"If you could become a citizen, why wouldn't you?"



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



Kyoto combines urban appeal with natural beauty. The Daigo-Ji Temple is breathtaking in autumn.

4 Destinations That Keep Me Coming Back For More

Kristin Wilson

What's your favorite place in the world?

It's a hard question to answer if, like me, you love to travel. As a seasoned expat, I've been fortunate to call many incredible places "home" over the past two decades.

In 2012, I decided to sublet my apartment in San José, Costa Rica and take a one-way trip around the world, starting in Mexico before traveling up the U.S. Pacific Coast into Canada. Afterward, I hopped over the pond to Europe, Southeast Asia, and beyond.

During those years, I was a full-time digital nomad, spending anywhere from a few days to a few weeks or months in each place I visited... from London to Bangkok to Bali. And while each destination has made a lasting impression, some stand out among the rest.

Below, I share how traveling to 60+ countries has helped me refine what I look for in a home away from home... and which places keep calling me back.

Nosara, Costa Rica

The rate and pace at which I've traveled have varied over the years in alignment

with my changing age, tastes, and interests. Each era brings new favorite places to travel or live.

In 2000, I became a U.S. national surfing champion. So in the years that followed, I made it a priority to settle near perfect waves so I could train. My favorite stops included world-class surf spots in Hawaii, Puerto Rico, Australia, and Baja, Mexico... but I eventually settled on the beaches of Central America.

When I first arrived in **Nosara, Costa Rica** in 2005, it was the height of the rainy season and the town was virtually abandoned. The shops and restaurants had closed, the tourists had fled, and the roads (and my clothes!) were often covered in mud from torrential downpours.

Life in my early days there was hard. I lived on a slim budget of \$1,000 per month; I didn't know anyone; and my Spanish was lacking. Plus, I had a few scary encounters with the local wildlife... including a run-in with a crocodile in the Nosara river mouth.

But after a while, I didn't care. I loved walking to the beach to check the waves each morning, starting my day with a *cafecito*, and practicing yoga at a studio

tucked in the rainforest canopy. Instead of commuting to a corporate job in the U.S., I got to ride my 4x4 through the Nicoya Peninsula.

If you've never been to Nosara, it's a quirky beach town with a colorful, yet controversial past.

In the late 1960s, a developer from the U.S. began buying up nearly 3,000 acres of cattle ranches in the area to create a development that's known today as the Nosara American Project. Although his master plan was never fully realized, the area remains subdivided into lots buffered by the Bosques de Nosara, a protected wildlife and nature preserve.

The area comprises three beaches: Playas Nosara, Pelada, and Playa Guiones. The Nosara river mouth (yes, where I narrowly escaped that crocodile!) is good for fishing, Pelada is a tranquil cove known for its colorful sunsets and beach bars, while the expansive, white sand beach of Guiones is best for surfing. Every evening, a diverse group of local residents and visitors gather to watch the sunset in Guiones or Pelada, along with their surfboards, dogs, hula hoops, and bongo drums. It's become a daily ritual that locals and tourists alike are happy to partake in.

Nosara is also located in the Nicoya Peninsula, one of the world's Blue Zones, with a high concentration of centenarians. Today, it's the home of multiple yoga and meditation retreat centers, such as [Blue Spirit](#), making it a magnet for yoga enthusiasts, surfers, wellness-seekers, and Hollywood elite.

I'll tell you more about my move and Nosara's history [here](#)...

Life back then was far from perfect, but it was just right for me... and I continue to visit Costa Rica every few years.

Practical Tips:

1. Located in the northwest Guanacaste province of Costa Rica, Nosara is a four to six-hour drive or bus ride from San José airport. Alternatively, you can fly into Liberia Airport, which is two hours north. You can also catch a shuttle from either airport or hop a local flight with [Sansa Air](#). However, excess baggage on Sansa may be limited.

2. Once in Nosara, renting a car, 4x4, or golf cart makes it easier to get around, as taxis are in limited supply. Enterprise, National, and Alamo have cars there.

3. If you're looking for a wellness

Story continues on the next page

retreat, Nosara is the place. [Bodhi Tree Yoga Resort](#) in Playa Guiones and [Blue Spirit](#) down the road in Garza are two good options.

Positano, Italy

After my time in Central America, I headed north to Italy where my grandmother's family hails from. Stepping off the plane in Rome felt like coming home... even though it was my first time there.

In Rome, the fragrant smell of fresh bread and pizza peppered the air, and stylish locals zipped through cobblestone streets on their bikes and mopeds. And when I needed a break from urban life, I escaped to the tiny towns dotting Positano and the Amalfi Coast.

I'll never forget celebrating my birthday with a multi-course dinner at [Torre Normanna Restaurant](#)—the oldest watchtower in Maiori on the Amalfi Coast. The beauty of the Mediterranean at sunset, fireworks exploding over the horizon, was surreal and to this day is among my favorite travel memories.

The following day, my best friend and I hiked the Path of the Gods, which stretches for eight kilometers through villages along the Amalfi Coast. After our trek, a local friend took us to a couple's B&B and winery in Ravello, where we spent the afternoon rolling handmade gnocchi, tasting wine, and indulging in an Italian farm-to-table feast. The couple didn't speak English, and we didn't speak Italian, but we communicated all the same.

That trip reminded me that travel is more about who you're with and the experiences you share than where you are... although being in a beautiful setting like Italy helps!

In all my years of travel, I'm not sure I've been anywhere as picturesque and pretty as Positano and the Amalfi Coast. If you're looking for a scenic, romantic destination with warm, sunny weather and panoramic views of the Mediterranean, this region of Italy (just south of Naples) is for you.

Practical Tips:

1. For cooler temperatures and fewer crowds, visit in the shoulder season of spring (April to June, when flowers are in bloom) or fall (September to October). July

and August are the hottest—and busiest—months.

2. To get to the Amalfi Coast, you can fly or take a train into Naples or Rome, then take a car, bus, or ferry to Amalfi. There are also ferries, buses, and taxis between Positano and Amalfi. You can also rent a car or moped... If you dare to drive the narrow roads.

3. Make sure to try the local lemons, known as Sfusato, that you'll find everywhere in the region. You can eat the whole fruit, including the peel. You can also sample the lemon flavor in granita, cocktails, and limoncello.

Kyoto, Japan

Although adjusting to the language, food, and customs was at first a challenge, I felt welcomed by the Japanese people, who are among the kindest I have ever met.

Although Tokyo is the most densely populated city in the world, there's more to see beyond this metropolis. Japan offers an incredible array of nature, as nearly three quarters of the country is covered by forest. From the subtropical islands of the south, through the terraced rice paddies of the Niigata Prefecture, to the mountains of Hokkaido in the north, there's plenty to explore in Japan year-round.

I especially loved **Kyoto** for its temples, rivers, and cherry blossom trees. I was fortunate to be there in the spring during *sakura*, or cherry blossom season. At

this time of year, you'll see locals outside enjoying *hanami*, which translates to "flower viewing," often in the form of picnics, parties, and outdoor gatherings with friends and family.

I like to experience *hanami* along the Philosopher's Path, where pale pink petals float through the air and carpet the waters of the Lake Biwa Canal. Spring is also prime time for sampling traditional Japanese confectionery, or *wagashi*, often made with rice flour, fruit, sweetened bean paste, and *agar*, a type of seaweed.

Some *wagashi* recipes date back centuries. My favorite is the *sakura mochi*, a salty-sweet rice ball wrapped with bean paste and a pickled cherry blossom leaf. Even today, its taste reminds me of the rewards of pushing past cultural barriers.

Practical Tips:

1. You can reach Kyoto from Tokyo in about two hours on the high-speed Shinkansen train. A ticket costs between \$70 and \$100, depending on the date and time of your travel. You can also fly to Osaka, then take a 30 to 45 minute taxi or train to central Kyoto.

2. You can see *geiko* (Kyoto's name for *geisha*, which translates to "artisan") in public in the Gion district of Kyoto. Be careful not to offend with selfies or photos. Instead, buy a ticket to one of the authentic *geiko* dance performances or tea ceremonies, such as the [Maikoya experience](#).

3. Don't miss the Arashiyama District in Kyoto. Here, you can walk through the Bamboo Grove, hang out with monkeys at Iwatayama Monkey Park, and take a boat ride on the Hozugawa River.

Vancouver, Canada

My preference for outdoorsy living has led me to some... well, *unintuitive* destinations.

I've found that tropical islands like **Bali, Indonesia**, and **Koh Samui, Thailand** are as invigorating as the bustling cities of Hong Kong and Sydney. And the Arctic archipelago of **Lofoten, Norway** is just plain cozy!

A destination's climate and cost of living doesn't matter as much to me as proximity to water and nature. Hong Kong might be humid, expensive, and crowded, but it's also surrounded by hiking trails and islands like Lantau, Lamma, and Cheung Chau. In contrast, Lofoten is cold and remote, but the scenic landscapes and hiking trails are breathtaking. It's a place where you can hike a fjord, forage for wild mushrooms, surf or kayak in the Norwegian Sea, and see the northern lights... all on the same day.

Vancouver, British Columbia boasts that same dynamism... minus the Arctic temperatures.

In downtown Vancouver, modern glass skyscrapers are draped against the snow-capped peaks of the North Shore Mountain Range. Although it's a modern city, the surrounding greenery, parks, sea wall, and Pacific Ocean provide respite from hurried city life.

Vancouver is a culturally diverse place with distinct neighborhoods, each offering its own unique charm and character. From the historic Gastown to the trendy Yaletown, every area has its own identity. Granville Island is the place to go for arts,

"Though it was my first time there, Rome felt like home."

culture, and food, offering a lively market, theaters, art galleries, and a marina. When the weather is nice, head over to Kitsilano or English Bay Beaches to enjoy the sun, sand, and waterfront.

Vancouver's a safe city with good public transportation, a high standard of living, and a multicultural food scene. Here, you can find food from all corners of the world—often on the same block! Whether you're in the mood for fresh sushi, local salmon and crab, a farm-to-table spread, or Korean BBQ, you can find it in Vancouver.

And if you're short on time, you can grab a famous Japadog on the street... but there are plenty of vegan and vegetarian options as well.

I especially enjoy the city's West End and Coal Harbour neighborhoods, which border Stanley Park, a green oasis that exceeds New York's Central Park in size. Here, you can walk or bike around the nine-kilometer Stanley Park Seawall, ride the Stanley Park Train, or relax on one of the sandy English Bay beaches.

There's also an aquarium, teahouse, outdoor pool, splash park, and 27 kilometers (yes, 27!) of walking trails. Make sure to snap a photo at the Brockton Point Lighthouse, with a view toward the Vancouver Harbour and North Van.

As Canada's most densely populated city, Vancouver's easy to navigate... even as a tourist. You can bike around the downtown peninsula in under an hour. And, if you've got a spare couple of hours, you can go from skiing in Whistler (about

two hours away) to relaxing on Vancouver Island.

Whistler is home to the Olympic Park and plenty of outdoor activities. In the summer, you can enjoy camping, hiking, mountain biking, golf, horseback riding, ziplining, and more. In the winter, Whistler transforms into a winter wonderland. It's a world-class ski and snowboard destination and hub for dining and nightlife. The best part: it's only a two-hour drive from Vancouver, up the picturesque Sea-to-Sky Highway.

Whistler was the last place I went before travel shut down in 2020. But it's one of my favorite places to snowboard in the winter and practice yoga at the [Wanderlust Festival](#) in the summer.

Its central location is a bonus, too. Vancouver has a busy international airport with direct flights to 112

destinations in 23 countries.

Practical Tips:

1. Although public transportation in the metropolitan area is plentiful, having a vehicle will allow you to further explore British Columbia and Calgary. You can rent a car at the airport or at agencies throughout the city. (Try Discover Cars for competitive rates.)

2. Calgary and BC are full of incredible summer and winter sports destinations. While I've only been to Whistler and Fernie, other popular towns in the region include Banff, Revelstoke, and Lake Louise. Kelowna on Okanagan Lake is famous for its scenery, fruit orchards, vineyards, and

golf courses.

Finding Your Own Favorite Place

In my twenties, I wanted to surf, work, and play hard while making new friends. In my thirties, I wanted to see the world as fast as possible while building my business. And now, in my forties, I'm more interested in slow traveling and getting to know the people, cultures, and lifestyles in different countries.

The more you travel, the more you might find that (like me) your favorite places change over time. You may decide to rotate annually through three different locations. Or, you may stumble across somewhere you love enough to put down roots.

Through more than 25 years of international travel, I've found that I have more favorite *moments* than *places*: riding my bike through the countryside of Munich, Germany on a crisp fall day, walking the northern route of the Camino de Santiago in Spain, or watching my friends get married in an Icelandic forest... travel has given me more memories than I can count.

If you're searching for a new corner of the world to call home, first reflect on the type of experience you want. Are you a jet-setting digital nomad, a retiree seeking adventure, or just looking for a temporary change of scenery? Envision yourself living your ideal life. Whatever you can dream up, it's available somewhere on this big blue marble.

And once you've established a list of your favorite places in the world, consider countries that you may have missed before. Often, the most transformative travel experiences come when you go beyond your comfort zone.

In the upcoming years, I hope to explore more of Africa, the Middle East, and Central Asia. So, I've been reading up about destinations that are new to me, from Bhutan to Lebanon to Uzbekistan... and I look forward to sharing those stories with you, too. ■

Our Go Overseas Mentor **Kristin Wilson** has lived abroad for decades and explored over 60 countries. She's used her unique

expertise and on-the-ground insights to help thousands settle into a better life overseas. Join the waitlist for her *Ready to Relocate* program [here](#).



**“In my forties,
I’m interested
in slow
traveling.”**

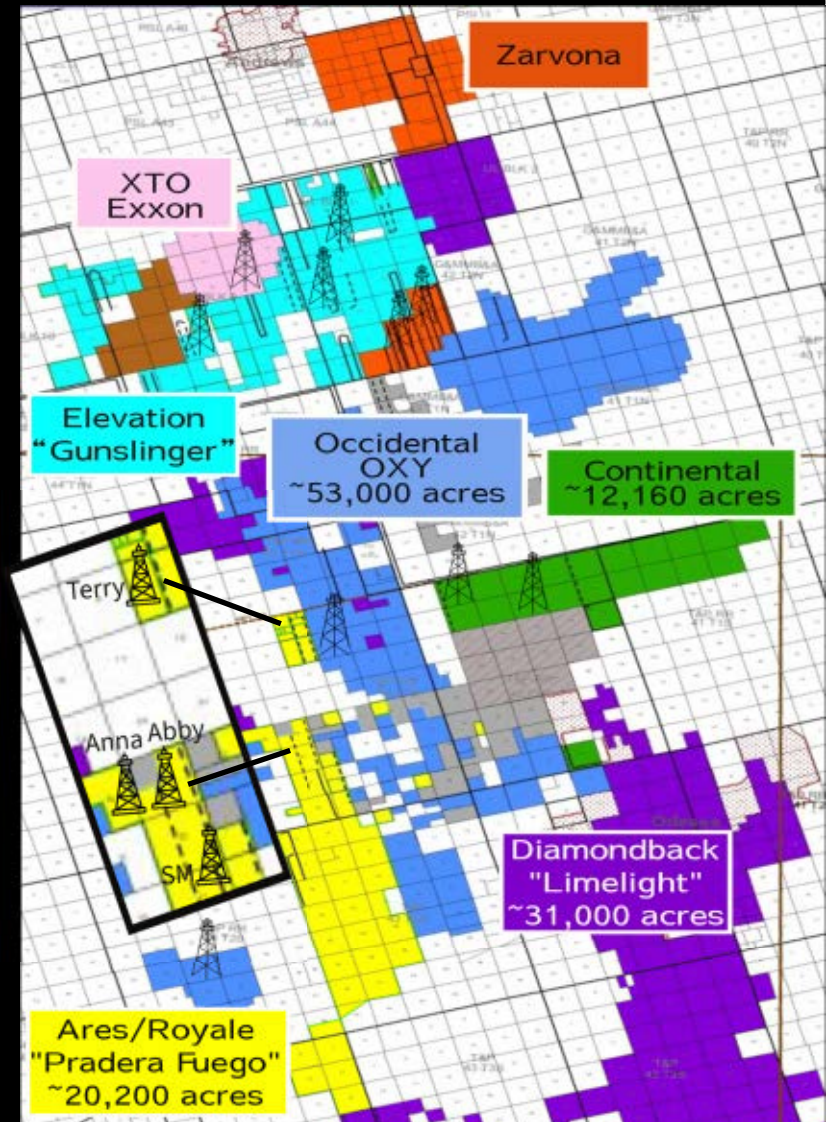


The Amalfi coast has been a holiday destination since the Roman Empire.



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On the Iberian Peninsula near Potes, Spain, a one-bedroom apartment rents for under \$500 a month...and a home on an acre of land sells for under \$100k.

Better than Portugal? Why Green Spain May Be Europe's Last Undiscovered Eden

Seán Keenan

Every month seems to bring another news report about North Americans relocating to Portugal... but almost none mention that just 100 miles northeast lies an exquisite slice of coastal Iberia that boasts all the same pull factors.

Let's refer to it as Green Spain. Start at **Bilbao** in the north of Spain, then work westward to the handsome beach resort of **Ribadesella**. Within that 125-mile stretch, Green Spain gathers all the same ingredients that make Portugal so tempting: soft sand beaches, low cost of living, Iberian sunshine, and alfresco café culture.

Search for information about moving to Spain, though, and you'll find a slew of reports and resources directing you to the Mediterranean coast, or to the ever-bickering sibling cities of Barcelona and Madrid. As for the north—Green Spain—it's the information age equivalent of a blank space emblazoned "Here be dragons."

And so, in the spirit of pilgrimage-meets-quest narrative, I find myself

behind the wheel of a rented Fiat 500 on the A-8 highway, white-knuckling my way between trundling 18-wheelers, suicidal teens on dirt bikes... and possibly even dragons.

I'm here to explore a forgotten section of Europe that delivers, well, pretty much everything.

My journey begins in Bilbao, an energetic port city reborn from its industrial past to a gastronomic, art-forward present. From Bilbao, I'll bear west to the coastal towns of **Llanes** and Ribadesella. Either of those could be the ideal choice for adventurous expats seeking an affordable beach life in a relatively undiscovered part of Spain. From there, I'll travel inland and explore the high mountain country of the Picos de Europa range.

Green Spain isn't a hard and fast territory... it's more of a way to put a name on the northernmost section of the country. Spain is divided into 17 administrative provinces known as Autonomous Com-

munities. For the purposes of this article, we're focusing on Cantabria, Asturias, and a little slice of Biscaya (since that's where Bilbao is situated).

Green Spain offers a mild microclimate and fertile landscape that's a comfortable alternative to the arid extremes found farther south. For the prospective expat, it's a four-season wonderland of empty springtime beaches and shimmering russet falls.

Picos de Europa

What makes this region so special, and what makes Green Spain green, is the Picos de Europa mountain range. Vast limestone crags rise abruptly from the coast and reach elevations of over 10,000 feet in short order. The transition from beach landscape to highland forests is almost immediate as you head inland, and within five miles of the coast, knife-edge ridges and peaks overarch the winding road.

In comparison with the Alps, Rockies, or even the Pyrenees, the Picos de Europa

is a tiny mountain range. From the eastern foothills at the stone-built farming town of **Potes** to the royal mountain retreat of **Covadonga** on its western edge, it covers just 40 miles. Even so, the influence on the local microclimate is immense. The peaks trap moisture from the Atlantic Ocean air-flow, which then enriches the coastal plain with well-irrigated farmland and deciduous hillside forests. Average monthly temperatures range from 77 F in August down to 47 F in February.

Visually and culturally, it's a stark contrast to the arid expanse of wheatfields, olive groves, and citrus plantations that typify the rest of Spain. In Green Spain, apple orchards, sheep farms, fishing villages, factory towns, mountain hamlets, and beach resorts clamor for elbow room in a temperate coastal strip.

Picture the Central California coast around Mendocino, but with jagged peaks rather than rolling hills, and you're getting close. There's a long, long continuum of settlement here. Europe's oldest discovered cave paintings at Altamira—just inland from Ribadesella—suggest that Green Spain was as attractive to prehistoric dwellers 37,000 years ago as it is to present-day residents.

Bilbao: A Resurgent City

As accidental stage management goes, there are few sequences in the world that can compete with exiting the Artxanda-Salbe tunnel southward on the A3247 airport bus. I kid you not, I gasped. And I wasn't the only one. When 40 hard-chattering Spaniards go silent in a collective intake of breath, the view must be special indeed.

Welcome to Bilbao. Please close your mouth now.

Bilbao will forever be associated with superstar architect Frank Gehry's titanium-clad Bilbao Guggenheim Museum. Opened in 1997, in a (successful) bid to invigorate the city, the building is a pivotal data point on the timeline of post-war world architecture. Unlike a lot of statement architecture, though, it's almost universally loved by visitors and residents alike.

The building's polished exterior glares in the noonday sun and glows in the encroaching dusk. With an exterior form that simultaneously evokes fish scales and the outline of a container ship, its flowing,



organic lines echo Bilbao's maritime heritage. The structure is otherworldly... yet somehow appropriate to its surroundings.

Bilbao has had its periods of wealth and power. For centuries, it was the commercial, shipping, and banking hub of Spain. But by 1990, the city was a post-industrial casualty of globalization. Its economy—based on steel and heavy industry—was thrashed by Asian competition. The decline looked terminal, until an initiative to rebrand as an arts and tourism hub resulted in Gehry's majestic Guggenheim.

It seems unlikely that the best view of it comes from the airport bus, but unless you have a helicopter, you won't find better. On coming out of that tunnel, a natural cross-dissolve opens out to an elevated view of the brutalist La Salve bridge, the murky flow of the Nervión river... and the glittering starship angles of a building which changed the fortunes of a city.

The gallery brought huge levels of pos-

itive media coverage. Investment in trade and tourism infrastructure followed. The result: Bilbao is now one of Europe's most urbane, intimate, and well-maintained cities.

Stroll along the river past art galleries, glass-fronted international hotels, and repurposed warehouse developments, or along the leafy neoclassical shopping boulevards around Gran Vía, and you'd be hard-pressed to imagine Bilbao's gritty industrial past.

Ride one of the silent, spotless trams from the **Ribera food market** by the old town to the conference centers and sports fields sector of **San Mamés**... and you have a cheap (€1.50 a ticket) sightseeing tour of the city's finest parks, buildings, and river views.

Bilbao's identity changes from neighborhood to neighborhood. The **Casco Viejo (Old Town)** is simultaneously touristy and residential, while always being energetic and pretty. **Deusto**, on the north

"Bilbao is one of Europe's most refined cities."



Picasso's paintings inspired the snazzy architecture of the Bilbao Guggenheim museum.

side of the river, is studenty, with more affordable restaurants and bars.

Gran Vía is upscale and exclusive, but within a few blocks becomes more eclectic, multi-ethnic, and decidedly more affordable as it nears **Calle San Francisco**.

(The area around Calle San Francisco was, until a couple of decades ago, considered to be edgy at best, dangerous at worst. These days, since a large police station was relocated there, it's vibrant, family-oriented, and gentrification-ready. I saw a four-bedroom apartment listed for \$149,000, which seemed like a steal. Nearby, in the central Indautxu neighborhood, low-rise apartment blocks cater to renters. A two-bedroom apartment with a balcony in this area of the city is available for €950 (\$1043) a month.

Wherever you go in the city center, life is jolly, abundant, and alfresco. Basques—the locals of the Basque Country region stretching from Bilbao to the southeasternmost tip of France—pride themselves on having Spain's finest cuisine (spoiler: every region in Spain prides itself on having Spain's finest cuisine). They celebrate it by gathering at outdoor tables on every possible paved space.

Sometimes, the bar itself is nothing more than a tiny hall, kitchen, and a couple of restrooms, but the terrace out front might be serving 30 tables. Grab a *pintxo* or two (small portions of finger-food, like tapas only more elaborate, around €2 each), a glass of the sharp, lightly fizzy local wine—*txakoli*—and join the throng.

Though it's not generally thought of as a coastal city, as the main city center is

inland, be aware that Bilbao is less than 10 miles from the beach at **Sopelana**. In fact, for €1.90, you can take a metro train to **Plentzia** or Sopelana, both of which have fine cliff-lined beaches and amenities. Plentzia is sheltered and family-friendly. Sopelana is the rugged “surfing capital of Spain.”

Both beaches are lovely, but if your heart is set on coastal living (or indeed, mountain scenery), the stretch from Bilbao westward to Ribadesella is surely one of the last forgotten sections of the southern European coast... and it cries out to be discovered.

Coastal Towns to Consider Cider and Cuisine in Llanes

A 10-mile strip of flat grassland separates the beaches of the Asturias coast and the sheer walls of the Picos de Europa mountains. It's good dairy country, and the sight of black-and-white Friesian cows meandering on the pale sand of a cliff-enclosed Asturian beach is commonplace.

Wildflowers grow in abundance. The scent of honeysuckle and wild rose mingles with the ozone tang of sea air. Much of this landscape seems more evocative of Ireland, Scotland, or maritime Canada than Spain... the cattle, the sea coves, the geometric precision of apple orchards backed by the fractal outline of peaks that pass for the Scottish Highlands.

Llanes is an attractive town of some 14,000 inhabitants, with a busy fishing/yachting marina, five magnificent

beaches, a walled old town, and dramatic cliffs topped by a 19th-century lighthouse. Though it's geared to the tourist industry, it's also a local administrative hub, with a health center, veterinary clinic, supermarkets, railway station, and a municipal golf club (from €50 for 18 holes). Property prices are relatively high here due to the town's reputation as an upscale location. A [two-bedroom, sea-view apartment](#) overlooking the marina currently lists for €205,000 (\$224,000).

Renting in Llanes is a possibility too. A [two-bedroom, ground-floor apartment](#) in a modern building with a small outdoor patio area as well as access to a shared swimming pool and garage space goes for €550 (\$604) a month.

Once a fortified fishing town, Llanes is now a fortified fishing town with a seasonal tourist industry, much of which is focused on the local beverage of choice: cider. If anything is the unifying emblem of Green Spain, it's this mildly alcoholic apple brew (about 6% a.b.v.). It's best sampled at a specialist *sidrerías* (cider bar), of which there are many. *Sidrerías* offer a range of traditional dishes—from grilled, buttered clams to charcoal-grilled beef rib steaks—to complement their flagship drink.

Cider is more than just a drink here; it's a marker of identity. The rest of Spain is devoted to wine. Green Spain locals pride themselves on the fact that the climate here is better suited to the humble apple than the highfalutin prissiness of the grape.

Yep, there's a culture wars element to it that goes way beyond beverages—northerners see themselves as hard-working, industrious go-getters, braving the seas and tilling the land, washing down the thirst of a long day's toil with an honest tankard of cider. Those indolent wine drinkers in the rest of the country, the general feeling goes, spend half their day asleep and wouldn't know which end of a pickaxe to swing.

Regardless of all that, it's a refreshing tippie, and I seek out a suitably rustic *sidrería* in which to partake. Llanes is full of options. I chose [El Antoju](#), a place with wooden benches and barrels on the main walking street above the harbor, where a 24-ounce bottle runs to a shade under \$4.

“Life is jolly,
abundant,
and
alfresco.”



This cider cellar in Asturias, Spain is the unlikely site of cultural rivalry.

THE MENÚ DEL DÍA: HOW TO EAT LIKE A LOCAL

Across between soul food and the dinner Grandma used to make, the Spanish menu *menù del día*, the set menu served for lunch, is designed to fill the bellies of workers on their lunch break, whether they're in factory-floor overalls or bank clerk's office wear. It's cheap, filling, and decidedly unfancy.

That doesn't mean that it's low in quality, just that it's food without pretension. Service is equally unpretentious. Expect your wait-staff to take your order politely and deliver it to your table, but don't count on the zeal of tip-reliant North American servers. (In fact, a tip is not expected; if you decide to leave something, €2 is plenty.)

You'll find menu boards displayed outside bars and restaurants, usually listing starter and main course options as well as the price. A chalkboard is a good sign; it suggests that the chef is preparing options according to what's in season or what was available at the market that morning. (More permanent menu boards mean it's likely you'll be eating something that came out of the deep freeze.)

During my trip across Green Spain, I had menus that ranged from €24 at a fancy beachside fish restaurant in Santander to a delicious €10 range of choices at a Bolivian bar in Bilbao's San Francisco district. Most options in Green Spain, though, were €15 or €16.

For that, you get a three-course meal with bread and wine included. Again, discard your preconceptions. Is the wine a single-estate, barrel-aged symphony of velvety soft fruit texture with undertones of old leather

and fine tobacco? Not at this price point. It will be a light-bodied young red, usually served cold and deposited without ceremony on your table. If there are two of you, you'll usually get a full bottle. If you're alone, you may get it in a smaller carafe. It still does the job admirably.

Be strategic in your choices. The main meat or fish option is saved for the second course, but be aware that it rarely comes with vegetables or greenery. If scurvy is a concern (and after a few days eating in Spanish restaurants, it will be), go for the mixed salad that will almost certainly be a first course option.

If more than one of your party chooses the salad, it will probably come on a large plate for you to divvy up family-style. This is important to know because if you're having lunch with locals, any self-respecting Spaniard will immediately drench the plate with olive oil, wine vinegar, and half a pound of salt and begin mixing the whole thing up with a fork and spoon. The salad usually comes with a heap of tuna flakes, so if you don't want a tang of canned fish in every bite, get in there quick before your local chum makes a cacophony of it.

Apart from tuna, you'll find your salad consists of lettuce, sliced tomato, sliced onion, a couple of olives, and maybe a spoonful of corn kernels. At more expensive places, you'll get the (dubious?) treat of a halved boiled egg on top.

In these regions of Green Spain, restaurateurs are deservedly proud of their bean dishes. Whether it's *fabada asturiana*, *pote de Cantabria*, or the chickpea variation, *cocido montanes*, it's rib-sticking good stuff.

There's no set recipe, just the same way no two Louisiana grandmas cook an identical sort of gumbo, but you can count on at least one variety of dried bean or pulse slow-cooked to a silky, starchy softness, studded with smoky chorizo sausage, streaky ham cuts, or blood sausage... or all three. Soak up the juices with a torn hunk of artisan baked bread and wash it down with a draft of that cold red wine... and realize that you've still got two courses to come.

Personally, I like to fill up on the first course and then opt for fish in round two. Unless you're paying top dollar, there won't be as much bulk to the second plate, particularly if it's a fish course. Breaded/fried hake, multiple fresh sardines (brace yourself if you're not used to seeing fish heads as they're left on in Spain), or a filet of steamed cod is typical here.

Meat choices generally include a pan-fried cut of beef, pork chop, or beef meatballs, with a few fries alongside. Dessert options are much the same wherever you go: yogurt, caramel flan, rice pudding, natillas (a vanilla/egg custard), ice cream, cheesecake, or a fruit tart. In most cases, these are commercially produced and brought in. But there's almost always something that was freshly made in the restaurant kitchen, so ask "*hay algo casera?*" (anything home-made?), and choose that.

It suffices to say that by eating a *menù del día*, you are genuinely living like a local in Spain. Michelin-style dining it is not, but the act of taking an hour in the afternoon to eat at a down-home Spanish restaurant is a tradition instilled in the local culture.

Accompanying dishes range from \$10 to \$30. El Antojú's lack of fanfare is typical of this elegant, understated harbor town. I had a plate of nibbles that was the essence of Green Spain's singular mountains-meet-ocean surf and turf cuisine. Three anchovy filets came from fish landed at the commercial fishing port of Santona, just 40 miles west. The slices of nutty Cabrales cheese at their base came from the mountains just 10 miles inland. The slivers of grilled and skinned red pepper that formed the middle layer were grown in the patchwork of neat backyard gardens which surround every village in

the region.

The overall effect was magnificent: intense, balanced, texturally delightful, and wholly surprising. (For full disclosure, I'm usually a reluctant fish eater, especially of such stridently fishy a fish as anchovy). Sometimes, it's worth stepping off your preferred gastronomic path. The results can be inspiring.

Seafood and Surfing in Ribadesella

I can't quite understand why property prices in **Ribadesella** come in at around 25% less than in Llanes. Both towns are a similar size, proximate to a significant

regional city, and within a couple of miles of the A-8 highway that serves as the transport artery of the Spanish Atlantic coast.

Both have a railway station, health center, supermarkets, harbor, and beaches. Both have thriving tourism industries, and are waypoints on the most popular route of the Camino de Santiago pilgrim trail. For centuries, devout Catholics walked the Camino in a pilgrimage to Santiago de Compostela's cathedral, where the remains of the apostle James are said to reside. Nowadays, the trek (which has multiple routes through

Spain, France, and Portugal, depending on your starting point) is as much a lifestyle pursuit as a spiritual exercise, and brings some 350,000 walkers to the region each year.

From an expat's point of view, property prices are about the only significant difference between Llanes and Ribadesella. The rest is cosmetic. The coast around Llanes is perhaps a little more rugged with sheltered coves and rocky promontories.

At Ribadesella, the town's main beach is a half-moon bay of soft sand and surfable waves nestled between two protective headlands. Quirky 19th-century neo-medieval and Art Nouveau homes line the beachfront, where a railed pedestrian promenade runs alongside the length of the strand. Squint a little, and you could convince yourself that you were on the celebrated beach of La Concha in San Sebastián—one of Spain's most exclusive neighborhoods. There's a similar belle époque atmosphere. Ribadesella, though, is significantly more affordable than San Sebastián despite being only a three-hour drive away.

Two-bedroom homes in Ribadesella hit the market at just €122,000 (\$133,280). That's for an apartment in the center of town, rather than on the beach side of the river dividing Ribadesella in two.

That's no disadvantage; the town is a buzzing spot, with a handsome historic center packed with late 19th century town-houses sporting the traditional wooden

loggias (sunrooms) of the region, pedestrianized streets, and multiple town plazas with outdoor dining. Renting in Ribadesella is also a possibility. A [two-bedroom apartment](#) on the beach side of town, a 10-minute stroll from the water, rents for €575 (\$631) a month.

Ribadesella pitches itself as the adventure sports capital of the region, and the evidence for that is everywhere on a bright Saturday morning. Camino walkers stride through town on their westward pilgrimage, kayakers paddle down the slow-moving Sella river as it widens to form the sheltered town marina, surfers longboard on the benign waves of the bay, and roof racks stacked with expensive mountain bikes punctuate municipal parking lots. From Ribadesella, the western spur of the Picos range dominates the southern horizon. It is a privileged location.

But to truly appreciate Green Spain, beach hopping won't cut it. For the full experience, you need to head to the mountains.

Into the High Country

For the first few miles at the lower reaches of the Picos, eucalyptus thrives. Originally a native of Australia, the plant didn't arrive on the European continent until the 18th century. Planted and propagated in the temperate regions of the world, its hard, dense wood would have been ideal for building ships... except that shipbuilding graduated to iron and steel quicker than

the slow-growing eucalyptus tree could fill the gap.

In the end, the primary use of eucalyptus on the Iberian Peninsula (the landmass that comprises modern-day Spain, Portugal, Gibraltar, and Andorra) is as a barrier to soil erosion. It's particularly prevalent in northern Portugal, where it blankets the inland hills from Lisbon to Porto in deep blue-green folds.

Here in Green Spain, there is less of it than in Portugal, but it's enough to scent the air with its sinus-clearing clarity as you pass through the lower slopes of the Picos. The effect, particularly with the bright Spanish sun glinting through the fingerlike leaves overhead, is refreshing.

Splendid Isolation in Bulnes

At **La Casa del Puente** in **Bulnes**, the proprietor saves on utilities costs by cooling the bar's stock of cider in the river out front. The Río Cares, which strongarms its way through the angular limestone of the Picos de Europa range, passes within stretching distance of the stone-built hostelry. Close enough that kitchen staff can lean over and drop a crate of bottles into the fast-flowing channel. Even in late May, it's churning with snowmelt from the high peaks.

Given Bulnes' natural beauty, it should be on a million bucket lists. It surely would be if it were better known. Until 2001, the neat stone village (pop. 34) was the most isolated in Europe—access was by hiking track only. Nowadays, you can visit Bulnes via a cable railway from the station at Poncebos village on the valley floor.

But even so, there is no vehicular access to the pristine little hamlet. No cars or trucks, no streets, no parking lots, no engine noise.

After 6pm, when the last funicular (picture a charmingly rustic trolley) of the day descends, a calm settles on Bulnes. It's uncanny that within a couple of hours of the shopping streets of Bilbao such deep tranquility exists. Locals tend to livestock and gardens, a few hikers sit at the outdoor tables of the bar, and the river's roar is a constant soundbed.

It's not silent, but the sense of calm has nothing to do with noise levels. It's a feeling of being cozy in a remote location, far from the shrieking 24-hour news cycle, the chatbots, the traffic, the sirens. I work my way through a bottle of watercooled Astu-

**“Bulnes
should be on a
million bucket
lists.”**



Llanes has been occupied since prehistoric times, with its walls dating back to 1206.



The Swiss Alps...or Spain? Bulnes, population 34, can be reached only by foot or funicular.

rian cider and enjoy the post-hike burn from the rough stone track that brought me here.

But Bulnes does have amenities and comforts. The hotel where I spent the night—[El Caleyon](#)—was among the nicest I stayed at during my trip. A snug attic room, a bookshelf stacked with a decent range of English-language volumes, and the off-key clank of sheep bells from the paddock outside... it was all I could do not to doze the evening away in a post-hike miasma of content.

Instead, I headed to the main room/bar/restaurant downstairs and had a fresh-pulled espresso for €1.20. That's the part I struggle to process: a captive market, supply runs by funicular, logistics to make an accountant weep... and yet the price of a coffee is the same as in the average Spanish town.

It's not just coffee, either. A bottle of cider by the river cost €3.50, my evening meal of *fabada* and fresh-baked bread cost €12.50, and the room for the night (twin, breakfast included, with bathroom) went for just €75. The value is staggering. In any comparable location in the Alps or Pyrenees, you'd pay triple that.

Bulnes is an extreme example of what rural Green Spain has to offer... and it would be a rare expat who could settle here. For all the undoubted romance of living in a roadless farming hamlet surrounded by 10,000-foot peaks and sheep pasture, the reality of winter in such an isolated spot would be dark, cold, and dull.

Although there is electricity and internet in the village now, the staff of El

Caleyon point out that storms can knock all that out in moments. Even in late May, a flash thunderstorm of hailstones effectively locked me indoors for the evening, and by morning a fresh coat of snow had settled on the upper peaks. Exquisite to look at from afar, but challenging on a day-to-day basis.

Those looking for the moderate version of Green Spain mountain life should consider one of the many farming villages lower down the mountainside. Small towns such as **Potes** (pop. 1,350) or **Arenas** (pop. 882) offer much of the same rural tranquility, stone-built prettiness, and magnificent mountain views, but also provide such "luxuries" as vehicular access, medical facilities, and the chance to buy supplies after 6pm.

Smaller villages such as **Sotres** (pop. 130) bridge the gap to full country living. Alternatively, the countryside around the pretty medieval market town of **Villaviciosa** is studded with townlands, villages, and hamlets where a stone farmhouse on its own acre of land can go for less than €80,000. In the village itself, a [one-bedroom apartment](#) rents for €390 (\$428) a month.

By local standards these are isolated properties, but nowhere on the northern side of the Picos is more than 20 miles from the beach or 70 miles from a sizeable city.

I easily could have spent another few months exploring Green Spain and I'd still

only scratch the surface. Bulnes, Ribadesella, Llanes, Bilbao—each is simply an example of the beach towns, cities, and mountain villages on offer. I could have chosen others—**Comillas, Laredo, Santander**—to illustrate the same points. While these aren't established expat enclaves of the sort you might find in Costa Rica, Mexico, or Panama, if you're adventurous and like the idea of settling into a local community, there are hundreds of spots to choose from.

Meeting other expats in Green Spain requires a little effort on social media, but is by no means impossible. [Northern Spain Expat/International Community](#) is a friendly group on Facebook. And while you won't find clusters of expats in the countryside, Bilbao and Santander are both multicultural cities with diverse populations—you won't be the only North American in the city!

If you're serious about a move to Green Spain, it's probably best that you brush up your Spanish skills. Cantabrians and Asturians speak Spanish as their first, and often only, language. Though you might come across English speakers working in the hospitality industry, it's not as com-

mon within the civil service or healthcare sector, and the sort of English-speaking enclaves you might find on the Costa del Sol or Costa Blanca (traditionally popular with British retirees) do not exist here.

Spanish will serve you well in Bilbao, too, although do bear in mind that the Basque language is also used in the city and its environs. You'll see it written on signage and posters, and hear its staccato rhythms in local bars. As a language, Basque pre-dates Spanish, and shares none of its vocabulary or structures. It's worth learning a phrase or two out of respect, but for most people, Spanish is by far the easier language to learn and, ultimately, more useful. Full immersion in the community and culture quickly follows even a basic grasp of Spanish.

When you consider the payoff, it's well worth the effort. Compact, but bursting with options, [Green Spain deserves to be better known](#). It won't be long before the region generates the same buzz among prospective expats that its neighboring Portugal did some 20 years ago. ■

“For the adventurous who want community.”

On every scouting trip I take to Costa Rica, I see some new wonder of nature...

Neon tree frogs, big-billed toucans, the occasional sloth slowly making its way through the rainforest canopy while electric blue butterflies flit among the vivid flowers. I've tailed dolphins and whales by boat—and enjoyed spectacular Pacific sunsets from the deck, too.

Life in Costa Rica is best enjoyed outdoors, in short sleeves and surrounded by natural beauty. It's a place to relish locally grown coffee and fresh fruit from the farmers' market after a stroll on the beach or a hike in the lush forests.

For real estate buyers, there's plenty to appreciate, too. I've explored Costa Rica as it's grown from a low-key destination for surfers and adventurers into one of the world's top eco-tourism hot spots.

And I've found plenty of opportunity to buy and own real estate with awesome potential for gains. I've scouted all over the country but two locations stand out. I'll tell you why in a moment, but first, let's look at what makes Costa Rica so appealing...

What Makes Costa Rica Special?

Today's Costa Rica is a tourism powerhouse. The same number of people visit the country each year as live there—five million or so. Costa Rica's popularity goes back to the 1980s, when the government looked around for something to drive the economy, and realized the country was a natural paradise.

One quarter of the country has now been conserved as a national park... where you can hike in a tropical forest in the morning and surf some of the world's best waves in the afternoon. In fact, Costa Rica has been named the world's number one destination for sustainable tourism by *National Geographic*.

Eco-lodges have been joined by resorts, major hotel chains, and high-end boutique hotels. And former fishing villages have been transformed into bustling seaside beach towns that attract travelers from around the world.

Costa Rica is a secure and peaceful country, proudly democratic and respectful of personal freedoms. It has a stable economy and a high standard



The Osa Peninsula in Costa Rica's Southern Zone is home to 2.5% of the planet's biodiversity.

The Best Places to Buy in Tropical Costa Rica

Ronan McMahon

of living. Foreigners can use the highly regarded healthcare system, which costs a fraction of what healthcare is in the U.S. (Life expectancy averages 80.75 years—that's higher than the U.S.!)

This little country, sometimes called the "Switzerland of Central America" because of its stability and prosperity, has also been named the happiest in the world... multiple times. And it's home to a Blue Zone, where people tend to live much longer than average, thanks to climate, diet, and lifestyle.

Then there's the fact Costa Rica is close to home. For instance, a two-hour 40-minute flight gets you from Miami to the main international airport in the capital, San José, and it's only five hours from New York. Thanks to low-cost carriers like Spirit and JetBlue, fares are competitive. So, it's quick, easy and affordable to get to Costa Rica.

It's no wonder tourists are coming by the millions, and expats—and remote workers—are increasingly making their home here. Costa Rica's tourism had broken records every year since 2010—until the pandemic put its growth on pause. But this year shows every sign that

tourism is back in full stride.

All this is good news for real estate investors who can lock down the best properties ahead of the next wave of growth.

So, let's have a closer look at where I see opportunity in this paradise...

Follow the Path of Progress South

For decades, Costa Rica's Southern Zone stayed off the radar of tourists, investors, and second-home buyers. Everyone knew where it was. Some understood how much potential it held. But very few spent time there because it was difficult to get to.

South of Manuel Antonio, a resort district and site of the country's most-visited national park, the road was unpaved. Tour operators would tell you to give it a miss unless your idea of a vacation involved bouncing along the rutted, pot-holed road.

Then came a big transformational event—the kind of thing I'm always on the lookout for.

After 30 years of rumor, new roads were finally built, making the Southern Zone easily accessible for the first time.

The roads opened in 2010 and changed the game.

The drive from the country's capital of San José and its international airport is now an easy three hours... with panoramic ocean views along the way.

If Costa Rica is all about natural beauty then the Southern Zone is its poster child—an unspoiled paradise home to vast national parks, where a guide will point out chattering toucans, curious coatis, and silky anteaters.

The area is becoming more upscale. It's a sign of how the Southern Zone is positioning itself. It's aiming high... targeting affluent travelers. It's home to some of the country's top eco-lodges and hotels. Boutique and high-end, but still low-key.

Yet there are no big tour groups. No sprawling resorts or rows of condo towers by the water. All good news for anyone who owns the right kind of real estate here. The Southern Zone is sticking to this boutique track.

As an investor, I care about this. The laws protecting the region's immense natural beauty also boost real estate values. That natural beauty brings in well-heeled tourists...the kind who are happy to pay big bucks to rent a comfortable home. As an added bonus, you won't be in competition with thousands of residential communities.

Investing in real estate here means you'll profit from the Southern Zone's Path of Progress and the region's ongoing growth and development. But you're not taking on the huge risk that early pioneers did in this locale.

Find a well-placed ocean view property and you could do well as the area develops and real estate grows more scarce.

Take one deal I brought to members of my *Real Estate Trend Alert* group in November 2021. Members were able to buy ocean view lots for a get-in price of \$92,000. Those lots now would go for \$131,463—an uplift of just under \$40,000.

Uncover Value in a Tourist HotSpot

Costa Rica's northern Pacific coast was first discovered by outsiders when adventurous surfers started coming in search of waves. Then, in the '80s



and '90s, the Costa Rican government, realizing the value of what they had, got in on the act. They promoted this coast as the natural paradise that it is, constructed infrastructure, and pioneering expats and second home buyers began to pour in.

But the Liberia Airport really opened up this region. Regional hoteliers clubbed together to underwrite more flights from the U.S. and Canada, and the region began to boom. Now, with flights direct to major hub cities, Liberia is easily accessible from just about anywhere.

In 2002, Delta started regular direct flights to the U.S. and sleepy fishing villages were transformed into internationally known buzzing beach towns. Resorts from the likes of The Four Seasons, JW Marriott, Westin, Ritz-Carlton, Secrets, and others

were built.

In 2003, Liberia airport saw 50,000 passenger arrivals. By 2008, that number hit 420,000, more than an eight-fold increase. In 2019, the airports saw 1.1 million passengers. And following the pandemic dip, arrival numbers are once again setting records with 2023 holding the best first quarter to date.

The region has become a world-class destination where you can play golf, relax in a spa, and dine in chic restaurants. Or you can have a more down-home and laidback experience at funky beach bars and rustic seafood restaurants. This being one of Costa Rica's prime destinations, you can also go surfing, ziplining,

horseback riding, trekking in the jungle, birdwatching...

There's a lot of money going into the region. It's buzzing with development: new resorts, a new marina... but residential construction can't keep up with demand. Supply is lower too. A contact on the ground reports that fewer permits to build are being issued.

And given the restriction on building on the coast in Costa Rica and the premium prices for desirable land, a lot of this new construction is inland or doesn't offer views. Yet, because of the popularity of the area, people still pay top dollar.

Conventional wisdom says that the days of cheap property are long gone on Costa Rica's northwest Pacific coast. But there are still opportunities here for the right kind of investor. For example, I found a prominent developer who bought up sizable and well-located land parcels at fire sale prices during the 2008 financial crisis. So, despite shrinking inventory and new condo communities and even resales around this region commanding higher prices, I was able to offer my *Real Estate Trend Alert* group a deal on oceanview luxury condos, thanks to the low price he paid for the land.

We were able to get in for \$268,400 for oceanview two-bed condos that I figure will be worth \$400,000 three years after delivery. That's an uplift of \$131,600.

On top of that, I figure the condos could bring in up to \$32,500 every year from rental income between the millions of vacationers who visit... and the tens of thousands of snowbirds, expats, and remote workers who flock to this region and need a long-term arrangement.

I know I'll be back in Costa Rica soon, and I can't wait. It's among my favorite places to explore and scout... and I've no doubt I'll see more wonders of nature along the way. ■



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.](#)



Not quite ready to leave it all behind? Don't worry... you can still take it with you.

“I Want to Move Abroad, But What Do I Do With My Stuff?”

Susan Haskins

As the late, great comedian George Carlin once said, “A house is just a place to keep your stuff while you go out and get *more* stuff.”

So what do you do with all that stuff as you prepare for an overseas move?

Can you walk away from your grandmother's crystal goblets? Or those LP-filled apple crates of music from the '70s? What about your favorite tools, the cutlery, and kitchen items you rely on every day, your tubs of sewing supplies, musical instruments... the things and memories you've collected over a lifetime?

When Chris Drown and Jasmine Watts first considered a move from San Antonio, Texas to Costa Rica, they may not have had a “lifetime” of belongings to consider, given that they're both in their 30s. But they did have possessions they weren't ready to let go.

“There were sentimental items we didn't want to part with, like old army uniforms and gear, scrapbooks, decorative trinkets, bedding, and our favorite board games.”

After scouting out Uvita, a small town on Costa Rica's southern Pacific Coast, the couple realized that some of their everyday

items were not easily available or were much more expensive there.

If they made the move empty-handed, the couple figured it would cost them about \$35,000 to replace household items they already had. And if they sold those belongings before the move, they'd only pull in a fraction of what they were worth... nothing close to the cost of replacing them.

Once Chris and Jasmine made the hard-and-fast decision to move, they realized that they already had their hands full with sifting through visas, healthcare, and banking... so they decided to outsource their shipping. They settled on hiring Pablo Arias of [International Relocation Partner](#), as he was experienced in shipping personal and commercial goods—all the way from small packages to vehicles—between North America and the Caribbean.

After conferring with Pablo and doing some financial calculations, Chris and Jasmine decided that shipping their belongings to Costa Rica made more sense than buying everything new on arrival.

“Pablo's services cost us \$6,581,” says Chris, “and that covered placement of a

20-foot container at the pick-up location, exportation documents, international freight, customs clearance, and delivery to our new house. We obtained peril insurance for \$590. And we paid \$2,963 in import taxes and fees. The total cost amounted to \$10,134.”

During many conversations, Pablo walked Chris and Jasmine through all the necessary steps, including how to pack and label their boxes according to what customs officials in Costa Rica would look for when their goods arrived in country.

Ship, Save, Shed

Chris and Jasmine adopted a three-step process as they sorted through their belongings: ship, save, shed. Items to be shipped went into the packing boxes, things saved were daily items they'd take on the plane, and the rest could be shed... sold or donated.

A few days before their departure from San Antonio in August of 2021, Chris says, “The container was delivered to our house, and we had two hours to load it before the driver took off. We didn't take furniture, but we shipped 38 medium-to-large boxes containing a variety of items, including high-end electronics such as a TV and audio equipment, quality kitchen tools, small appliances, bedding...”

And of course, sentimental items—including Jasmine's wedding dress—made it into the shipment, too.

“After loading the container, it took approximately three months for our items to arrive in Costa Rica,” Chris notes.

Pablo Arias says that's a typical time-frame for Costa Rica, but each shipment is unique.

“For shipments from the U.S., the average time is around 10 to 12 weeks. To Panama, the time frame is usually five to six weeks, while for Mexico, it can range from one week to six weeks. Shipments to Spain generally take about five to eight weeks. These estimates include the full door-to-door process, including customs clearance.”

Once the goods arrive in Costa Rica, he adds, “The customs clearance process usually takes about three to four weeks. In countries like Panama, Mexico, and most of the EU, goods typically clear customs within a week. Remember, Christopher's move coincided with the container crisis

following the COVID-19 pandemic. Despite those circumstances, he had relatively good timing.”

Moving is Like Childbirth... Sometimes Easy, Sometimes Not

Would Chris and Jasmine do it again?

“Yes,” Chris says. “I would even consider shipping a few more items that are difficult to find in Costa Rica. We’re extremely pleased with how it all turned out.”

And he’d definitely recommend hiring a full-service door-to-door resource to help with the process.

“Not having to worry about the shipping container allows you and your family to focus on adjusting to the new environment,” Chris says.

Now that it’s all behind them, Chris and Jasmine aren’t opposed to another international move. Chris does admit, though, that the next one might be a bit more complicated. Last year they welcomed a baby boy to the family.

“We didn’t bring baby gear with us when we moved to Costa Rica, so we had to purchase all of that locally. So now we have even more stuff... like strollers, cribs, and many other baby essentials.”

But, Chris adds, “Moving abroad has opened up a whole new world. And now that we know how easy it can be, who knows where we might go...”

Maybe, as some say, moving really is like childbirth. Once it’s over, you forget about the pain. And you even consider doing it again...

Moving/Shipping Resources (all are bilingual):

Pablo Arias of [**International Relocation Partner**](#) can help with moves to and from Costa Rica, Guatemala, Mexico, Nicaragua, Portugal, and Spain, and elsewhere.

Email: pablo@internationalrelocationpartner.com

Call: +(506) 7108-6045

[**Start Abroad**](#) will help you relocate to Costa Rica, Panama, or Portugal.

Email zach@startabroad.com

Call: +1 (202) 918-3118

[**Sanestar International Shipping Services**](#) can also help with a move to Ecuador.

Email: sandy.baquero@gmail.com

Call: +593 (99) 969-0593

[**Alfonso Galindo**](#) drives people, goods, and pets from the U.S. and Canada to Mexico and can help with all border crossing procedures. Follow him [here](#).

Email: ag.mexinvest@gmail.com

Call: +52 (999) 1012-049

For help with all aspects of moving to Spain, check out [**MTS Relocation and Consulting Services**](#)

Email: mts@mtsrelocationspain.com

Call: +34 (622) 922-931

Tips to Streamline Your Move

How do I find a reputable shipper? Look for one in your destination country and not your departure country. That’s because you’ll need a customs broker on the receiving end that has contacts and is very familiar with how things work in your new country. Collaboration between you, your shipping company, your immigration attorney is critical, as a destination country’s requirements often change over time.

Start by asking for recommendations on expat Facebook groups. Just plug in “[Name of Country] Expats” in your search bar. Join several groups and ask members for their recommendations... bearing in mind that every move is different, and experiences may vary.

And if you decide to shed most of your things but still have some items you can’t part with, consider buying business class

airfares. You’ll get a much larger luggage and weight allowance and can bring far more with you.

A few packing tips:

- Before you start packing, be sure you’re familiar with your freight broker’s requirements and restrictions.

- Individually wrap items in plastic wraps, bone sheets, or bubble wrap to protect them from damage that could occur in transit. For moisture-sensitive items like paper products and electronics, seal them in plastic wrap with a few silica gel packets inside.

- Pack as much in one box as possible but ensure boxes aren’t too heavy to lift or that you damage the integrity of the box. Fill voids between items with bubble wrap or packing paper. Pack smaller items inside larger ones.

- Make itemized packing lists that correspond to each box and include a value of each item. Tape two copies of the list, secured in a clear plastic sleeve, to the box’s exterior. Use a carbon paper form for this or make copies that you can keep and refer to as needed.

- Seal the box, top and bottom, with heavy packing tape and add any additional label such as “fragile” or “heavy” and the room it belongs to.

- For clothes and linens, use vacuum-seal bags to keep moisture out and save on space.

Find more helpful packing tips from Chris Drown [here](#). ■

“Tape two lists in a plastic sleeve to each box.”



As you pack, make an itemized list of each box’s contents and its value.

I'm never moving to Denmark," I told my then Danish girlfriend after meeting her at film school in Los Angeles. "I like the sun. So please never ask."

"That's fine," she said simply. "I like it too."

We're now married with two kids—and have been living in Copenhagen for twenty years! Nobody is more surprised than I am to still be here. But what began as a two-year adventure to make a film turned into a much fuller life—better than the one I lived in the US.

Before I get to that, let's get the weather out of the way: It mostly sucks. Think Seattle with the rain, except much colder, windier, and flatter... as in, not-a-single-mountain-in-the-country flat. Winters can—and do—last up to seven months. They come with temps hovering around freezing and a rather special brand of Nordic wind that can make the act of going outside to take out the trash a kind of masochistic punishment.

But Copenhagen has a lovely out: it's a major EU hub, well-connected via flight or rail to the rest of Europe. So when winter bites too deeply into bone and spirit, I can head south like other Danish retirees or remote workers do. The Eternal City, Rome, is only 2 ½ hours away from me.

The Secret to Happiness Is... More Taxes?

While I'm being honest about life here, I'll confess that Denmark has some of the highest taxes in the world—an average of 55% of personal income. (For comparison, California's average is about 33%.)

When I first arrived—via a work visa provided by a Danish production company—I made an American-tinged complaint about the amount of taxes I was paying. A Danish colleague just looked at me.

"In Denmark, we pay our taxes, Michael," he scolded. "And we get them back in social benefits."

I learned quickly that Denmark isn't a "tax haven" kind of country, where the rich pay low taxes or find loopholes to avoid paying up. People here expect to pay their fair share of taxes in order to



Columbia's World Happiness Report ranks Denmark as the second happiest country in the world.

It's Cold, Taxes are High, and the Danes Don't Want You: Go Anyway

Michael Mercado

contribute to society—and they're *actually* proud of paying them. In my two decades here, I've never met a Dane who minds paying taxes, because they know it's necessary to keep the country healthy as a "cradle-to-grave" society.

In Denmark, there's a safety net to catch everyone. And "we" are proud of that.

Denmark vs. America: Hygge, Not Guns

I don't have to have conversations in Denmark like the one I had with my then 11-year-old son when we visited family in the U.S.: "Daddy! Look at all those guns!" he exclaimed when we walked into a sporting goods store to buy his first baseball glove. "They even have

a pink one! Can anyone just come in and buy whatever they want?"

"If you're old enough, yeah," I said. We stood quietly together staring at a wall filled with racks of guns, including semi-automatic weapons that looked bigger than he was. They were just across the

aisle from baseball gloves, water floaties, and American footballs.

Guns and violent crime are extremely rare in Denmark.

"I've put three kids through high school here," says Tom Anderson, an American restaurant manager in Copenhagen's thriving food scene. "In the twenty five years I've lived in Denmark, I can honestly say that I've never worried about their safety for a single day. I'm sorry to say it, but Denmark is a much better place to raise kids and grandkids than America. Violence isn't something we have to deal with here, it isn't on the radar like in the U.S."

"Hygge" means "cozy," literally, and is on the radar here in the best sense of the word. *Hygge* is both a Nordic mindset and a part of the Danish soul—and one of my favorite things about living here. *Hygge* comes in many forms: It can revolve around an elaborate sit-down multi-course meal with family, friends, or work colleagues; it can come in the shape of a shared cup of coffee or tea paired with a sweet at a café, or inside one's home; it can be a weekend escape to a summer-house in the country; it can involve drink-

"Hygge is a Nordic mindset and part of the Danish soul."

ing lightly—or hardcore like a Viking. *The main thing is sharing the hangover together!*

“Having *hygge* together is taken very seriously here,” says Anderson. “The coffee and food scene is a big part of that. Danes had to learn how to bring the sun into their interiors rather than expecting sunshine outside. I think that’s why Danish lighting and interior design are so special.”

Put simply, *hygge* defines a happy life as a fulfilling and flourishing one, where leisure and time-off is a priority for living The Good Life. It’s a concept that helps balance our busy work-lives. Contacting an employee during off hours is considered a bit rude here, so not answering work emails, texts, or phone calls after work is generally accepted. It’s not like American corporate culture and the much longer work days where one always feels like they need to be “on.” Weekends and evenings after 5pm are nearly sacred, as that’s when we flip the off switch into *hygge* time... plus managers like their *hygge* time as well.

A High-Trust Culture

There is something very strange going on in Denmark: Danes trust their government and each other. Trust is the building block of Danish society. It creates a safe, stable democracy that believes fully and totally in equal rights and protection for all its residents. The country is consistently top-ranked for gender equality and is a safe place for same-sex couples. Everyone has a guaranteed right to choose their own lifestyle here in “the pursuit of happiness” as long as it’s not hurting someone else.

This core belief carries over to our schools, which are free, safe, and overall, good. It’s also how we raise our children. It’s not uncommon to see babies napping in unattended strollers outside cafes and restaurants while their parents eat inside. I was horrified when my wife suggested we try this with our first-born: “Relax,” she said. “I’ll put a baby monitor in with him so we can hear if anybody tries to kidnap him.” She gave me a look. “Try to remember this is not America.”

Living the Good Life: Old Town Architecture, Biking, The Food Scene
Denmark makes up for its weather with *hygge*—and in the charm of its classic



buildings, cobblestone squares, and many harbors and canals.

Copenhagen is my home and the capital of Denmark with 1.4 million inhabitants. Its buildings are a blend of Baroque, Renaissance, and Neoclassical European styles that remind me daily how lucky I am to *actually* live in Old Europe.

A few of my favorite buildings include: [Amalienborg Palace](#), the official residences of the Royal Danish family. Built in 1790, it’s actually a set of four mini-palaces; [Christiansborg Palace](#), the seat of Denmark’s parliament, dating back to 1167 and with buildings and showgrounds combining Neo-baroque, Baroque, and Neoclassical architecture; [Rosenborg Castle](#), a 1624 Dutch Renaissance fortress located inside the lovely Kongens Have (The King’s Garden). The castle is surrounded by a moat and armed soldiers, as it protects the Crown Jewels.

Exploring Copenhagen’s wonders is truly unique as, in my experience, it’s the easiest capital in Europe to get around, either on foot or on bike. The city is about the size of Brooklyn, and comes with dedicated bike lanes *everywhere*. On two wheels, I can get about anywhere in the city within twenty minutes.

The biker and pedestrian-friendly infrastructure has allowed my wife and I to go completely green with our transportation needs. We haven’t owned a car for years... which has saved us an enormous amount of money.

The Old Town

Copenhagen’s Old Town is where I live. It’s a particularly beautiful Danish neighborhood and a must-see for visitors.

Most of the buildings are cut from stone made anywhere between the 17th and 19th centuries, and the roofs are no higher than five or six stories tall. Cobblestone passageways and squares like

[Kongens Nytorv](#) (The King’s New Square), connected to iconic New Harbor, are ubiquitous and lined with wrought iron benches, giving Copenhagen a real Hans Christian Andersen vibe.

In fact, you’ll find homages to Hans Chris-

tian Andersen—a former Copenhagen resident—scattered throughout the neighborhood. Much of Old Town borders the Baltic Sea Boardwalks, which run for a couple miles or so along [Inner Copenhagen Harbor](#). Here, you’ll find a statue of Andersen’s Little Mermaid lounging in the water at one end and the glistening

“Leisure and time off are a priority here.”

[Black Diamond Library](#) toward the other.

One can walk, bike, or fish along the harbor—or even swim in it as it’s so clean. On more than one occasion, I’ve seen businessmen strip off their suits and ties and jump in naked for a refreshing summer dip. In the winter, “Polar Bear Groups” also jump in the sea—a habit that must be the result of Viking blood... which I do *not* have.

[Nyhavn](#) (New Harbor) is just a few blocks from my home. Here you’ll find pastel buildings chock-full of restaurants, cafes, and pubs looking directly over the harbor and its tall sailing ships. On a sunny day—or even a rainy one—Nyhavn is a great place to just be.

Here Danes and tourists hang their feet over the harbor while drinking a beer, share fried fish and pickled herring, and people-watch from cozy restaurants with floor-to-ceiling windows.

A couple of my favorite spots for this are [Cap Horn](#), or for something more laidback and populated by expats, [McJoy’s Pub](#).

The Food Scene in Copenhagen has transformed dramatically over the years, helped along by Danish “food stars” like [Noma](#) and [Geranium](#), which put Denmark on the world map as a food destination. Fifteen Copenhagen restaurants were awarded Michelin stars last year.

But the city teems with eclectic options for any food lover. Whether it’s Nordic seafood, dim sum, French bistro, or vegetarian—odds are, you’ll find your favorite in the city.

One warning: even the non-Michelin restaurants won’t be cheap. Danish meals generally cost about thirty percent more than their southern European counterparts. But there’s a silver lining: tipping is included in the bill.

A typical night out for my wife and me will cost us around \$200, including a bottle of wine. Lunch is a better deal, especially for trying out the famous Danish open-faced sandwiches known as “smørrebrød,” literally “buttered bread.” Try [Schønnemans](#), a favorite of the locals—but book in advance!

Cost of Living, Salaries, Health Care, Social Benefits, Housing

The cost of living is roughly equivalent to a medium-sized American city like Seattle. When it comes to groceries, Denmark ranks as one of the most expensive in the EU. For my family of four, we typically spend around \$1500 a month on food and non-alcoholic beverages. (That’s including two grocery delivery services—so our bill could easily be less.)

But salaries in Denmark are much higher than you’ll find in southern Europe—in fact, they’re some of the highest in the world. (On average, a Dane brings in around \$79,000 a year.) And even with those high salaries, Danes have one of the shortest work weeks in the world at 37.5 hours, with most workers

getting six weeks of paid vacation. The work-to-life balance is amazing here, especially in comparison to the U.S. Danes have much more time off.

Healthcare is also completely free for all residents (paid for by those high taxes). I still look back in amazement on the first day I arrived in Denmark, when the name of a general practitioner (GP) came with my new residency card. I remember saying to my wife, “Wow, I got my own doctor mailed to me as soon as I stepped foot into your country!”

Generally speaking, the healthcare system is good from my experience, especially in Copenhagen. But the provinces can have issues similar to rural areas in the U.S. as hospitals, doctors, and nurses are city-centric, so care and wait times can be sub-standard outside

urban corridors. There can also be irritating wait times in Copenhagen, depending on what kind of treatment or doctor you need. (Private insurance is an option, but I’ve never purchased it.)

What I’ve found to be key to using the Danish system is

a GP that you trust, as all specialists—surgeons, cardiologists, or otherwise—need a referral first from a GP. If you don’t have a good GP, the system can work against you, as Danish doctors are generally stingy with giving out antibiotics or referrals unless the issue is “acute.”

I switched GPs—which anyone can do for a small fee around \$30—several times before finding Dr. Niels. He is as good or better than any I had back in the States. Whenever I need to see a specialist here, it’s no problem; he refers me to one, like when I needed knee surgery. That surgery was free and came without haggling over costs and payments with insurance companies.

Other social benefits that make life rich and less stressful in Denmark: a year’s paid maternity leave; low cost or heavily subsidized childcare, depending on a family’s income—including nursery, preschool and kindergarten... and free university. Of course, there are many more universities to choose from in the U.S., so there’s more variation and chances for admission. But for the size of the Danish population, just under 6 million, most students who have the grades

“The work-life balance is amazing here.”



The traditional Danish *smørrebrød*. You’ll eat well in the Michelin star-studded city of Copenhagen.



Rosenborg Castle, which protects the Danish crown jewels, is tucked in the country's oldest royal garden.

can find a place for higher education.

"My oldest daughter just got accepted into a top Danish university MFA program," Anderson told me. "In the U.S., her degree would cost my wife and I a fortune, over \$100,000 for our first child alone. Crazy student loans aren't something we have to worry about. Her education's already paid for."

Housing costs vary widely in Copenhagen, and can be expensive, depending on the neighborhood, apartment size, proximity to water and such. But renting a place is doable, and typically cheaper than other larger cosmopolitan European cities like, say, London, Paris, or Rome, and certainly American cities like New York, L.A., or San Francisco.

For example, a 312 sq. foot [studio apartment](#) near the University of Copenhagen, and easy biking distance to the hip bohemian waterfront neighborhood of Island's Brygge (Ice-land's Quay), can (at the time of writing) be had for \$1285 a month.

Or a [two-bedroom 1076 sq. foot flat](#) in Copenhagen's affluent Østerport (Eastern Gate) neighborhood goes for around \$2,600.

Another option is a [one-bedroom 1000 sq. foot flat](#) available for about \$2,300 a month in the 'stand-alone' neighborhood of Nordhavn (Northern Harbor), a cool little community sitting atop islands in the harbor—but only

minutes away from the city center by bike or subway.

A Global Expat Community and Excellent English

Copenhagen has a large and vibrant expat community with members hailing from all around the world—including the U.S. and U.K. Most of my closest friends are mixed-marriage couples like my wife and me, typically an American or Brit and a Dane.

There are also clubs and organizations for Americans. Groups like Americans in Copenhagen, The American

Women's Club (which is also open to men), Democrats Abroad, and others cater to the American community. There's even a well-regarded college in Copenhagen called the [Danish Institute for Study Abroad](#). It's geared toward

American students who wish to spend a semester, summer, or year abroad.

Plus, Denmark beats all southern European countries at *communicating clearly in English*.

In my experience, it's not common for southern Europeans to speak fluent English. For me, that's part of the fun. But if you're not proficient at languages, or don't have interest in spending the time needed to learn a foreign tongue, Denmark, and in particular Copenhagen, is a place where you can live without knowing a lick of Dansk.

"Healthcare is completely free for all residents."

You'll be better off if you learn of course—you'll miss out on dinner conversations and holiday celebrations that migrate from English to Danish. And it can also help in the countryside. But I know a number of foreigners living happily here who don't understand Danish at all.

How to Get Into Denmark—Even When You're Not Wanted!

On the flipside is Denmark's biggest catch: although the Danes will love you as a tourist, they also expect you to leave. Spend all your money here, spread the word about "hygge living" and the beautiful walkabout city of Copenhagen... and then get yourself on back home!

It's difficult to immigrate here if you don't have an EU passport. (Denmark must allow freedom of movement for EU citizens, so if you have a 2nd passport from a European country, it's easier.)

For Americans, here are the ways one can get into the country:

1. Come as a tourist for up to 90 days. No visa is required for this kind of visit. It's a good way to check out the culture and people to see if it may be a place for you.

2. Come as a student. Americans can apply to a Danish university program for up to a year, and are eligible to re-apply for an extended stay later. (But there's no guarantee on the extension).

3. Come on a work visa. Work visas are a great way to become a permanent resident over time. I came in on a multi-year work visa for a Danish company, as many of my expat friends have done. We became permanent residents either through marriage to a Dane, or after living here for four years while being full-time employed and paying taxes. (One also has to pass a language test; again, it's easier for EU citizens to become permanent residents—not a guarantee for Americans.) Denmark has many global, international companies like Maersk or Novo Nordisk. (Here's a [Danish website](#) that can help you apply for jobs.) After nine years of residency in Denmark, an American is eligible to apply for dual citizenship as a Dane.

4. Come if you're wealthy. If you're one of those lucky "one percenters"—and can prove it—Denmark will likely be open to you. But it also means having a Danish bank account and paying Danish taxes. ■



A Japanese house with traditional tatami flooring. Homes in Niigata can sell for as low as \$5,000.

Roasted Barnacles and Healing Baths in Rural Niigata, Japan

Greg Goodmacher

Today, my neighbors rang my doorbell and gave me juicy, softball-sized Japanese pears. Yesterday, my wife left burdock roots at their door. A week ago, I received golden orange persimmons from a farmer as I biked past his orchard.

In Japan, giving gifts is customary among both strangers and friends. This sense of community is one reason—of many—why I relocated to rural **Niigata**, a prefecture (essentially a county) nestled in central Japan's coastline. Here, I don't feel nervous talking to strangers or walking late at night, and I've learned firsthand that Japanese folks are both trustworthy and helpful.

My wife and I are professional language teachers. Before arriving in Japan, I had taught in the U.S., Thailand, and South Korea. My plan was to hop from country to country every few years, but because of the decent pay, long vacations, opportunities for advancement, and safety, I stayed... for almost three decades now.

My wife, a native of Japan, and I live in a comfortable two-story house with three large bedrooms, two traditional Japanese rooms with *tatami* (straw mat) flooring,

a spacious living room, two bathrooms, and a kitchen. A dozen trees surround my home, and I grow herbs and vegetables in my modest backyard. A comparable home in my hometown of San Francisco would rent for at least \$5,000. But all this rings in for about 80,000 yen (\$600) in monthly rent... typical for Japanese homes outside of big cities.

Each spring, my wife and I walk twenty yards from our home to the local park, where we picnic with neighbors under the pink and white cherry blossoms. In winter, we build *yuki daruma* (Japanese two-balled snowmen) and play on sleds. Every summer we join the community festival for public karaoke and festival foods. Food stalls offer sizzling yakitori (chicken skewers), steamy baked *popoyaki* (a Niigata pastry), fizzy beer, and local sake.

Food—as you'll have gathered from that mouthwatering lineup—is a crucial part of Japanese culture. Globetrotters may know that UNESCO included *washoku* (traditional Japanese food) on its Intangible Cultural Heritage List.

But you may not be familiar with the Japanese philosophy of *ikigai*, which teaches the importance of finding and embracing one's joy in life.

You'll find evidence of *ikigai* in the most unexpected places... as I certainly have. While sipping some of the best espressos I'd ever tasted in a small Niigata cafe, I noticed first-place trophies from European barista contests on the shelves. I learned that the barista, now a close friend, followed his *ikigai* to open this tiny coffee shop for like-minded individuals who savor analogue jazz albums and the high quality coffee he roasts, grinds, and prepares with near-religious devotion.

I constantly meet gourmet chefs in pursuit of their *ikigai* in obscure cafes, restaurants, and inns. Many use local ingredients to create dishes that are rarely, if ever, served outside their region. For instance, the chef at a small inn in Aomori stuffed Aomori-grown apples with scallop gratin, prepared with locally farmed scallops, and baked them. A cook specializing in ancient northern Japan's dishes introduced me to roasted barnacles. (The soft inner flesh tastes like lobster meat!) A tea grower on the island of Kyushu introduced me to the tasty pleasure of eating spent *gyokuro* leaves with rock salt.

Then again, there have been some strange dishes I was glad to try but won't again. For instance: sliced sea cucumber mixed with ice cream.

Although many young Japanese have adopted Western fast food eating habits,

healthy dishes made with fresh vegetables and small portions of seafood or meat are part of Japan's holistic approach to health. And that approach extends past the dinner table... all the way to the doctor's office.

I've had my own run-in with Japan's advanced medical treatment. Eight years ago, local doctors discovered stage 4 tumors in my throat and neck. I recovered, thanks to Japan's top-notch radiotherapy. Here, the government invests heavily in medical research, and because doctors are plentiful in the countryside, I was able to get recommended tests day-of.

National health insurance is outrageously affordable in comparison to the U.S. Health insurance costs vary according to household size and the previous

“Ikigai teaches the importance of embracing joy.”

year's income. Newcomers to Japan can expect to pay between three to seven hundred dollars the first year... a price well worth the superb medical treatment.

I never feared losing my savings because deductibles for treatments, including chemotherapy, radiotherapy, consultations, and all medications never exceeded \$700 monthly. And because of Japan's emphasis on wellness, patients aren't quickly discharged from hospitals... so I could rest and recuperate in comfort.

During hospitalization and recuperation, the local community kept me positive. A family in my neighborhood took my dog into their home for several months. And my employer paid my full salary for one year while I had no job duties for six months and limited duties for the second half.

Now I use my new lease on life to pursue *igikai* by enjoying the outdoors and indulging in stress-melting *onsen*, or hot spring baths. I've soaked in baths on streambanks, healing baths of hot mineral-laden mud, outdoor baths perched on mountainsides with almost endless views of forests and valleys, baths infused with aromatic herbs and citrus fruits, steamy baths surrounded by snowbanks, and baths on islands with views of stunning sunsets.



But the one that takes the cake is located at the remote Kawarege Oyutaki Falls in Akita, Japan... where I relaxed in a rocky pool at the base of a steaming waterfall.

Occasionally, I turn from indulgence to altruism. My wife and I volunteer with the bear team at the Picchio Wildlife Research Center in Karuizawa, Nagano. Our responsibilities include assisting bear researchers in rescuing Japanese black bears that have stepped into snares meant for deer and boar near remote farms and towns. We touched and weighed the bears—after they were tranquilized by experts!—and

assisted with radio tracking the locations of collared bears. We also enjoyed tours to see flying squirrels and other local animals. Rich in wild flora and fauna, Karuizawa continues to amaze me.

I'll give up teaching at the end of this school year. My wife and I are considering fixing up a home in the countryside, or renting. Either way, we know it won't cost much. Japan's population is in decline, and younger generations prefer urban dwelling to the rural living I favor. As a result, about 15% of Japanese homes are empty... and prices for countryside homes are shockingly low.

Nowadays, numerous expats are buying and fixing

up old homes for residences or repurposing them as restaurants or boutique hotels. As a foreigner you certainly won't be alone in cities like Tokyo, Osaka, and other main cities, where expats are a dime a dozen. And running into small communities in rural areas is becoming more common, too. Skilled workers from North America, Europe, and Oceania can acquire short- and long-term visas fairly easily. Check the [homepage](#) of the Ministry of Foreign Affairs for Japan for specifics.

A British expat friend purchased a home complete with a rice field, bamboo grove, and fruit orchard for about \$5,000 in a community shared by Japanese residents and expats alike. Though the house required lots of work, he found it rewarding... and his neighbors helped him. Today, his chickens provide meat and eggs, his garden produces fresh vegetables, and his neighbors share produce from their own backyards.

As a result, he says he's happier than ever.

I feel the same way. Sometimes people ask me when I will return to the U.S. Though I love my home country, when I compare the cost of living, the healthcare, and above all, the sense of community with what I experience now, I find I'm not in any hurry to return...

I'll be here for a while longer... in pursuit of my *igikai*. ■



The Japanese Hot Springs Act mandates that *onsen* include minerals thought to heal bathers.

We've all seen the paparazzi photos: celebrities and corporate execs saunter to their waiting Jetstream and take off for exotic locales at their leisure. Such freedom of mobility used to belong solely to one-percenters, but thanks to the burgeoning charter flight industry, we lesser beings can fly private now, too.

When you charter a private flight, you pull up to an office and hanger outside of the main airport complex, where a valet takes your car and parks it. No navigating a busy terminal, no lengthy TSA lines.

You can arrive as late as 20 minutes before your scheduled flight... instead of three hours early. While you wait to board, you can relax in a private lounge with free WiFi. No crowds, because the jet only seats 30. And there are no concerns about lost luggage—you can watch your bag being loaded. Generally, the ticket price includes the cost of two checked bags plus a personal item...so no need to pack light, either.

Once you're in the air, you'll enjoy comfortable seats and the same legroom you'd get in business class, plus full flight attendant service with complimentary snacks, beverages, and cocktails.

Most flights also have free onboard WiFi, too.

When you land, it gets even better—no long lines to get your passport stamped and no standing by the carousel waiting for your bags. You can even arrange to have a driver meet you at the hanger through a handy app—and be off to your vacation abode in mere minutes.

While admittedly such services still tend to be expensive, the price has been slowly falling over the past decade as more and more companies become involved in offering private charters. This trend was once reversed by the COVID-19 pandemic, when there was a rise in the demand for less crowded and more protected travel, but now prices have begun moderating once more.

Fly Close to Home... or Make an International Getaway

Services are prevalent in the U.S. with over a dozen companies offering flights to major cities within the continental states. A few have also begun offering flights to parts of Canada, Mexico, and the Caribbean. [JSX](#) for example offers flights to Cabo San Lucas in Mexico from Dallas and San



This is the Gulfstream G550, one of the private jets on offer with SimplyJet.

Yes, You Can (Probably) Afford to Take a Private Flight

Jim Santos

Diego. [Aero Jet](#) also offers service from the West Coast to Cabo and is expanding to Europe, servicing London, Geneva, Ibiza and Nice. Another company, [Trade Wind Aviation](#) offers island-hopper flights to over 20 Caribbean destinations.

Right now the prices may seem a little high to the average traveler, but there are some deals in the mix. Take, for instance, the flight offered by JSX between Dallas and Cabo San Lucas in Mexico. A quick look on their app informs me that I could book a one-way flight for my selected date at \$599 per person, a price which includes two bags up to 50lbs each and carry-on items.

For comparison, I searched a commonly-used flight aggregate website. There I found a major U.S. commercial carrier that could fly me one-way on the same day for \$310—almost half the charter price. However, I would have to pay an extra \$30 for each checked bag, plus a fee for seat choice, which brings the total closer to \$400 each. If I wanted more legroom and upgraded to business class, luggage and

seat choice would be included, just like the charter—but now I would have to pay \$585 per person, just \$14 less than the private jet. And of course, the price of a private charter in this case is much less than the price of a first-class ticket.

That's a lot more convenience and a lot less stress for a \$14 upgrade from business class!

Are Charter Flights the Next Netflix?

In addition to the companies that provide the flights, there are businesses that offer subscription services. [SetJet](#) and [JetASAP](#) are just two of these membership clubs. Typically, you pay

either a monthly fee between \$80 to \$100 or an annual charge of \$360 to \$1400, depending on the membership level.

Membership brings you access to an app that lets you search for flights to your destination in the required time frame. Members also get a discount for booking, but don't get too excited... seats on one-way flights can still run as high as \$10,000 or more!

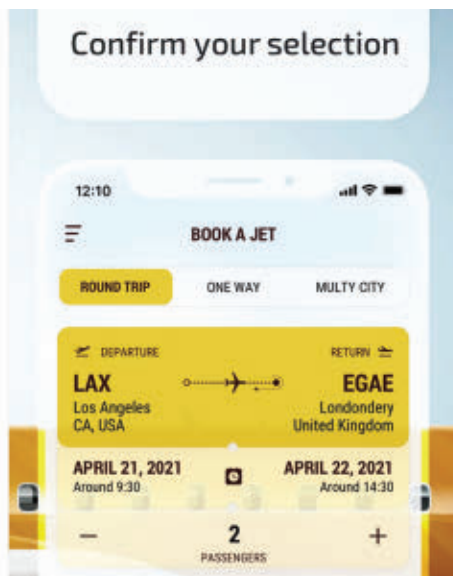
“Fly Dallas to Cabo for \$599, including baggage.”

Obviously, these plans are for the rather well-heeled who travel often (and preferably at their employer's expense). But like any other commodity, the more private flights that enter the arena, the more competitive the pricing. According to Forbes, pricing for private jet services peaked during the pandemic, and although the average cost per hour is still higher than pre-pandemic levels, it's dropped 10-29% from its peak.

The Future of the Charter Flight Industry

There seems to be a difference of opinions as to the future of the market. Demand has started to drop a little in the early 2023 marketplace, although some industry insiders remain confident that this is a temporary setback fueled by worries about the global economy. The emergence of sites dedicated to searching for available charter flights is definitely trending upwards. The largest of these, [Jettly](#), searches a database of over 22,000 possible charter jet options within the continental US. For international travel, [Jet Finder](#) can hook you up with destinations like London, Dubai, Mykonos, Ibiza, or Geneva.

Although there are options available in Europe, they are largely priced outside the reach of the average traveler's pocketbook. For example, I used [SimplyJet](#) to see about booking a flight for a trip we have planned this fall from Vienna, Austria to Prague in the Czech Republic. Although with a



Jetfinder is one of several apps that will search for international charter jet options.

FRACTIONAL OWNERSHIP... OF A PRIVATE JET

As charter jet deals increase for the non-celebs among us, one company is getting attention from the elites of Silicon Valley and Hollywood...

NetJet, founded in 1964 as the world's first private jet charter and now owned by Warren Buffett, offers consumers fractional ownership of their private jets. Basically, it's a timeshare; you put down a chunk of change, and you have access to a private jet when and where you want... with all the accompanying restrictions, of course.

The pros: you'll get a seasonal multicourse meal, a wine hand-selected by NetJet's sommelier, private boarding lounges... and access to just about any

corner of the globe, with as little as 24 hours' notice required. **The cons:** 10 no-fly days a year, 35 days where you can only fly at a premium... and 45 days when NetJet can adjust your requested departure time by several hours.

Their most attainable option, the NetJets Lease program, starts at... wait for it...\$250,000 for 25 hours of flight time.

In a May shareholders meeting, Warren Buffett spoke glowingly of NetJet's CEO, who boosted the company after the Great Recession. Now NetJets, which already services several thousand clients annually, has a backlog of customer orders stretching well into 2024.. —Megan Ritchie

55-minute flight we would save a lot of time over the four-plus hour train ride, I was quoted a price of €7,000 to €9,500 per person—or about \$7,500 to \$10,200.

Needless to say, we will probably opt for the \$36 train tickets.

I spoke with Dominique Rabezato of SimplyJet over WhatsApp in his office in Paris, France. Although he admitted that this flight would not be our best budget option, he was nevertheless enthusiastic about the future of his company. "We have over 5,000 aircraft all over the world," said M. Rabezato. He went on to report that compared to the U.S. market, private charter jets in Europe are still in the early stages. He believes that prices will fall as more aircrafts are added every month.

"You can even negotiate the price."

Empty Legs... The Best Option for Last-Minute Travelers

Edward Reid of [Villiers Jets](#), the European search engine for private charters, had a similar take. Villiers searches 10,000 aircraft serving destinations in Europe, but it is rare to find a one-way ticket costing less than \$1,800. Most are \$5,000 and up. However, he did bring up a Villiers search feature which can get you discounts between 40% and 75% off one-way fares by booking what's called an "empty leg" flight.

If a person or a group charters a flight,

say from Prague to Vienna, the jet may have to return to its home base in Prague before selling out all available seats. In some cases, the jet may even be forced to make the return leg completely empty of passengers... hence the term "empty leg."

In these cases, you can book your flight for a fraction of the cost. Jets hate to fly empty and Villiers will even allow you to negotiate the price. Both Villiers and SimplyJet apps allow you to search specifically for empty leg options, and you can inquire about this option at most agencies.

The downside, of course, is that these are last-minute offerings. Flights become available only a day or two in advance, which makes it next to impossible to plan ahead. However, empty leg flights are much more useful for quick exits than their commercial counterparts.

Essentially, empty leg and charter flights are ideal for a particular set of travelers. One expat couple we met while living in Ecuador was ahead of the curve, booking charter flights from the U.S. to Guayaquil years ago because of another perk of flying private: Most charter companies don't charge extra to transport a pet as long as it can fit in a travel carrier under your seat.

Like many pet owners, the couple felt it was worth the extra fee to minimize the time, trauma, and hassle of [taking pets on commercial flights](#). ■

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Portugal is Europe's best-kept, best-value secret today—with first-world living for less. A couple can easily live in a comfortable apartment, have funds for entertainment in addition to necessities, for as little as \$2,200 a month. In beautiful Porto, for instance, one-bedroom rentals in town list from \$700.



The Grande Real Santa Eulália Resort is a five-star hotel with direct beach access.

Meanwhile, Spain hands you sophistication, charm, and comfort. Imagine lingering into the wee hours over drinks in color-splashed cities... savoring scrumptious *paella* on a warm summer afternoon, the Mediterranean sparkling in the background... watching the moonlight play off the high walls of the thousand year-old Alhambra... or sitting on a balcony in Seville overlooking the largest Gothic church in the world, sipping a chilled glass of cava. A couple can retire comfortably here for as little as \$2,390 a month.

Italy is well worth your attention, too. There you'll find centuries-old olive

groves... dramatic cliffs rising above the turquoise sea... time-burnished towns with ornate baroque architecture... and more. In this country's up-and-coming region, you'll find around 500 miles of coast lined with some of Italy's best beaches, enchanting countryside, and small towns and villages where you can snag historic properties that are move-in ready from \$96,000.

Then there's France. Even in the well-known Riviera, you can winter for \$3,200 a month. In one belle époque city on the Mediterranean, you can rent a place with a water view from \$1,000 a month. After all, in France

(and elsewhere in Europe), the average Joe doesn't make a lot of money. But he expects to eat well, dine out, have access to good affordable healthcare, and enjoy excellent cultural offerings. And France delivers.

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