

INTERNATIONAL LIVING

SINCE 1979

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A Nose Job AND a 30-Day Retreat for Under \$5k? Yes, Please



Brazil, Colombia, Argentina... I've always thought there must be something in the South American waters.

An absurd number of people from these nations rest somewhere between attractive and "I can't stop staring."

Is it genetics, healthier lifestyles, or could it be.... affordable aesthetic treatments?

After reading this month's feature story, my money's on all three. And an increasing number of Americans are beelining south to have what they're having.

If traveling to Bogotá or Bangkok for a surgical procedure still conjures seedy hospital rooms and rusty pliers, Suzan Haskins' exposé on the exploding medical tourism industry will shatter that perception. You'll hear stories from travelers who've had everything from veneers to facelifts overseas... and could still afford a vacation to boot.

Turns out, Brazil and Colombia are among the top countries for plastic surgeries, including mommy makeovers and nose jobs. One Miami resident traveled to Colombia for a nose surgery that costs \$15K-plus in the States. His total for the procedure and

rent for an Airbnb for a month? \$4,500.

If a crooked nose and a few jiggle bits don't worry you, but the threat of dementia does, head down to Mexico's San Miguel de Allende, where Ann Kuffner partakes in an activity that can prevent memory loss. (You won't believe what it is...)

Up north, we've found other treats for you... including islands for history buffs off the coast of Denmark... and a country combining the charms of Italy, Portugal, and Ireland—with a year-long visa for Americans.

And finally... our ode to Anglophiles. Learn which visas allow you to settle in the U.K... Why our Go Overseas mentor recommends Manchester over London... and how non-millionaires afford to tee off in the U.K.'s (and Ireland's) most prestigious golf courses.

Stephanie Reed

Stephanie Reed, Editor-in-Chief

P.S. This issue goes down perfectly with the international Negroni Spritz (recipe on page four).

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TRAVEL HACKS

You'll Need This to Travel to Europe in 2024

Coming into effect in 2024, the ETIAS (European Travel Information and Authorization System) is an entry requirement for all visa-exempt, short-term visitors to [30 countries](#) in Europe.

That includes visitors from the U.S. and Canada. Americans and Canadians will have to fill out the [application form](#), either via the official ETIAS website or the ETIAS mobile application. (Click [here](#) for a list of exemptions.)

The ETIAS is linked to your passport, so there's no need to print it for border control. It's valid for three years, or until your passport expires.

Thankfully, applying for the ETIAS is relatively painless—it costs just €7 (\$7.65) and should be processed within 96 hours.

There's no exact date yet for when the ETIAS will be implemented. So to be on the safe side, you should monitor announcements and make sure to apply for your ETIAS before booking any flights/hotels.

While your application *should* only take a couple of minutes to process, you may be asked for additional information, which could lengthen the wait time.
—John Wallace



Want to see Zaragoza's El Pilar basilica next year? First, apply for the ETIAS.



You won't go hungry at the Fiestas del Pilar, where street vendors sell sizzling paella and chorizo.

FESTIVALS

Paella, Parades, and Folksy Fun at Spain's Fiestas del Pilar

Every October in **Zaragoza**, Spain, thousands of pilgrims, foodies, and *maños* (natives to the city) come out to honor the city's patron saint, the *Virgen del Pilar* (Our Lady of the Pillar), in the [Fiestas del Pilar](#).

Legend has it that almost two thousand years ago, the Apostle Santiago (Saint James) was visited by the Virgin Mary. She appeared to him upon a stone pillar that still stands, protecting the city from within the holy walls of the ornate **Basílica de Nuestra Señora del Pilar**.

During the Fiestas del Pilar, visitors leave fruits, flowers and gifts at the base of the Basílica del Pilar as a show of their gratitude to the Virgin Mary. Locals transform into *gigantes y cabezudos*, or "giants and big heads," taking to the town with massive papier-mâché heads. Vendors line the streets of the **Rio Ebro** with paella cookware larger than a smart car, and chorizos sizzle on open-air grills. Through the narrow alleyways of [El Tubo](#), tapas bars serve up *montaditos* (toast topped with anchovies, meats, or cheeses) by the dozens, small cups of beer called

cañas, and a jovial atmosphere full of laughter, musical street performers, and the occasional shout of "Viva España!" Especially here, festivalgoers will often be found wearing black and red checkered neck scarves called *cachirulos* to show their pride for the city.

Don't miss the school groups that take to the main stage in the **Plaza del Pilar**, dancing and singing *la jota*—the regional tradition of storytelling. You'll also find modern musical acts, politicians, and other figureheads attracting crowds.

Though most of the festival is celebratory, the solemn parade of Rosario de Cristal floats is not to be missed. All-glass floats depicting iconic Aragonese history remain on display throughout the year.

The massive celebration finishes with a bang, with a fireworks display over the river. —Maria DiCicco ■

When: October 7th–12th, 2023

Where: Plaza del Pilar, Zaragoza, Spain

Admission: Events are free to the public

OPPORTUNITIES

The Truth About Ireland's \$90,000 Island Retirement

The Irish government will pay you \$90,000 to move to Ireland!" Multiple outlets reported this news with the giddiness of a kid let loose in a candy store. Get \$90,000 to settle on a quaint island just off the coast of the glistening Emerald Isle... sounds too good to be true, right?

That's because it is.

Here's the reality: On June 7, 2023, the Irish government announced the "Our Living Islands" initiative. The policy aims to "maximize the unique strengths and assets" of islands off the west coast of Ireland, with a focus on "strengthening our island communities and economies as well as resolving issues created by their separation from the mainland." (You can read the full report [here](#).)

The populations of these islands vary from a handful to about 700. Consequently, the islands generally boast tightly-woven communities and are arguably the safest places to raise children you'll ever find.

Keep in mind, though, that your tranquility comes at a cost.

You'll be reliant on a ferry service to return to the mainland, and there's a distinct lack of facilities—particularly medical facilities—on some of the smaller islands.

A key part of the initiative is the "Vacant Property Refurbishment Grant," offering either €64,000 (\$69,000) to purchase and renovate a vacant home, or €84,000 (\$91,000) for a derelict house. The grant isn't a cash incentive to move to one of the islands—the grant must be used in the renovation of an island property. That property must then be used as your permanent residence, or registered only as a long-term rental property.

Don't get me wrong... it's a juicy incentive to fix up a house off Irish shores. But it's not a \$90,000 paycheck.

Applications have been open since July 1. Click [this link](#) to check it out.

—John Wallace



Many media outlets reported that the Irish government would pay you \$90k to move to remote islands like the beautiful Inis Mór. But that's not quite the full picture...



CT SCAN: \$26—ONE MORE REASON I LOVE PORTUGAL

Jeff D. Opdyke

One week into my new life in Portugal... and I had to see a doctor.

Not long after arriving, I had neck pain radiating into my back and chest muscles, and tingling sensations running through my arm.

So, I popped into a small hospital in my new hometown of **Cascais**, where a general practitioner sent me to get a CT scan. Turns out I have some degenerative bone stuff.

But my diagnosis is secondary to the point of this missive: the cost of the scan.

Medical costs are much more affordable overseas, even though the quality of care is equal to or better than in the U.S. My visit to the Portuguese hospital bears that out.

My CT scan cost €24.23, or \$26.50.

For context, the average out-of-pocket CT scan in the U.S. is... \$3,000.

Plus, the scanner was state of the art, no different than U.S. hospitals'. My doctor—a Dutch woman fluent in English—has decades of experience and, frankly, expressed far more interest in my medical history than I'm accustomed to back home. The hospital itself was as new and modern as any hospital I've visited in America, albeit on a smaller scale.

In short, this is exactly what you can expect to find across much of Western and Central Europe: affordable healthcare prices, state-of-the-art equipment, and high-quality care.

And though I'm "just" a visa holder, I have access to Portugal's national health service... though I could opt for private insurance if I so chose.

Oh, and it took me one day to get an appointment with the doctor.

I got my CT scan the next day (Friday). And the follow-up appointment Monday.

TECH TIPS

Boost Your Miles and Fly for Less With Going

What if you could fly from Baltimore to Paris for \$260, or from Chicago to Cancun for \$166, or from New York to Barcelona for \$262?

Fares that cheap aren't fantasy.

Going, formerly Scott's Cheap Flights, finds travelers flight deals from U.S. departure airports to 900-plus destinations around the world.

Going's biggest selling point is that it flags "mistake fares," when airlines accidentally publish too-low prices. (For example, knocking a zero off of a \$1,200 flight so you can buy it for \$120 instead.)

And although it was once aimed at

millennial backpackers, Going's recent rebrand exudes a more sophisticated air.

Now, spurred on by recommendations from The New York Times and The Today Show, some two million travelers use it with rave reviews.

I'm one of them.

Last issue, you might have seen my review of the Aktun Chen cenote on Mexico's Yucatán Peninsula. I was there because I'd landed a \$165 round trip ticket from Miami to Cancún.

It was my first time flying through Going... but it certainly won't be my last.

Going has since found me a \$628 round-trip ticket to Tokyo; a \$496

round-trip ticket to Porto or Prague; and round-trip travel for about \$150 to various destinations throughout Latin America and the Caribbean.

Going offers memberships in addition to its free basic service, Limited, which will land you deals but won't pass along mistake fares. I subscribed to Premium (current pricing is \$54.99 for two years) which lands me access to mistake fares plus deals in economy.

Elite, Going's most expensive service at \$124.99 annually, offers first class, business class, and premium economy deals as well as deals for points and miles.

—Megan Ritchie

BUON APPETITO

The Prohibition-Era Negroni Spritz

When it comes to mid-afternoon cocktails, the Spanish and Italians know what they're doing. The Spanish sip and savor their sweet vermouth in tapas bars... while the Italians linger over bitter Aperol Spritzes in sidewalk cafes.

Known as a *digestivo* to put hair on your chest, the Italian liqueur Campari does wonders for the body. *Digestivos* are best taken before meals or mid-stride through a several hours-long drinking affair. (Some believe that they settle your stomach with natural properties and break down the carbs in your appetizers... making more room for meals and that inevitable pasta or paella plate to follow!)

Because of the strength of Campari's palate-forward flavors, Italians started diluting it with club soda and sweet vermouth to make what eventually became known as the americano cocktail. The classic Negroni—Italy's iconic cocktail—swaps the soda for gin. En vogue bars are even trading gin for smoky mezcal to further cut the bitter Campari, making the Campari revolution an ever-evolving one.

So what do you do when an American-Italian-Spaniard walks into a bar?

Add it all to the same glass! Combining a perfect marriage of Spain's vermouth, Italy's Campari, the americano's club soda, and a good dose of gin, there you have it: the birth of the Negroni Spritz.

It may help you feel less full before diving into a meal, and the kapow punch of three hard-hitting alcohols will set the tone for what is surely to be a long afternoon of enjoyment.

Negroni Spritz Recipe

Total Time: 5 minutes

Serves: 2

Ingredients:

- 1 oz. Sweet Vermouth
- 1 oz. Campari
- 1 oz. Gin
- 2-4 oz. Club Soda (depending on preferred dilution)
- Ice (for shaking, or optionally in the drink)

Directions:

1. Shake or stir the sweet vermouth, Campari, and gin with ice.
2. Top with club soda. (Make it as strong as you'd like.)
3. Serve straight up in a small martini glass, or in a wine goblet with ice.

Drinking this cocktail, any *italiano*, *español*, or *americano* can enjoy the opulence of a slightly regal, slightly "meet me in a smoky lounge" kind of refreshment with friends.

Impress those friends by knowing that the Negroni, made famous after Count Negroni's homecoming to Italy from America in 1919, has a cool Prohibition-era past.

Supposedly the count, Camillo Negroni, sauntered into a bar in Florence after roving the U.S. for some time as a rodeo cowboy and avid gambler on riverboats, and made a simple request to the bartender...

Could he get an americano, but swap the gin for soda?

Whether he was the first to try to trade flavors, or just the most infamous, the origin story is good fodder for conversation over the next round.

Whether ordering a "negroni with club soda," an "americano with gin," or hoping the bartender understands "negroni spritz," any bargoer will surely get an appreciative nod from behind the bar for having such good taste.

Cheers, *salud*, and *salute*.

—Maria diCicco

Investing at Home vs. Abroad: Your Questions Answered

Ronan McMahon



■ **Barbara says:** Hi Ronan, I love all the beautiful places where you recommend real estate. But why would I put my money in another country when I can invest it here at home?

■ **Ronan says:** Hi Barbara, first of all, there's nothing wrong with investing at home. I've got some real estate investments in my home country of Ireland right now. If the numbers add up, a good real estate investment is a good real estate investment—it doesn't matter where it is.

Indeed, many members of my *Real Estate Trend Alert* group started out with real estate investing in the U.S. Once they've dipped their toes in the water, they're happy to look further afield for the best opportunities.

To make money, you need to ensure you don't lose any. If your retirement account is almost 100% allocated to U.S.- and dollar-denominated assets, that's a bet that the U.S. will continue unchallenged.

As all of us saw after the last financial crisis, that can be a risky bet. If there's a big problem at home, your portfolio is going to take a pounding, maybe with no chance of recovery. Knowing this alone makes it prudent to look beyond borders.

Having a strong stable of foreign real estate in your portfolio can help insulate you against market changes—and reduce your exposure to your home market. I'm 100% invested in real estate. No stocks, bonds, nor crypto. Yet I still consider myself diversified across countries, markets, and real estate asset classes. For example, I own property in Mexico (Caribbean and Pacific), the U.K., Brazil, Portugal, and Ireland. This means I am tapping into very different markets. Middle-class renters in Brazil, Spanish and Dutch vacationers in Portugal, Americans in Cabo... and so on.

But the number one reason to own international real estate is this: real estate fortunes, large and small, are made at moments of big transformation. (I talk about this in detail on page 20...) I'm

talking about exceptional changes that happen infrequently in your own backyard. Once in a lifetime events... massive national infrastructure projects... seismic social shifts... the likes of which are getting rarer in the U.S. But they're happening right now in places like Mexico's Riviera Maya and Portugal's Algarve. Huge numbers of people are flocking to these places, and by owning the real estate before they get there, you can see phenomenal profit.

Plus, buying and holding real estate in most countries on my beat is just as easy as buying the house next door. Some folks will tell you it's even easier.

Here's an example: A member of my *Real Estate Trend Alert* group bought a condo in Spain's Costa del Sol after I recommended a deal there in June 2015. She did the whole transaction by email. All remotely. She bought a penthouse for €129,000. Then she had it furnished and rented it short term in a hot market—again, all remotely. Finally in 2020, she sold the condo for €254,000, never having set foot in Spain or left her home.

Using my contact on the Costa del Sol, she sold for a gross profit of €125,000, not including the rental income.

And of course, owning a condo somewhere like the Costa del Sol has lifestyle benefits. There's nothing quite like having a home on the Mediterranean that you can escape to whenever you want. Especially when it can throw off rental income when you're not using it.



The Paseo de Muelle Uno promenade in Málaga, Spain... the heart of the Costa del Sol.

■ **Geoffrey asks:** Hi Ronan, I'm interested in buying a home in the Dominican Republic. Is there anywhere in particular there you'd recommend?

■ **Ronan says:** Hi Geoffrey. I spent seven days scouting the Dominican Republic last February, and found a number of opportunities.

One place that I love is the stunning beach town of Las Terrenas on the Samaná peninsula. It's a little slice of paradise, boasting 19 miles of walkable public beach, palm trees, warm breezes, and chic cafés and restaurants run by French and Italian expats.

Las Terrenas is low-rise and low-key. Thirty years ago, it was a rustic fishing village. The town didn't have an electricity supply until the 1990s. But it attracted thousands of Europeans who came as tourists, fell in love with the town, and started businesses: restaurants, cafés, bakeries, art galleries, small hotels...

The beaches here are stunning and varied. Each with their own character. From sheltered reef-protected bays to golden-sand beaches lapped by waves and backed by lush hills.

I can't think of a nicer place to have a beach home. You'll find your dollars stretch here, too. My team and I had lunch and drinks for \$6 a head, which left me asking if this place had yet to hear about global inflation.

I'm working on getting a deal for members of my *RETA* group, but due diligence is tricky. It's not an easy place to develop. We have been close a few times before, but in the end deals just didn't pass muster.

However, I'm sending a scout back for an update. I'm also sending a scout to explore another island where I think there could be opportunity. It's English-speaking and every bit the Caribbean paradise. We'll see what he finds.

Editor's Note: Ronan McMahon is *IL*'s international real estate expert and editor of *Real Estate Trend Alert*. 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.

Name: Melinda Borysevicz
From: Savannah, GA
Living in: Padula, Italy

“The morning after arriving in southwest Italy,” Melinda Borysevicz says, “I walked onto the terrace and this sense of coming home. Of *déjà vu*.”

It's difficult for foreigners to stumble across Vallo di Diano, a rural valley in the Campania region of Italy. The largest attraction here is the 14th-century [Certosa di Padula](#), a Carthusian monastery containing the largest cloister in the world... a claim to fame that isn't exactly a beacon for Americans.

But Melinda, of Savannah, Georgia, found herself here despite the odds.

A Fortunate Accident

“It was a total accident that I ended up in Italy,” Melinda recounts.

The previous year, Melinda had visited a friend's cabin in North Carolina for some time to “just paint.” As a single parent of two teenagers, and the founder and lead instructor of The Studio School, Melinda often found it difficult to carve out time for herself. Inspired by the tranquility of her brief getaway, she intended to return that winter, but couldn't find an available studio.

“I posted on Facebook that I was looking for a studio, and a friend reached out saying they knew someone in Italy who had an apartment in a town called Sant'Arsenio,” Melinda says. “I thought, ‘Why not?’”



In Padula, homes sell for under \$25,000... and a month's worth of groceries goes for \$107.

Accidental Expat: An Artist Stumbles on Padula, Italy

Nathaniel Mellor

Melinda sublet her rented house and bought a round-trip ticket to Naples for January of 2015.

Lunch (and Then Some) With a Shepherd

Melinda feels at home with the tranquility of southern Italy, even though it took some time to adjust to cultural differences.

“I'll admit I was infuriated at times by the slow pace of life, but I was also kind of in love. Small conversations turned into invitations. Quick errands turned into all-day affairs.

“I mentioned to my friend Luigi that I wanted some really local cheese, so he invited me to come along the next time he went to pick up some cheese from a local shepherd. This errand turned into lunch. Then the shepherd invited friends, which turned into drinks. Now it's too late to go back and cook, so why not stay for dinner?”

“Entire days just disappeared,” she says. “And I realized I couldn't measure things by minutes or days anymore. Here, they measure things in years and

centuries.”

Originally, Melinda had intended to stay for only the three months her visa allowed. But once she settled in, she started looking for a path to residency.

After a conversation with a friend,

Melinda found that she qualified for Italian citizenship through her great-grandparents. It took two years, from 2015 to 2017, to become an Italian citizen, and in those years of waiting, Melinda never went back to the U.S. Instead, she

sold her art school and rented a two-bedroom apartment in Sant'Arsenio for €250 a month. And she picked up Italian at the [Centro Italiano Napoli](#), too.

“When I arrived, I could say *ciao* and *spaghetti* and that was it,” she jokes. “Now I consider myself fairly fluent.”

And Melinda made one more big change.

Making Her Way Home

During the first wave of Covid-19, Melinda grew stir-crazy in Sant'Arsenio. “I'll always have a fondness for Sant'Arsenio,”

“I was
 infuriated...
 but also kind
 of in love.”

she explains. “But it’s in the shadow of the mountains and at two in the afternoon it loses light. I knew I liked **Padula**, where a local friend lived. It’s a mountain village but only 25 minutes away from my favorite beaches on the Cilento coast.”

Some two thousand feet above sea level, Padula is sparsely populated... but packed nonetheless with rough-hewn stone homes. Navigable only by steep streets and winding staircases, its one flat area is the *piazza*. This is where the town gathers when not taking their *riposo*, or daily nap.

Although Padula is off the beaten path, it’s only two hours away from the airport in Naples, and is serviced by three bus lines, with the possibility of catching a train in nearby Battipaglia. And while most shops close by 8 p.m., cafés stay open until midnight, especially in the *piazza*, allowing anyone to enjoy a late-night *digestivo*.

Living Well on Little

Melinda bought a two-story, three-bedroom house in Padula with an unattached parcel of land on the tree-dotted hills of Padula’s outskirts. This rang in at a grand total of €23,000 (\$25,000).

Southern Italy’s low cost of living allows Melinda to live large. “It’s so much easier—and cheaper—to buy local produce and meat here than it was in Savannah. I can buy a month’s worth of groceries for €100 (\$107),” Melinda says. Filling up the tank in her car costs around €60 (\$64), and she pays an average of €300 (\$320) a month for her gas, electric,

HOW TO BECOME AN ITALIAN CITIZEN... WITHOUT THE ANCESTRY VISA

Last issue, we told you that 18 million Americans qualify for [Italy’s ancestry visa](#). But what if you’re not one of them?

Don’t worry... you’ve still got options. Your best bet is likely Italy’s retirement visa, otherwise known as the elective residence visa. This one-year visa can be renewed for two years, and it’s designed for those with a passive income, e.g., a pen-

sion, rental income, investment dividends, etc.

(The Italian government will deny visas to those who are self-employed or work remotely, so be sure that you qualify.)

With this visa, you can bring along your dependents, register with the Italian national healthcare system... and enjoy *la dolce vita*. Learn more about your options [here](#). —Megan Ritchie

water, and phone bills.

In-season vegetables typically cost €1–€3 (\$1–3) a kilo, bread costs around €2 (\$2) a kilo, and an espresso at a café will cost no more than €1 (\$1). The only two restaurants, located in central Padula, are affordable, with a plate of pasta at the local *trattoria* (traditional restaurant) of Trecento going for €6 (\$6). A similar dish comes closer to €10 (\$11) at the upscale [Cosilinum](#), a renovated Roman villa-turned-hotel and restaurant.

For a splurge, Melinda will go to Arenabianca, a nearby *frazione* (suburb), and enjoy a meal at Casa Cauli, a farm-to-table B&B and restaurant... or *agriturismo*, as it’s called in Italian. “No matter how much I eat or drink, the owner always charges €30 (\$32),” Melinda says,

laughing.

Prices across the board are reasonable. In Padula, reports Melinda, a couple could live comfortably on €1,200 (\$1,300) a month. That includes rent, utilities, car maintenance, groceries, and going out to eat.

An Artists Retreat in Southern Italy

Today, Melinda’s returned to her artistic roots. She paints with inspiration from Padula’s religious history. And she’s opened an artist residency, [Art Center Padula](#). It’s deeply fulfilling, she says, to introduce these global artists to her now-home.

“These are people who want meaningful contact with a medieval city and those who live here,” she says. “Padula is a truly special place.” ■

“In Padula, a couple can live well on \$1,300 a month.”



Now a tourist site, Certosa di Padula (above) has a rich history... from its looting during the Napoleonic Wars to its status as a WWII internment camp.



The Union Jack combines the crosses seen in Scotland's, England's, and Northern Ireland's flags.

It's Easier to Settle in the UK Than You Think: 3 Visas to Try

Ted Baumann

When people ask me one country they should try to visit in their lifetimes, I always say the U.K..

I admit to some bias, but the fact remains that to understand where the United States comes from, you need to spend some time wandering around the imposing structures and great institutions built during the height of the British Empire in the 18th and 19th centuries.

But the U.K., or the United Kingdom of Great Britain and Northern Ireland, is four diverse nations: Scotland, England, Northern Ireland, and Wales. Each possesses its own culture, united under the British Crown. Regional cultures—including languages and accents—vary widely over remarkably short distances.

Even within England proper, the difference between North and South is like night and day. And given the way the country has absorbed the dozens of cuisines from its former colonies, the

food is anything but bland... as a plate of vindaloo curry will quickly teach you.

The U.K. is one of the few countries that allows nationals of some countries to stay for up to six months on a normal visitor's permit. (Most limit you to 90 days.) That includes Americans and Canadians. A visitor's permit allows you to do just about anything... except run a business or take up employment.

But now that the U.K. has left the European Union, you'll need one of its visas to spend an extended period there. So let's look at what's available, including some

lesser-known varieties.

According to the Home Office (based in London), there are more than 30 different visa types on offer. Many of these are designed for specific groups, like citizens of Commonwealth countries and refugees from certain countries.

For anyone who doesn't fit into one of these special categories, there are three main routes to extended residency in the U.K..

“When people ask me for one place to visit... I say the UK.”

Work Visas

One of the reasons the U.K. decided to leave the European Union was popular discontent over the number of workers coming in from the rest of the EU. Under successive Tory governments, the Ministry of Home Affairs has become stricter in granting permission to foreigners to work in the Kingdom. But it's certainly possible... often easier than within the EU.

The simplest approach is if your employer sends you to work in the U.K. There are six different visa categories under the **“Global Business Mobility”** rubric that allow employees of foreign companies to work in the U.K. as long as their employer proves the need. These visas aren't limited to high-level employees. Mid- and even low-level workers with specialist roles in a company are also eligible.

There's also a special visa category for what are known as **“Scale-Up Workers.”** These are people who have skills that can allow a U.K. business to grow exponentially, particularly in technology and finance. If you can get a job with such a company, you can get a first visa for two years, which is extendable for as long as the company needs you.

Another work-related visa category is for **“Global Talent.”** This is reserved for people who have the potential for exceptional accomplishments in academia, research, arts and culture, or digital technology. To qualify, you must apply for an endorsement from the ministry of Home Affairs that certifies that you have such potential.

The visa lets you stay for five years but can be extended for another five. After either three or five years, depending on your field, you can apply for indefinite leave to remain in the U.K.. After 10 years, you can apply for citizenship.

A third category of work visa is granted to those doing temporary work under various categories. For example, creative, religious, or charity workers can apply for the **Temporary Work Visa** for between 12 and 48 months. All require a certificate of sponsorship from a British institution certifying your status.

Finally, the **Innovator-Founder Visa** allows you to settle permanently in the U.K. if you plan to set up an innovative business that doesn't already exist there.

Your business or business idea must be endorsed by an approved body.

The visa allows you to stay for up to three years and can be extended indefinitely. After the first three years, you can apply for permanent settlement in the U.K.. As with other visa categories, you can bring a spouse and dependents as well.

Home Affairs is well aware that people who work in the country for extended periods are legally eligible to apply for a permanent settlement or citizenship after the requisite number of years. To prevent that, the total time allowed on a work visa is just less than that needed to qualify for citizenship. Nevertheless, many people manage to find another visa category to get them the additional year necessary to become a British citizen.

Ancestry Visas

The second approach is via ancestry. This is mainly of interest to Canadians and West Indians, since eligibility is limited to applicants who are either citizens of Commonwealth countries or fall into one of the three categories of British overseas nationality. The latter includes residents of British Overseas Territories (e.g., Bermuda) as well as certain Hong Kongers.

To qualify, you must prove that one of your grandparents was born in the U.K., the Channel Islands, the Isle of Man, or in

the territory that became the Republic of Ireland before 1922. You must have enough money to live without help from public welfare and plan to work in the U.K. if you're not retiring.

If approved, you can bring your spouse and any dependents with you. The visa is valid for five years and can be renewed for another five. After five years, you can apply for permanent settlement in the U.K. and after ten, become a citizen.

Study Visas

The third category of visas that can get you into the U.K. for an extended period involves studying in the country. To qualify, you must be accepted for a course of study at a licensed student sponsor, which includes most universities, colleges, and specialist training institutes.

You'll need to have enough money to support yourself and pay for your course. The visa allows you to stay for up to five years if you're studying for a recognized university degree, and up to two years for everything else. You can extend the visa if you decide to continue your studies. Alternatively, you can apply for a graduate visa that allows you to stay for another two years if you are pursuing a postgraduate degree.

Depending on the length and nature of your studies, you may be able to bring your spouse and dependents. You may also be allowed to do certain types of work depending on what you're studying and whether you'll be working and studying at the same time. You can't start your own business, however, or claim any public benefits.

There's also the [High Potential Individual \(HPI\) Visa](#), which we mentioned in our August issue. Recent graduates from this [list of universities](#)—updated annually—may apply to stay in the U.K. for up to three years.

Retirement Visas

I mentioned earlier that, under the Conservative Party, the U.K. has become much stricter about immigration. This is especially the case under the government of Prime Minister Rishi Sunak. His Home Affairs minister, Suella Braverman, is an immigration hawk—despite the fact that

both she and the Prime Minister are the children of immigrants.

Under Braverman, the Ministry of Home Affairs withdrew the retirement or independent means visa in November 2022. It is now no longer possible to settle in the country on funds from abroad, as is the case, for example, in Portugal or Greece. (Existing visa holders who continue to qualify can renew indefinitely.)

This means that in order to retire in the U.K., you must qualify under one of the categories listed above. For most people, that means proving an ancestral family tie to a U.K. citizen or investing in a new business.

Of course, there are no age limitations for a student visa, other

than being age 17 or older. That means a student visa may be a route to an extended stay in the U.K. even if you are retired. It's only been nine months since the government withdrew the retirement visa, however... so the jury's still out.

Is the UK Right for You?

Retiring as an expat is more challenging in the U.K. now than in the past. But as they say... where there's a will, there is a way.

Recent polling shows that a majority of Brits regret Brexit and would be open to rejoining the EU. That's highly unlikely in the short term, but the Labour Party's platform includes much more openness to immigration. So it's possible that a retirement visa may be resurrected in the near future.

As it stands, the U.K.'s visas are optimal for slow travelers who want to settle somewhere for a few months at a time... or those who want an English-speaking base for their European travels. My colleague Kristin is spending six months in northern England under the tourist visa. On the next page, she tells you what she thinks... ■

“You can apply for permanent settlement in the UK.”



You could qualify for a five-year study visa at the University of Oxford.



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

Northern England is hiding a secret...

A bustling city that tourists avoid for the visions of concrete and smoke plumes it conjures.

But in the heart of this notoriously “industrial” city lies a park to rival New York’s Central Park.

As an outdoor enthusiast, Manchester’s 1,000 hectares of parks and green areas lured me in... and the city’s cultural offerings sealed the deal. I learned about Manchester’s eclectic history through the whispers of friends before making the leap.... and found out firsthand that Manchester offers much the same as nearby London, and then some.

Despite my reservations, the city won me over with its welcoming people and laidback lifestyle. I’m thrilled I picked it for a six-month stay on a tourist visa.

Greater Manchester: A Fusion of History and Culture

Nestled in the heart of the United Kingdom, between Liverpool to the west and the Peak District National Park to the east, Manchester is a blend of industrial heritage and music history.

It’s often hailed as the “Capital of the North” and in tight competition with Birmingham to be the U.K.’s “Second City.”

During the 1800s, the city played a pivotal role in the Industrial Revolution, earning the moniker “Cottonopolis” due to its leading role in textile manufacturing. This era of industrial growth marked a pivotal turning point in Manchester’s identity, creating a sense of solidarity among its working-class people.

As a result, Greater Manchester today is a fusion of history, culture, and innovation that has evolved beyond its association with industrial times.

The iconic red brick skyline—once filled with factories and textile mills—is woven with modern glass condo towers, luxury hotels, and rooftop sky bars.

And down in the city streets, you’ll find an array of art galleries, theaters, museums, universities, and a burgeoning culinary scene.

You can join one of the many hiking groups here on Meetup.com or through

“Manchester is a lively juxtaposition of old and new.”



With lower costs than London and rich cultural offerings, Manchester is a great-value base in the U.K.

Manchester: The Culture Lover’s Answer to London

Kristin Wilson

the [U.K. National Trust](#). Meetup is how I’ve met most of my friends while traveling, starting with a Berlin dinner party in 2017.

Through the National Trust website, I discovered **Drinkwater**, a picturesque park with hiking and biking trails that snake along the River Irwell.

The Heart of the U.K.’s Second City

Manchester’s city center is a lively juxtaposition of old and new.

Opposite the sparkling glass facade of luxury stores along New Cathedral Street, you can step inside one of Manchester’s oldest pubs, [Sinclair’s Oyster Bar](#), for a pint. Although I don’t drink alcohol, I often sit on the terrace, sip a tea, and people watch on a sunny afternoon.

Next door, you can pay a visit to the [Manchester Cathedral](#), a mainstay of the city for more than 600 years. Or, walk around the corner to [Chetham’s Library](#), the oldest in Britain.

Chetham’s was founded in 1653 by a

wealthy landowner and (you guessed it!) textile merchant.

The collection of over 100,000 volumes is well-preserved in a medieval sandstone building that dates back to 1421.

My first time walking through the halls was akin to stepping into a Harry Potter movie, complete with iron-studded doors, high-arched ceilings adorned with dark wooden beams, and rows of dusty books, many of which remain enclosed in cages or chained to the shelves. Security was a priority when the library was founded, as the value of a single book could be higher than a resident’s monthly or annual wages.

Visiting the library is free [by appointment](#). Once there, you can sit at the same table where Karl Marx and Friedrich Engels once met to conduct research for what would become the Communist Manifesto.

Around the corner is another historic library, [The Portico](#), which features a café and tea room that’s been selling soups, coffee, tea, and snacks since 1806. You can dine below a light-filled Greek Revival-inspired ceiling while listening to local

FANCY COCKTAILS, HIGH TEA... AND ROCK 'N' ROLL

Manchester has become a hub for art and culture, ranking 9th among 50 British cities. But it's best known for its music scene, with more music venues per 100,000 people than anywhere else in the U.K.

Music is one of the reasons I came here, as a part-time DJ and aspiring music producer.

The music scene has lived up to expectations.

While Liverpool is known as the home of The Beatles, Manchester is synonymous with the sounds of the '80s and '90s, especially rock, dance, and indie music. It's birthed bands such as The Smiths, Oasis, and Joy Division.

And the nightclub The Hacienda was the center of the city's cultural renaissance, attracting global artists in its heyday. Although The Hacienda closed in 1997, plenty of nightlife options remain. Consider a night out in the Northern Quarter, lined with bars, pubs, and plenty of street art. Spinningfields is one of the posher areas for a night out on the town.

I recommend [The Alchemist](#) on New York Street for a fancy cocktail, [The Oast House](#) for brunch or live music, and the [20 Stories rooftop bar](#) for sweeping views of the city. You can enjoy a three-course



set menu with a glass of rosé for £35.

For dining, try Browns Brasserie in the heart of the city, a sophisticated spot that features lobster nights, bottomless brunch, and an extensive wine list.

The Tea Room at [The Midland Hotel](#) is

a delightful place for a classic afternoon tea overlooking St. Peter's Square.

And once you're ready to get away from it all, unwind in the [Fletcher Moss Park and Gardens](#)... which date back to 1915.



The Exchange Square in the Northern Quarter of Manchester is one of the most visited shopping centers in the U.K.

speakers and historians at one of their free workshops or events.

In June, they had a Dining in Writing Workshop, that explored British cuisine, recipes, and traditions.

The two rivers that flow through the city center, Irwell and Medlock, were paramount for transportation and trade during Manchester's industrial development.

But today, they're lined with luxury condo towers, hotels, waterside bars, and restaurants. [The Wharf](#) is a go-to local spot that's part pub, part fine dining. It boasts great views over the canal basin, cold pints, and a sun-soaked outdoor terrace in good weather.

The ambiance at [The River Restaurant](#) at the five-star [Lowry Hotel](#) restaurant is

second to none, with floor-to-ceiling glass windows overlooking the River Irwell.

It's an ideal spot for a fancy dinner out or afternoon tea. The seasonal menu changes throughout the week.

Hint: The [RE:TREAT spa](#) at the hotel is also divine. I enjoy the Elemis Glow Facial, which is £85 (\$108) during the week and £99 (\$125) on the weekend.

Afterwards, I like to relax in the lounge with a cuppa and a view of the river.

Salford: An Underrated Neighborhood in an Underrated City

Finding a place to live in Manchester takes persistence and patience, as demand from the student population, workforce, and London transplants has stripped the

housing supply bare.

If you stay long-term, I recommend using [Rightmove.co.U.K.](#), [Openrent.co.U.K.](#), or contacting real estate agencies to register your property search requirements.

After searching for months, I found a six-month furnished rental through [Nestify.co.U.K.](#), the prices of which were lower than Airbnb. My rental landed me in **Salford**, a working-class municipality adjacent to Manchester that's been revitalized in recent years.

A former "wasteland," as one of my local friends put it, the **Salford Quays** on the banks of the Manchester Ship Canal have transformed into a multi-use paradise of condos, shops, dining, and entertainment venues. It's home to MediaCityU.K., one of the country's largest technology and startup hubs, and doubles as the head offices for major broadcasters such as the BBC and ITV.

Whereas MediaCity is shining and modern, most houses in the surrounding neighborhoods are built of brick, a material chosen for practicality as it conserves heat in this chilly city.

Although Manchester is thought of as one of the rainiest cities in the U.K., it barely cracks the top 15 by rainfall. The city is also less prone to heat waves than London, with Manchester's average temperature in July at 68 F compared to 75 F in London.

As a Florida native, it's taken me some time to adjust to the weather.

I'm probably the only person to turn the heat on in the summer on a rainy day when temperatures drop into the 50s. I never leave home without a rain jacket and umbrella. And I finally invested in some black rubber "wellies," or Wellington rain boots, for £20 (\$25) on Amazon.

Spring and summer are beautiful here, albeit slightly cooler and grayer than back in the U.S. But the extra rain means that the flowers and blackberry bushes are in bloom, the grass is green, and the forests are thick with old-growth trees.

I enjoy admiring each home's well-manicured English gardens, bordered by crooked, ivy-drenched wooden fences and rows of rose bushes.

My neighborhood is as local as it gets, with most people having been born and raised here. There's a relaxed, community feel... everyone knows each other.

MANCHESTER VS. LONDON: GUESS WHICH WINS ON AFFORDABILITY

London is an evident first choice for anyone considering moving to the U.K. It's the hub for the U.K.'s professional activities. But alongside jobs and opportunities, it's also filled with traffic, tourists, and costly housing. The going rate for a bedroom in a shared apartment is £971 (\$1,227) per month, whereas the average rent price in Manchester is £1,079 (\$1,153)

for a one-bedroom apartment. Manchester is only two hours by train from London, and a stone's throw from Wales, Scotland, the Cotswolds, and the Lake District. I typically spend about £30 (\$37) when I go to the supermarket here for what would cost me \$80-\$100 in Miami. You can live comfortably here with a monthly budget of \$2,500-5,000.



In Manchester, you'll always find something to do... whether that's reading at the desk where Marx wrote or strolling through the nearby botanical gardens.

CHESTER AND OTHER DAY TRIPS

There's much to explore in the North, from the rugged coastline of Wales, to the quintessential English villages and castles of the Cotswolds, to the vast landscapes of the Lake District. And there are plenty of attractions right by Manchester.

Manchester is one hour by train from the picturesque town of **Chester**, a little-known destination in Cheshire County with a history that dates back to Roman times. In fact, the name *Chester* derives partly from the Old English *ceaster*, meaning "Roman town or city" (so Chester means "town," while Manchester means "hill town").

Chester boasts the most complete and well-preserved city walls in Britain, wrapping two miles around 116 acres of land and enclosing the oldest racecourse



The iconic villages of the Cotswolds are only a three-hour trek from Manchester.

and largest Roman amphitheater in the country. Chester is a hidden gem for foodies and an excellent place for shopping and dining along The Rows or tucking into a country pub or beer garden for a pint. I like the patio at [The Architect pub](#), which overlooks the Roodee racecourse. Sandwiched between The Rows, canals, and City Walls, you'll find [Porta Wine & Tapas Bar](#) with indoor and outdoor dining. These quirky locales have lined Chester's main streets for centuries.

I enjoy a lazy Sunday afternoon at the **Grosvenor Arms** pub in **Aldford**, also part of Cheshire County. It's owned by the Duke of Westminster—one of the wealthiest people in the U.K.—whose 11,000-acre ancestral country estate, Eaton Hall, sits next door.

Each time I go for a walk, I fall into a conversation with someone. Whether it's a couple walking their dog or a gentleman showing me pictures of his grandkids on his cell phone, my neighbors are always happy to stop for a chat... treating me as one of them or a long-lost friend.

One of my neighbors, who I met while he was gardening in the front yard one day, opened up about losing his husband a few years ago. He said he could never move away from the house they shared. "Too many happy memories," he said.

And all of my neighbors comment on my accent, of course. "Are you American?" they ask, mystified as to why I'd trade Miami for Manchester.

But they don't know how lucky they are to maintain a sense of togetherness that seems long lost in the United States.

Salford is a place where strangers wave to you, the dry cleaners will ask how your date night went, and people apologize if they pass you on their bicycles.

The pace of life is soothing. In the afternoons, evenings, and weekends, you'll often see kids playing outside, parents milling about a soccer field, or people hanging out in a park.

"There's a community feel... everyone knows me."

However, as it's a low density residential area with few nearby amenities and limited public transit, I wouldn't recommend it to those new to Manchester unless you have a car.

Instead, get closer to the action of Manchester in popular Deansgate or Hulme.

The U.K. is not without its challenges, of course. Inflation is at record highs, Brexit continues to impact the economy, the healthcare system can involve long wait times, and the public education system has shortcomings.

But, as a slow traveler, the U.K. meets my needs.

It's safe, the infrastructure is good, the people are friendly, and there is plenty of culture and history to explore.

I've found it a welcome home away from home.

Who Should Live in Manchester?

If I could describe the culture in Manchester in one word, it would be *community*, exemplified by the city's worker bee mascot... a symbol of resilience, work ethic, togetherness, and shared values.

Wherever you go, you'll see families spending time together.

This is especially noticeable on Sun-

days when many shops are closed. There are always large tables reserved in neighborhood pubs, watering holes that double as glue for the community's social fabric. I often see groups of eight to 10 family members gathered around for a Sunday roast dinner.

Manchester has the third busiest international airport in the U.K. behind London's Gatwick and Heathrow. With flights to 210 destinations, you can go just about anywhere with MCR as your home base. The Manchester airport is also far more accessible than those in London—MCR is only 20–30 minutes from the city center, versus the one to two hours it takes to reach Heathrow from the heart of London.

So Manchester is perfect if you envision an authentic, local experience, and a comfortable home base while you make exploratory visits to nearby British cities and villages. ■

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. To sign up for her *Ready to Relocate* program, go [here](#).



Once, Romans pilgrimaged to soak and rejuvenate themselves in what's now Bath, England. Today, medical tourists put a new spin on the ancient ritual.

Medical Tourism: How Insiders Afford New Hips, Hair Plugs, and Facelifts

Suzan Haskins

I look better than movie stars who've had *lots* of work done," says Michelle Darracott. And she's right. The vivacious 56-year-old brunette, from Salida, Colorado, appears 20 years younger than her age.

A few years ago, though, she wasn't feeling it. Always a nature lover, she'd started working in Colorado as a white-water rafting guide while still in college, and years of outdoor activity had taken its sun-damaged toll.

"I wanted to look as young as I feel," she says.

Through a community-sourced website—[RealSelf](#)—she researched rejuvenation treatments and got unbiased input from others who'd done what she was considering... a trip overseas for cosmetic surgery.

"I'm an avid traveler," she says, "so I wasn't concerned about the idea of going abroad for this. I chose Mexico because I've been there many times and know how easy

it is to get there."

Through RealSelf, Michelle found [Lori Payne](#), a medical concierge in [Guadalajara](#).

Soon after that, Michelle was on a Zoom call with Lori and a surgeon in Guadalajara. "This surgeon had an excellent professional background and positive customer reviews. She spoke fluent English. And Lori was there for every step from there on."

In April of this year, Michelle and her husband went to Guadalajara—Mexico's second largest city—where Michelle had a full facelift.

"We kicked around for a week prior to the surgery," Michelle says. "We went to markets and visited surrounding neighborhoods. Guadalajara is a fantastic city with lots to do. The suburb of Zapopan, where Hospital Puerta de Hierro Andares is located, is beautiful and very upscale.

"In those days before the surgery, I also had pre-op consultations, including a check-up with a cardiologist and blood

work. They were very thorough. I spent two nights in the hospital, one prior to the surgery and one recovery night."

In addition to her full facelift, Michelle says, "I also had my eyes lifted, a neck lift, and fat transfers to my lips and cheeks. I can't say enough about the professionalism and quality of care I received."

Michelle opted for an Airbnb stay for her recovery. "My husband was there to watch over me and bring me food that first week," she says, "but that's part of the service Lori provides. She can arrange everything... a place to stay, a driver... She translated documents for me, and she became a friend."

In all, Michelle and her husband spent a month in Mexico. "You need about two weeks for the surgery and follow-up care. After that, I was comfortable going out, wearing makeup, a big hat, and sunglasses. We took a bus to the beach where I strictly stayed under an umbrella like a good girl."

Michelle spent \$10,000 on her cosmetic

WHY TRAVEL FOR MEDICAL CARE?

Excellent healthcare is available in the U.S... but if you don't have health insurance (and close to 28 million Americans don't), that's not quite the case.

Even good health insurance is unlikely to cover anything elective, such as cosmetic surgeries, dental care, weight loss surgeries, and more... or even cardiovascular and orthopedic surgeries deemed non-emergencies.

Some experimental treatments, such as stem cell and regenerative cancer therapies, are *only* available overseas.

Same goes for prescription medications in the clinical trials phase at home but

available in other countries.

For instance, Gerson therapy—an alternative cancer treatment of dietary and supplemental regimes—is not FDA-approved and is available only overseas in Mexico and Hungary.

It's costly (around \$40,000 for treatment and accommodation in Tijuana, Mexico, according to one patient we spoke with). Follow-up treatments may become necessary... but many report success.

(Be aware, though, that you risk being dropped by your U.S. doctor and insurance should you pursue this.)

work in Mexico. If she'd had the same procedures in her home state of Colorado, she conservatively would have spent three times that amount. Instagram-famous surgeons in New York City reportedly charge as much as \$150,000.

"I definitely encourage people to not be hesitant about having surgery in Mexico," Michelle says. "The hospital there is so amazing and state-of-the-art... it makes our brand-new hospital here in Salida, CO look terrible in comparison. Plus, Mexico is close... and the food is delicious."

Last year, Greg Sedgemore, 60, of Seattle, had his hip replaced at Puerto de Hierro Medical Center, the same hospital where Michelle had her surgery. He'd been denied coverage by his U.S. insurance company even though he'd suffered debilitating pain over the years to the point of being "basically sedentary."

Greg and his wife, Beth, spent two months in Guadalajara prior to the surgery, and like Michelle, they loved the glorious architecture, fabulous museums, and historic cathedrals. They particularly enjoyed the markets, festivals, and the city zoo, Greg says, and visiting nearby towns like **Tlaquepaque**—famous for its ceramics, many art galleries, and strolling mariachis—and the scenic and serene **Lake Chapala**, home to Mexico's largest expat community.

Greg says he met with the surgeon "at least three times prior to my surgery. He's fully qualified and experienced in all kinds of hip, knee, shoulder repairs... I felt

very comfortable."

For reference, a surgery like Greg's costs about \$14,000 on average in Mexico, compared to \$40,000 in the U.S.

Now pain free, Greg says, "My right hip will be next, and I'll be going back to Mexico and the same doctor for that."

A 6,000-Year-Old Industry

Medical tourism is not a new trend. Since the ancient Romans trekked through the Alps to Switzerland and Turkey to soak in thermal waters, people have traveled the world in search of cures, antidotes, and restorative therapies.

Even before that—sometime around 4000 BC—the Sumerians, in what is now southern Iraq, built majestic temples around sacred hot spring pools. Ancient

Greeks were the first to build a comprehensive medical tourism network in the temple of Asclepius, the god of healing.

By 300 BC, one Grecian complex—Epidaurus—featured thermal baths, a gymnasium, sacred serpents, and a dream temple for restful meditation that drew people from all over, seeking remedies for a host of ailments.

Today, medical tourism is a \$50 billion industry expected to *nearly quadruple* in the next five years.

It's not hard to figure out why. As healthcare and prescription prices soar and inflation eats into daily living costs, many of us put medical care on the backburner... especially elective procedures not covered by insurance.

José Woodman, who wrote the book on medical tourism (a fifth edition of his *Patients Beyond Borders: Everybody's Guide to Affordable, World-Class Medical Travel* will be out soon), says that price, quality, convenience, and speed are the drivers behind medical tourism.

If you could save 60–70% or more on dental work (including travel costs) and be assured of state-of-the-art quality by an internationally certified dentist in Costa Rica, why wouldn't you?

That was the dilemma my husband Dan faced. After being quoted \$24,000 for much-needed implants by a dentist in Omaha, Nebraska, he turned to a dental team we met through *International Living* in Costa Rica. We expect costs there, including flights for both of us and an Airbnb for the week, will come in at one-third to one-half of that \$24,000 sticker price... even with a follow-up visit six months on.

We're longtime travelers and expats, and we know and trust these dentists, so for us, a trip to Costa Rica for treatment is a no-brainer. We'll arrive the Saturday before, giving us a beach and ceviche day before treatment begins on Monday.

Likely, we'll spend mornings at the **Prisma Dental** clinic, and afternoons will find us lounging poolside. If we have a free day, we're planning a jaunt to nearby Poás Volcano National Park.

Invisalign braces are hugely popular in the U.S., but cost upward of \$5,000. Prisma offers a version of these braces starting at about \$1,000. And they can correct non-severe cases in as little as six months. The procedure requires regular



"We'll spend mornings at the clinic... and have time for afternoons at the Poás Volcano."

TURN A MEDICAL VISIT INTO A COSTA RICAN VACATION

If you find yourself in Costa Rica for revitalization, don't miss the **avenida Central**, or Central Avenue, which tourists often overlook.

Central Avenue is a pedestrian-only promenade in the heart of San José, the capital. Its crown jewel: the **Plaza de la Cultura**, with floors dedicated to the **Art Museum**, the **Numismatic Museum**, and the **Gold Museum**. Find the **National Theater**, where you can catch an opera or a symphony, nearby.

Grab Chinese food at the south edge of Central Avenue, where there's a small but steadily growing Chinatown... or grab an authentically Costa Rican bite at [Sikwa Restaurante](#), which boasts indigenous cuisines made with provincial techniques.

If you're looking to relax, head to **La Sabana Park**, referred to as "San José's lungs." Its 178 acres offer fields, trees, and lakes, and in the summer, you'll spot lots of families picnicking here.

orthodontic visits for replacement trays as your teeth begin to align, so if you're planning a longer-term stay in Costa Rica, it's worth considering.

Dan jokes that he's now a "dedicated consumer of medical care overseas," having had rotator cuff repair in both shoulders, one in Ecuador and one in Mexico; cataract surgery in Panama; and several other optical surgeries in Ecuador. In each case, he's received excellent care and paid a fraction of the cost of these same procedures in the U.S.

Speed and convenience, of course, can sometimes be even more important than price.

Canadians, Brits, and others who desperately need knee or hip surgery, for example, can have costs covered by their national health system... but the wait time might be two to five years or more.

In a matter of days, though, they can travel overseas for an immediate fix.

Where to Go for Popular Treatments

During the pandemic and travel-ban years, the medical tourism industry came to a crashing halt... except in countries like Mexico, which never closed its borders.

Elsewhere, clinics and labs were often forced to lay off staff, and in some cases, close altogether.

The silver lining: now, providers use even more stringent safety measures. Today, activity has returned to pre-pandemic levels. It's projected that nearly 800,000 Americans will travel abroad this year for medical and dental treatments.

Here's where they're going...

Dental Work and Facial Treatments: Costa Rica and Mexico

Many Americans, like Dan and me, head to Costa Rica for dental work. But Mexico is the top dental tourism destination for Americans.

Within Mexico, Woodman says, medical tourists lean toward three areas: Mexico City, resort communities like Cancún and Cabo San Lucas, and along the border in cities like Tijuana.

Tijuana (also world-renowned for bariatric procedures) is the top destination for dental care for southern Californians, but Mexico's best-known dental center is **Los Algodones**, across the border from Yuma, Arizona. It's known as "Molar City," and you can also get dermatological treatments, stem cell therapy, and more there.

A friend of ours goes to [Puerto Vallarta](#) a couple of times a year for fishing and fun, particularly nightlife. "While I'm there," he says, "I always get my dental work done at [Just Smiles](#) clinic... very professional and the equipment is top notch. The money I save more than pays for my airfare and cervezas."

As Michelle Darracott discovered, **Guadalajara** is home to Mexico's top medical university (the Universidad Autónoma de Guadalajara School of Medicine—even U.S. doctors study there) and is one of the world's top destinations for cosmetic surgery, particularly rhinoplasty and liposuction.

Plus, it's a lovely, historic city with impressive colonial architecture, excellent museums, cultural activities (catch an orchestra or ballet performance), shady

parks, and a year-round spring-like climate. As the birthplace of both mariachi music and tequila, it's a fun place to be.

If, though, all you want is a non-invasive cosmetic makeover—like Botox injections—you can find that just about anywhere in Mexico, including all those popular resort areas. As a general rule of thumb, you can expect procedures done here to ring in at one-half to one-third of their American equivalent.

Another option for these treatments is Costa Rica, a nature lover's paradise with towering volcanoes, lush rainforests, and stunning sunny beaches on both Pacific and Caribbean coasts.

Enjoy your time exploring... in gorgeous [Manuel Antonio National Park](#), known for white-sand beaches and coral reefs, or soaking in thermal waters beneath the stunning Volcan Arenal—a restorative experience in itself.

Then book an overnight stay in the capital city of [San José](#) on your way home for an outpatient treatment. The [Tabush Dermatology Clinic](#), for example, offers fillers, skin resurfacing, laser facials, and more.

You'll also find world-class cosmetic surgery options in San José. Didi Carr Reuben is the U.S.-based patient coordinator for one of Costa Rica's [top cosmetic surgeons](#) and an enthusiastic advocate for the "compassion and great expertise he provides."

[Here, she shares a candid look](#) at her own procedure and recovery experience.

Current price for a full facelift (neck, jowls, cheeks, upper and lower eyelids) is \$8,400 and includes the fees for the clinic, surgeon, and anesthesiologist, says Didi.

Mommy Makeovers and Nose Jobs: Colombia and Brazil

"You see why Colombia is known for 'boobs, butts, and boots,'" a longtime expat pointed out one evening over cocktails in *El Poblado*, Medellín's nightlife district. Indeed, any in the passing parade of well-endowed women in stiletto heels could have given Sofia Vergara a run for her money.

Colombia is one of the top countries in the world in terms of plastic surgery per capita. The most popular procedure is liposuction. In Brazil, breast implants are the top offering, ranking just above Colombia.

Bariatric surgery in Ensenada, Mexico led Lesa Wolman to drop 100 pounds. After doing lots of research through the website [Obesity Help](#), Lesa traveled to **Vitoria, Brazil** for two surgeries comprising a full-body lift.

“Everything from my knees to my eyebrows,” she says.

These procedures are often necessary after bariatric surgery to tone and tighten sagging skin in areas—particularly arms, thighs, breasts, abdomen, and buttocks.

In all, Lesa spent six weeks in Brazil, the first week accompanied by her husband.

“We studied some basic Portuguese before we went,” she says, “so we could take a taxi, order food, go shopping... but my surgeon spoke fluent English and his nurse and staff spoke some, too.”

Recovery was in a wonderful boutique hotel in the beachside city of **Vila Velha**, Lesa says, where staff took very good care of her.

Total cost: \$28,000 not including travel expenses. “The cost in the U.S. would be well over \$100,000,” Lesa says. “Plus, having had surgeries in the States, I know for a fact I got far better, more personalized care in Brazil.”

Alex Pichardo of Miami, Florida, suffered from severe congestion for years, thanks to a deviated septum. He consulted with five top doctors in Miami, and the minimal cost of corrective nose surgery was \$15,000 *with insurance*. If Alex added in rhinoplasty to reshape his nose, the cost went up to \$21,000.

So in February of this year, he consulted with [Dr. Maria Clara Guerrero](#) of [Clinic Cirusabana](#), a small private hospital in **Bogotá**. She injected his nose with hyaluronic acid filler to give him a “nonsurgical rhinoplasty” (which lasts 6-8 months). Alex loved the temporary results and scheduled a rhinoseptoplasty—a combination of deviated septum and cosmetic surgery—for August.

Dr. Guerrero suggested he arrive two weeks before the surgery to allow his body to adjust to the high altitude in Bogotá. And since he’d need some recovery time, Alex booked a two-bedroom Airbnb for a month for \$1,500 in an upscale area called **Chico Norte**, which he reports as safe, quiet, and highly walkable, with tons of restaurants. Alex says he’d easily pay \$4,000 or more for the same modern space in Miami.

Alex was released from the hospital the same day as the surgery with antibiotics and anti-inflammatories—no painkillers. The doctor says he’ll be able to resume all his normal activities within a month.

Although the Clinic Cirusabana doesn’t take insurance, that’s okay. Alex’s total cost out of pocket: \$3,000.

“I was nervous about having the procedure abroad,” he says, “but Dr. Guerrero was awesome, the clinic incredibly clean, and the nurses attentive. Plus, Colombia is so inexpensive. It also has a quick approval process for a 2-year digital nomad visa. So I’m considering staying on...”

Medically Necessary Procedures: Thailand

Europeans and Australians tend to head to Asia, where Thailand is the most popular destination for their medical needs.

In **Bangkok**, the [Bumrungrad International](#), [Samitivej](#), and [Bangkok Hospital](#) are all internationally accredited and well-recommended, offering everything from optical, dental, and cosmetic procedures to bariatric, cardiac, and orthopedic surgeries, fertility treatments, and more.

Suffering from a painful wrist, David Justice was living in [Vietnam](#) when he traveled to Samitivej Hospital for an appointment with an osteopathic hand specialist. He needed surgery, which was done within two days of the initial appointment. In just a few weeks after a few post-op physical therapy appointments, he was fully recovered.

The cost, including local anesthetic, was just \$750. Had it been done in the U.S., he says, the same procedure would have been around \$3,500.

“We have only good things to say about medical care in Thailand,” says David’s wife, Wendy. “Hospitals are clean, modern, and fully equipped, the doctors are total professionals, and most staff at the better hospitals speak English well. Most doctors and even many nurses have received at least part of their education overseas.”

Elsewhere in Asia, [Malaysia](#) offers great care (largely in Penang), as does **India** (particularly Chennai). **Vietnam** is a good place for dentistry. [Singapore](#) is not inexpensive, but known for specialized cardiac care and stem cell/oncology. A big Korean population in California goes to **South Korea** for care, including for advanced cancer treatments.

Turkey: An Emerging Medical Tourism Destination... Especially for Hair Grafts

Like Mexico, [Turkey](#) also kept its borders open during the pandemic. As a result, it has quickly risen in popularity as a medical tourism destination, especially among Brits, the Irish, and other Europeans.

While airfares to Turkey from the U.S. will surely be more than flights to Mexico or Costa Rica, the low cost of treatments, hotels, meals, etc. in Turkey can still make it the more cost-effective choice.

“Turkey is the epicenter of hair trans-

COLOMBIA’S LARGEST CITY... AND A HAVEN FOR MEDICAL TOURISTS

To get the most out of Bogotá’s sprawling cityscape during your medical visit, stay at boutique hotel [Casa Legado](#) in the **Quinta Camacho** neighborhood. Quiet but central, and nestled between the affluent Rosales, El Nogal, and Chapinero neighborhoods, Quinta Camacho is a favorite of locals and tourists alike.

Eat in nearby **Zone G** (short for “Gourmet Zone”), where you’ll find a range of low- to high-end restaurants. Or check out [Prudencia](#), a farm-to-table

restaurant in the historic **La Candelaria** area (just don’t stay too late in this area, as foreigners stand out here).

Take a stroll around the **Parque el Virrey**, just north of Zone G, or opt for **Simon Bolivar Park**. There, you can find outdoor concerts, plus paths to walk or bike and a lake to paddle-boat in.

Bogotá is a sustainable, pedestrian city... which means that occasionally it hosts car-free days when only taxis and buses are allowed on the road. Plan accordingly.

BANGKOK: RECOVER IN THE WORLD'S MOST VISITED CITY

If it makes sense for your procedure, stay at hotel [Praya Palazzo](#) on the **Chao Phraya River**... and accessible only by private barge. With just 14 rooms in the hotel, you'll relax and recover in peace.

Check out the birthplace of Thai massage at temple **Wat Pho**. Show up early to beat the heat and crowds... and do keep in mind that Thai massage can leave you sore!

For a bite to eat, a street cart meal costs about \$3. (The Thai meal of grilled chicken—

gai yang—with salad and sticky rice is a must.) Or opt for [Thipsamai](#), a restaurant known for originating pad thai. Pro tip: go for lunch, as the dinner lines can wrap around the block.

For a quick getaway, head up the Chao Phraya River to **Koh Kret**, an island known for its ceramics and traditional sweets. To navigate it, rent a bike—you won't be competing with cars on Koh Krit's motor-free roads.

plants,” says Woodman. “And [Dunyagoz Hospital](#) in Istanbul is known as the world's best vision center. Cosmetic surgeries, too, are popular.”

Hair grafts in Turkey typically cost \$1,500 to \$4,000, while in the U.S. the average cost is \$10,000. And Dunyagoz Hospital recently offered a Lasik surgery package, including exam, surgery, and post-op follow-up on both eyes, plus two nights' accommodation and all meals... for \$1,730.

Some of the most popular cosmetic surgeries performed in Turkey include breast augmentation, liposuction, and rhinoplasty, with average costs reported as \$3,720, \$2,655, and \$3,100, respectively.

Those costs include pre-operative appointments, anesthesia, all operating fees, and post-operative care. By contrast, the average cost for rhinoplasty surgery and associated fees in the U.S. starts at

about \$10,000.

Miami Ph.D. student Gulum Yenesehirli, 23, is a dual American/Turkish citizen who was born in Turkey but moved to the U.S. as a young child. Genetically predisposed to undereye bags, she decided to explore a cosmetic procedure (blepharoplasty) to have them removed during a trip to visit family in Istanbul. As an elective treatment, she knew costs would not be covered by her U.S. insurance.

Once in Istanbul, the surgeon she met with talked her out of the procedure. “She said I was too young and that it would be better to wait until my 30s. Instead, she recommended cheek filler and Botox under my eyes. So that's what I did.”

Gulum's bill came to \$500, an amount she was happy to pay. In Miami, cheek fillers alone cost anywhere from \$2,500 up.

Will she return to the same doctor when the time comes for surgery? “Very

likely,” Gulum says. “I trust this doctor, especially since she didn't push me to do something I wasn't ready for.”

A caveat: Because medical tourism is booming in Turkey, many less-than-upstanding service providers have cropped up. Earlier this year, the U.K. Foreign Office issued a warning to its citizens seeking medical care there, to which the Turkish government responded that its regulatory efforts meet the “highest standards of quality and safety.”

If you're considering medical care anywhere in the world, it's important to do an abundance of due diligence. Look for accredited providers with years of well-established experience and verifiable credentials (see research tips below).

Pharmaceutical Tourists: Try Mexico

“A close friend has a serious cardiac issue for which he takes Entresto. He lives on Social Security income and he's in the Medicare ‘donut hole,’ the point at which your coverage plan has reached its payment limit,” says Woodman.

“This prescription costs him \$600 a month. So I've convinced him to go to Mexico with me where he can buy the same medication for 80% less.”

For Americans, Mexico is overwhelmingly the most popular destination for this type of medical tourism, and Woodman himself travels to Cancún to buy prescription medications.

“I only go to the very best, well-regulated pharmacies,” he says, “the larger retail chain equivalents of Walgreens and CVS.”

You'll find a list of Mexico's top five

SAMPLE COSTS* FOR POPULAR PROCEDURES WORLDWIDE

*these are average base costs and can vary depending on a host of factors

Procedure	U.S.	Costa Rica	Mexico	Thailand	Turkey	India	Malaysia	Panama
Angioplasty	\$28,200	\$13,800	\$10,400	\$10,950	\$5,000	\$5,850	\$6,500	\$12,500
Coronary bypass	\$123,000	\$24,000	\$25,000	\$17,200	\$14,000	\$7,000	\$12,000	\$35,000
Total hip replacement	\$40,400	\$13,600	\$13,500	\$7,850	\$7,000	\$10,350	\$8,000	\$12,000
Total knee replacement	\$35,000	\$12,500	\$12,500	\$9,600	\$7,500	\$8,500	\$7,600	\$12,000
Breast augmentation	\$10,000	\$4,300	\$4,200	\$4,900	\$4,500	\$3,800	\$3,500	\$3,800
Full facelift	\$11,000	\$4,800	\$4,800	\$4,000	\$3,500	\$3,500	\$3,500	\$3,000
Rhinoplasty	\$10,000	\$3,700	\$3,600	\$3,400	\$3,500	\$2,600	\$4,000	\$2,000
Dental implant	\$4,000	\$1,500	\$1,400	\$1,000	\$1,000	\$900	\$1,500	\$1,200
IVF treatment	\$15,400	\$5,000	\$6,500	\$3,300	\$4,500	\$6,500	\$3,500	\$5,000
Gastric bypass	\$25,000	\$12,900	\$6,000	\$5,900	\$4,000	\$7,000	\$5,500	\$13,000
Gastric sleeve	\$22,000	\$11,500	\$6,500	\$12,000	\$4,500	\$6,100	\$8,000	\$11,000



Recover under an umbrella on Conchas Chinas Beach in Puerto Vallarta, Mexico.

pharmacies [here](#) and the FDA guidelines for personal importation of pharmaceuticals [here](#).

“Customs officials turn a blind eye to bringing back a reasonable amount of pharmaceuticals for your personal use,” Woodman adds. “A six-month supply that you put in your luggage is typically not an issue.”

As for safety and efficacy, Mexico, Thailand, Turkey, and India all export pharmaceuticals to U.S. companies like Pfizer. So essentially, you’re going around the middleman and directly to the source... for substantial savings.

Tips, Guidelines, and Resources

Facebook and other social media groups exist for just about every medical condition or procedure... “[Arthritis and Joint Pain](#),” for example, has more than 15,000 members. (Just be sure anyone offering advice has actually had the treatment.) You can also drill down by locale... search “[dental tourism Costa Rica](#),” etc.

Keep in mind that every country has its own medical standards, variances, licensing, and certification protocols. No matter where you seek care, there are associated risks... and not just with treatments and surgical procedures.

One reason foreign healthcare costs

are less is because malpractice laws aren’t as onerous as in the States. Disagreements typically go to a medical review board and not through courts, as they do in the U.S. Most care providers will offer to correct, at no additional cost, any problems that might occur... but don’t expect financial remuneration.

While standard travel insurance will not help if you have a complication when traveling for an elective medical treatment, there are some policies—such as those from TME and Global Protective Solutions—that may provide some compensation for complications and accidents. Be sure to read the fine print.

10 Considerations Before You Book

1) Review resources like José Woodman’s [Patients Beyond Borders](#) and check out referral agencies like [Patients Beyond Borders](#) or Medical Departures (and sister company [Dental Departures](#)), which has vetted over 1,000 international clinics and hospitals. Look for English-speaking physicians, staff, and third-party agents.

2) Stick with accredited facilities. For dental care, look for membership in the American Dental Association or the International Association of Cosmetic Dentists. For other types of care, seek hospitals that are accredited by JCI (Joint Commission International). There are more than 1,000 JCI-affiliated hospitals worldwide with strict industry standards for good hygiene practices and both preoperative and postoperative care. Find international [board-certified plastic surgeons here](#).

WILL YOUR HEALTH INSURANCE COVER YOU?

Check with your insurance company to see if they cover medical tourism expenses. Most don’t. Some overseas medical providers can help you research your coverage, and if you have it, can assist with the proper paperwork.

Increasingly, overseas care providers offer payment or financing plans and most accept credit cards... although this may increase your costs. Our dental clinic in Costa Rica, for example, offers a 10% discount for cash.

3) Do additional due diligence via online search engines. Read reviews. Ask for referrals to prior patients. Remember, of course, that no clinic, hospital, or doctor will get perfect reviews. A 4.5 rating or above is a good starting point.

4) It’s wise to use a medical concierge like [Lori Payne](#) in Guadalajara (lori.mymedicalconcierge@gmail.com) to liaise between you and the care provider. Concierges can book flights and appointments, check on passport and visa details, arrange lodging, and transportation, provide translation services, and more.

5) If you’ll be going under general anesthesia, strongly consider having work done in a top-quality hospital rather than a clinic. If complications arise, you’ll have emergency personnel and an ICU at hand.

6) **Whatever you do, don’t base your choice on price alone.** Cheaper is not always best. This is the time to pay for expertise and experience.

7) Consider how you’ll handle follow-up care once you’re home. Alert your primary care physician about your plans and consider connecting them with your international doctor to discuss your case. Be sure your international doctor offers follow-up communication and can recommend medications or make referrals if there’s an issue.

8) Plan your trip as far ahead as you can. Just as at home, the best overseas doctors have busy schedules, so give them plenty of time to work you in. Plus, the farther out you buy your airfare, the lower it will be. Choose a flexible fare that allows changes if necessary. For lowest costs overall, plan your visit during the low tourism season.

9) Once you’re on site, be patient and tolerant of cultural differences. It’s respectful in many cultures, for example, to engage in personal chit-chat and small talk before getting down to business.

10) Flying after major surgery can be dangerous, so allow recovery time. Shorter flights are better. The U.S. Centers for Disease Control (CDC) provides medical tourism advice [here](#). ■

For over two decades, I've been traveling light and fast. I'm an international real estate investor. I put my boots on the ground all over the world... or toes in the sand, depending on where I am. Go forth. Find opportunity. That's my mission, and that of my team of scouts.

Why?

Because I believe buying quality real estate in fast-growing locations, for less than what others pay, is the best way to make money.

I've found many good reasons to invest in real estate internationally. For one thing, real estate is the most effective inflation hedge there is.

It's ideal for diversifying too.

Diversifying, protecting your wealth, owning incredible properties in beautiful places... these are great reasons to consider property overseas.

Moments of big transformation are taking places overseas... and this is where fortunes, large and small, are made.

I'm talking about exceptional changes that happen so infrequently in your backyard you might never even see one. Once in a lifetime events, seismic social shifts...

Let me give you some examples of what I mean that you might recognize from America's past...

The Florida real estate boom of the roaring 1920s was brought about largely because of a relatively new invention—the automobile—which brought a surge of vacationers on new roads. Wise investors cleaned up by getting in early... ahead of the tourist crowds.

This was mirrored across the U.S. as suburbs grew thanks to Henry Ford's affordable cars and Americans' increasing wealth.

The GI Bill in the 1940s put money in the pockets of millions of Americans to buy homes... and that money was transferred to the savvy investors who put investments into huge new suburbs.

The interstate highway system beginning in the 1950s was the largest public works in history and turned thousands of acres of cheap agricultural land into valuable commercial and residential land.

Without a time machine, we can't hope to profit from the booms of the past.

“With a global view, there's opportunity... everywhere.”



With today's tech, you can invest in real estate close to home... or as far as Chiang Mai, Thailand.

The No. 1 Reason to Own Property Overseas

Ronan McMahon

But we can learn from them... and then go and find today's big transformations, wherever they may be.

When you take a global view, you see these sorts of major “once in a generation” transformations regularly.

If we look only to our own hometowns, or our own countries, then we may never have the chance to invest ahead of a big trend or development set to drive spectacular profits.

I'm not saying you need to be a total pioneer, learn a foreign language, or do wild land deals in some jungle. There are winners and losers from such major transformations.

It's critical to buy at the right time. To lock down the right kind of real estate... at the right price.

I like to wait until the momentum is clearly there, until the road is built, the airport is getting flights.

I want to see the demand for myself... to identify big transformations across the world. Billion-dollar investments in airports, highways, and other infrastructure. Burgeoning middle classes.

The bigger the transformation, the bigger the opportunities for investors.

This is about billions of dollars poured into opening up new areas of virgin land—turning fishing villages into beachfront cities in a matter of a few decades.

Or millions of people becoming work-from-anywhere professionals, taking their jobs with them to the world's most desirable destinations and driving demand up just as supply gets thoroughly squeezed.

Whether hacking through jungle or arriving exhausted on a deserted beach after an arduous dirt-road adventure, I've made it my business to be in the right places at the right time. I've pounded pavements from Chiang Mai to Cancun, Cabo to the Costa del Sol...

Location, location, location—you need to drill down and find real estate that will be in biggest demand and is protected from oversupply competition.

And, finally, to lock in the most spectacular gains, you then need to buy at a low, low price.

That's the key benefit of being a member of *Real Estate Trend Alert*. Members of

my *Real Estate Trend Alert* and I have made spectacular gains by doing this. It's at the core of what we do.

As a boy, I was bored in school but for two subjects: geography and economics. I was fascinated by travel and foreign places, and always sat up to hear news of world events.

I'm grateful and glad, for this interest in the world meant that even early in my investing career I was comfortable looking beyond my borders for opportunity.

Just a few years before the 2008 crisis, I sold some of my property in Ireland.

Values had risen to a level that made no sense to me. In just one decade, between 1997 and 2007, prices for new houses increased by more than 200%.

(No, that's not a misplaced zero—that 200% figure is correct.)

Already-built homes sold for even more.

The increase was a whopping 280%.

I made a killing and invested the profits in Panama, where there was a major transformation underway. And, as I've said before, my friends and family thought I was crazy investing overseas.

But by doing so, not only did I protect my gains... I increased them. I made a profit of over \$72,000 on a property in Panama City.

Today, and for a long time now, it's been difficult to see much sustainable upside in most real estate markets in North America.

Most U.S. and Canadian markets are highly leveraged and expensive relative to incomes, very susceptible to interest rates rising... or employment falling.

I've watched over the last few years as "little guy" property investment and speculation has come back in vogue. News articles and hundreds of blogs cover investing in Atlanta or Austin. Television shows feature baristas or graphic designers turned house flippers.

I see real estate investors struggling to make the numbers work in America. Increasingly, folks are looking outside of their home states.

That's smart, and also a lot easier than it would have been a decade ago.

Today, with the internet and other technological advances, investing long-distance from the comfort of home is easier than ever. The internet is itself a massive transformational event.

And it means you can buy, manage, and market a property in another state or country in a way that was inconceivable before.

Whether you live in Ohio or California, you can invest in Florida or Mexico's Riviera Maya.

It's as easy as if not easier to get to the Riviera Maya—a highly internationalized place with hundreds of direct flights from U.S. and Canadian cities... and millions of

potential renters pouring in through Cancun airport to spend time on the 80-mile stretch of Caribbean coast.

Sure, it's in a different country, but that doesn't mean you can't safely buy a property there and make a lot of money.

Plus, it means you own and can enjoy a luxury property in the Caribbean.

And here's a key thing to understand about internationalized destinations like the Riviera Maya. You're now essentially renting or selling to the same market you would be in the U.S. R

emote work now means millions of people are free to relocate to desirable international destinations and they are doing so in droves.

These are people who will want your real estate and who are willing to pay

a lot more for it than you did... assuming you get it at the right price. It's likely your guests will be from Ohio or California...

The railroads made successes of towns along their tracks. The interstate highway system turned backwaters into boomtowns. The car made the growth of suburbia possible.

When technology changes where we can live or do business, it changes the rules of the property market.

I'm not a speculative guy. I'm more often accused of being too risk-averse and conservative in my investments. I only like deals that—even if things don't work out how I think they will—will still allow me to do OK.

And the best way I know how to find those deals?

Ahead of big transformations.

Get the right real estate deal positioned ahead of growing demand. Because if you add supply constraints on top of that... it's a formula for values to soar. ■

“There’s not much upside in domestic real estate.”



In next month's column, you'll read about the next hot place on the Mayan Riviera...



Ronan McMahon is *IL's* international real estate expert. 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 below-market pricing.



San Miguel de Allende is host to a number of dance venues where you can practice your moves.

The Exercise That Staves Off Dementia and Alzheimer's

Ann Kuffner

As retirees, many of us fret that we might one day succumb to dementia or [Alzheimer's](#). No one wants to become dependent on others during their golden years.

Fortunately, dancing increases cognitive acuity in all age groups. The *New England Journal of Medicine* published the results of a 21-year study of senior citizens, aged 75 to 85. The researchers discovered that the only physical exercise that provided protection from both dementia and Alzheimer's was... dancing. Frequent dancing, whether partnered or solo, provided a 76% risk reduction!

As we age, our brain cells die... brain synapses weaken... we start forgetting friends' names... and when a single neural connection to a name fades, we lose access to it. But dancing, as a physical and social activity, helps our brains develop neural plasticity.

From Zumba to the Foxtrot in San Miguel de Allende, Mexico

When my husband Mike and I moved to Belize, I assumed we'd be able to regularly dance the salsa and the swing. But we didn't find consistent options

to learn and practice various styles of dancing. So we focused on yoga, scuba diving, snorkeling, swimming, and walking... and occasionally, dancing barefoot on the beach to live rock and roll bands!

Then, on our first trip to San Miguel de Allende in central Mexico, we noticed an Arthur Murray dance studio. We were delighted to find an open, spacious ballroom with a professional wood dance floor, a type of floor that is easy on our aging joints.

After that, I was sold on San Miguel.

"Frequent dancing provided a 76% risk reduction."



Finding an Active Community

When we first moved, I joined a Zumba aerobics class in Parque Juárez on Saturday mornings. It's held outdoors on an athletic court, surrounded by towering trees and lush gardens.

Cesar, the energetic teacher, makes it fun. No partner is needed, and all kinds of people of different ages, sizes, and skill levels—locals and expats alike—attend this class. Some of the fellows who attend are in their 70s and 80s... it always tickles me to watch the senior guys having a blast in the Zumba class. No one cares if you flub or modify the steps.

But if that's not for you, there are many other dance options to choose from...

Boogie to the Beat of Your Own Drum

In addition to group Zumba classes, my husband Mike and I began a series of classes to learn the most popular Latin dances. Now, we're comfortable dancing the salsa, cumbia, rumba, cha-cha, and bachata, and we're working on the more traditional ballroom dances: the fox trot, waltz, and tango.

In doing so, we've developed a wonderful social network of dance friends. We go out for dinner and dancing regularly as a group. And while I never expected to be performing in dance

shows at this point in life, that's exactly what we're now doing. Sometimes Mike and I perform together, while other times we perform with our dance instructors.

You don't need to be an accomplished dancer to benefit from dancing.

We have friends who love to dance but boogie to live bands... and to the beat of their own drummer. After all, as retirees, we've earned the right to be free spirits.

One caveat: ask your doctor if you have any concerns about a dance regime. For retirees who have serious joint issues, dancing may not be optimal. But for those who have osteoarthritis but are able to walk, exercise that strengthens the leg muscles can protect the joints. ■

DANCE YOURSELF HEALTHY IN SAN MIGUEL DE ALLENDE, MEXICO

If you visit or move to San Miguel, here are some places to get down. Venues and live band times change often, so always check with the venue ahead of time. Most places don't charge for live music and dancing, but some offer a class first for a nominal fee.

[Zandunga](#)

When: Sunday afternoons from 1 to 5 p.m.
Where: Gorgeous open-air country setting on the road to Jalpa, a 20-minute drive from San Miguel
What: Two live bands perform. The first, from 1–3 p.m., plays salsa, Latin, and swing music. The second band plays dance music from 3:30–5:30 p.m.
Cost: Cost varies. Usually \$40/person for live music and dinner

[Trina Cantina](#)

When: Thursday and Saturday at 7:30 p.m.
Where: Stirling Dickinson 23, Colonia San Antonio

What: Live bands play rock and roll on Thursdays, salsa on Saturdays.
Cost: Free

Centanni Restaurant

When: Thursday and Saturday nights after 9 p.m.
Where: Canal 34, Zona Centro
What: Latin bands perform salsa music
Cost: Free music and dancing, Food and drinks offered.

[Baradero Bar](#)

When: Varies
Where: Corner of Cuadrante and Jesús
What: Cuban bands perform salsa music
Cost: Varies

[La Choperia Restaurant/Sports Bar](#)

When: Saturdays 10 p.m., occasionally Thursdays at 9 p.m.
Where: Calle Conde de la Canal 21, Centro
What: Live bands and DJs play salsa and rock music.
Cost: Varies

[Arthur Murray of San Miguel de Allende](#)

When: Varies
Where: Carretera a Querétaro, 3.5 miles from San Miguel
What: This professional dance studio offers Latin and ballroom dance classes on a spacious wooden dance floor. Dinner is followed by a class, then partners ballroom dance to pre-recorded music.
Cost: \$25–30 for dinner, class, and open dancing.

[Jewish Community Center](#)

When: Tuesdays from 3 to 4:30 p.m.
Where: Jewish Community Center, Calle-jón De Las Moras 47, Colonia Allende
What: International folk dancing classes offered in high season (Jan–April).
Cost: \$6

[Hotel Casa Don Quijote](#)

When: Tuesday from 6 to 9 p.m.
Where: CallePila Seca 55, Colonia San Antonio
What: Partners dance the Argentine tango
Cost: \$5 for Milonga dance, minimum drink requirement

[El Sindicato Centro Cultural Comunitario](#)

When: Friday at 6 and 7:30 p.m.
Where: Recreo 4, Zona Centro
What: Argentine Tango dance classes are held on Fridays. The Centro also offers cultural events, live concerts, and a variety of dance classes during the week.
Cost: Varies.

[Mama Mia Restaurante-Bar](#)

When: Friday and Saturday at 11 p.m.
Where: Calle del Dr. Ignacio Hernandez Macias 91, Centro
What: A younger crowd dances to modern and Latin music.
Cost: Cover varies



"I never expected to be performing in dance shows at this point in life," says our writer, above.

Four years into slow traveling with my wife Kathleen, I ran into the question that many slow travelers face: Where could we *stay* long-term?

In our case, long term means more than 90 days. The 27 European countries within the Schengen Zone—including those that we best like to spend time in—kick out tourists after three months.

This was bad news for us. Kat and I, as travel writers, were never looking to “settle down”... but as we crossed into our 70s, we realized that carrying backpacks, schlepping through airports, and climbing stairs and hills might soon become untenable.

After spending several months of time, many thousands of dollars, and a lot of mental anguish, we recognized that getting citizenship in any country was cumbersome. The process of FBI background checks, translating documents, and having everything specially notarized or “apostilled,” was a bureaucratic nightmare.

While we needed a home base... it would have to be outside of the Schengen Zone.

That’s when we landed on [Albania](#).

Albania boasts the coastline of Italy, the greenery of Ireland, and the affordability of Portugal. But unlike those countries, Albania isn’t part of the European Union, nor the Schengen Zone... and it offers a one-year visa for Americans.

The Albanians created this extended stay back in the early ’90s as a “thank you” for American protection during the Kosovo/Bosnian Wars.

Now, it’s a bonus for American expats.

In Albania, to “reset” a visa, you have to leave the country for 90 days. That means you can enter Albania on January 1, stay until December 31, then leave for, say, Greece or Italy for 90 days. Once you return, the clock is reset and you can stay another year.

There is an option for temporary legal residency, which gives access to the public healthcare system... but because we’re avid travelers, and the process is known to be tedious, we decided the yearlong visa was the easier path forward. Aside from access to social and medical services, there are few benefits to residency aside from being able to open a bank account.

We looked at the pros and cons of going through the residency application process, but decided there was no tangible



Coastal Albania enjoys 300 days of sunshine... Saranda's city port, above, overlooks the Ionian Sea.

Italy's Coastline, Ireland's Greenery, Portugal's Low Costs

Norm Bour

benefit for us. Even without residency, a foreigner can still buy real estate here.

Saranda

Of the 37 countries Kat and I visited during our years on the road, Albania was the most affordable. But we had other items on the wish list, too: proximity to other European countries, a vibrant expat community, and good healthcare, for starters.

We began by scouting Facebook groups a few months ahead of our scheduled move. Like a fly on the wall, I got a sense of real estate, favorite eateries, and local events. I found that **Saranda's** two expat Facebook groups—which you can find [here](#) and [here](#)—were particularly active... and chock full of fellow Americans.

Saranda, population 20,000, is only a few dozen miles away from Greece, and Italy is just across the Ionian Sea. Historic **Butrint**, just 30 minutes south, is a nearby UNESCO World Heritage site (Albania's first), and was once a pivotal stop along trade routes for several differ-

ent civilizations.

The Greeks, Romans, Ottomans, and Venetians all left their marks on Butrint, and the 37 square miles of grounds is lovely to hike, enjoy a leisurely lunch, and explore the fresh and saltwater marshlands, all the while marveling at the waterfowl in the area.

Along the way you will pass through the resort town of [Ksamil](#)... and 30 minutes in another direction is the **Blue Eye**, a natural spring that spouts out the most stunning turquoise water!

Once we found our two-bedroom rental unit, which boasted an incredible ocean view of the Greek isle of Corfu, we were decided. Our unit is a ten-minute walk from anywhere in town... making the location convenient to boot.

The kicker: it costs only \$500 per month.

Rentals are abundant, and you can still buy a property in Saranda for around \$100k. In speaking with many realtors, they confirmed that ocean-view properties like ours are the most desirable, and

“Even without residency, you can buy real estate here.”

almost all of them are condominiums. Finding a detached single family home, the holy grail of most Americans, is not likely... but the good news is that condo association fees are just a few hundred dollars a year!

Summer rental prices *do* increase significantly, as Saranda's a magnet for tourists. But in the off season? You can live large on very little... keeping in mind that the off season is quite slow. Not ghost town slow, but the majority of restaurants are closed through the winter months. (That said, I'm always able to snag a breakfast *byrek*, a Balkan pastry with spinach, meat, and cheese, for about \$1.)

Even as Southern Californians, we found the winter temps very tolerable with just a few days in the low 40s and little rain. Corfu, we learned, protects Saranda's coastline from cold winds... giving southern Albania some of the nicest winter weather in Europe.

The expat community is a wonderful gateway to any new city, and the one in Saranda is better than most. We found the local restaurant was an expat hub, and we joined the local hiking group, too. Every week we expanded our circle of friends.

And we found Sarandans to be honest and friendly, too.

MEDICAL COSTS ON THE ROAD

As nomads, we're often asked about medical expenses. In 50-plus months on the road, we've needed medical service a few times... including visits to two hospitals.

Our first hospital visit, in Portugal, came to \$105, while the other, in Thailand, came to \$250. Both visits included ambulance pickups. By comparison, a

U.S. ambulance costs about \$1,000 out of pocket, while an emergency room visit will rack up a bill in the mid-\$2000s.

Most travelers' insurance will cover emergency treatments, but exclude tests and dental services. In Saranda, we've had full workups—including blood tests and ultrasounds—for \$50 out of pocket. And a dental cleaning was just \$20.

On one occasion, I didn't bring enough Albanian currency to pay for our dinner out... and the restaurant didn't accept credit cards. I asked what we could do.

"It's no problem," said the waiter, "just come by tomorrow or the next day to pay the bill." And that's what we did!

When Kat ran into the same problem while grocery shopping, she was told the same.

Many Balkan countries, and especially Albania, abide by the code of "Besa," which means "faith" or "oath" to honor your promise. Balkans take their integrity and respect for each other—and visitors—to a whole new level.

If we were lost and could not find our way, locals would walk us to our destination... with nothing expected in return. We felt safer walking home at night than we did in many U.S. towns.

And just before we were getting ready to leave town last May, my Albanian friend Adi asked me to coffee.

The reason? He wanted to give us a curated list of his recommended locales while we explored the rest of the country. "I want to show you the best places to visit," he told us, "in my country."

It was Albania's beauty and affordability that first attracted us... but it's the Albanians who now help us call this place home. ■

ROAD TRIPPING THE ALBANIAN RIVIERA

Until 1991, personal vehicles were outlawed in Albania. Though the country is making notable efforts to improve harbors, airports (most Albanian cities have one now), and highways, intrastate roads are still limited... and trains are next to nonexistent.

But that didn't deter us. When we needed to get new passports, we decided to roadtrip to the capital city of **Tirana**. The coastal drive from Saranda to Tirana was five hours, and though the trip was intended to be business, it quickly turned to pleasure.

We passed diamond-in-the-rough beach cities like **Himara**, a popular getaway for German and French vacationers, before reaching Llogora Pass. Halfway between Saranda and Tirana, Llogora Pass is a one-lane mountain pass where tight corners open into wide,

well-paved straightaways with jaw-dropping views of steep mountains and open water. We agreed: it was one of the best roads we'd ever driven.

Just north of the pass lies **Vlora**, a seaside city of 100,000. Its size offers amenities that Saranda does not, including movie theaters, malls, and more robust medical facilities. Vlora marks the beginning of the Albanian Riviera... where the Ionian and Adriatic Seas meet each other. It's popular among expats, and we could see why at a glance.

In **Tirana** we were able to get our passports renewed in a mere two weeks through the U.S. embassy, and the 280 km bus ride took just under five hours and cost us \$17.

Tirana is in the middle of the country, located between the port city of Durrës in the west, and the North Macedonian border in the east. Tiranan architecture is modern, and the contemporary skyline is growing. With a

population of half a million, it's Albania's largest city... and one of the most youthful of the Balkan countries.

While many Balkan countries are losing young professionals to emigration, Tirana is holding its own... a quarter of the residents are between 15 and 21 years old.

In May we left Albania to start another chapter of our nomadic life. We picked up a motorcycle in Romania (third time), and spent three months exploring the northern Balkan countries. From Slovenia south to Bosnia, we covered 3600 miles. Our next step will be a big one—a repositioning cruise from Hawaii to Australia and the Far East, with one primary goal: to see if there is anywhere "over there," that engages us more than the Balkans—and Albania—as a place to stay long-term.

But we know we can always return "home" to Albania to take a break... and reset our clocks.



Iconic Irish and U.K. golf courses—including the Old Course at St Andrews—can come at a discount.

Play Off Season and Save Big in the Holy Land of Golf

Jeff D. Opdyke

Alight, spitting rain welcomed my arrival. The sky above: gray and angry. From the other side of a wall of grassy dunes, a biting wind stormed ashore from the North Atlantic, promising a nasty, wet, and all-around miserable day.

Yet, in the time needed to jot those words into my notebook, the rain disappeared. Sunbeams streamed through clouds. The wind still nipped at me, rippling my jacket... but, hey, that's what you put up with when you're golfing in Northern Ireland in early spring.

Among hardcore golfers, Britain and Ireland are the holy land: the birthplace of the game they love to hate... or, maybe, hate to love. This is where you'll find true "links" courses shaped primarily by nature and undulating coastal dunes... the world's oldest style of golf.

For many, landing a tee time at some of the U.K. and Ireland's most prestigious courses is a bucket list achievement... though one that's not terribly easy to accomplish.

In high season—late spring, summer, and fall—the demand is so great that tee times are booked years in advance. Then, there are the astronomical green fees—

£475 (\$605) at Scotland's **Turnberry Ailsa** course... £325 (\$415) at Northern Ireland's **Royal County Down** and Scotland's **Muirfield**... and £295 (\$375) for the **St Andrews Old Course**.

There is, however, another time of year to consider: off-season.

Although the weather during these months can be as much of an obstacle as an island green surrounded by water, off-season golf has its benefits—namely wider tee-time availability and greens fees that can be less than half the cost of high season.

So, if you're willing to gamble with Mother Nature, then you might just get a once-in-a-lifetime experience at a truly elite course for a fraction of the usual price... as I learned earlier this year in Ireland.

Golfing Amid the Dunes

This past spring, I jetted off to the Emerald Isle to investigate off-season golf at a couple of the island's most revered courses: **Royal Portrush**, in the far north of Northern Ireland, and **The K Club**, about 40

minutes outside of Dublin in the Republic of Ireland.

The courses are much quieter and more relaxed this time of year. While you won't necessarily have the place to yourself, on many days you'll have only a handful of local members sharing the course with you.

You'll also find hotels easier to come by... and at much cheaper costs. Local restaurants and pubs aren't nearly as packed. And despite the frequent wet and windy weather, you'll also luck into days that are bright and sunny... if still cool and breezy. Perfectly pleasant weather for a round of golf.

I started my journey at [Royal Portrush](#), along the northern coast of County Antrim. The site is flat-out gorgeous, draped across an undulating landscape in a way that almost hides the two golf courses snaking between the rolling dunes.

This is a setting designed to test the finest golfers on the planet. Though even the most amateur golfer is welcome, the course and the weather can challenge even the best... but it's all for the love of the game.

Royal Portrush's renowned Dunluce Links course hosted the British Open Championship in 2019 and is due to host again in 2025. This prestige is a major draw for golfers from across the pond.

"Americans are our primary off-season visitors—probably 80%," explained Charlene Reid, a senior assistant and PGA professional at Royal Portrush. "Americans come to look for long-lost Irish ancestors,"

she joked, "and make a golf trip out of it."

Given the coastal location, the weather at Royal Portrush can be temperamental... even by Irish standards. On the day I visited, the thermometer registered a chilly 42 degrees

Fahrenheit, made worse by the damp ocean wind. But a week earlier, Charlene told me the temperature climbed into the low 60s and sunlight bathed the course most of the week.

That said, wet weather need not be a deterrent. "Links courses are atop sand, so we have great natural drainage," Charlene said. "That keeps the course drier on wet days. It's always firm underfoot."

Another factor to consider with off-season golf is that the courses are set up

"For \$265, you'll get a round and a room at the K Club."

differently. At Royal Portrush, the greens are off-limits. Instead, players play to a “frost green,” which is “literally a hole in the fairway with a pin in it,” Charlene explained.

Similarly, from December to March, golfers must play off astroturf mats on the fairway and the rough to protect the grass—a common requirement at many top courses during the off-season.

These conditions also help explain why the green fees plummet so dramatically. Royal Portrush offers a great price: just £40 (\$50) to play the Valley Links course from November/December through March. That compares to £120 (\$150) in the high season.

The championship Dunluce Links, meanwhile, drops to £150 (\$190) from at least £295 (\$375) in high season, though Royal Portrush is not yet certain it will offer off-season golf at the course next year. Since it’s hosting the 2025 British Open, administrators told me they might allow the course to rest.

If you do go, heed these words: You’ll want to rent a car from either Dublin or Belfast so that you can tool around the area and take in its fabulous scenery, including the iconic Giant’s Causeway basalt columns. Just be aware that parking in the little town of Portrush can be so challenging that you’d gladly trade an eagle for a quadruple bogey just to find a convenient spot.

South to “Ireland’s Augusta”

The day after visiting Portrush, I made the three-hour journey south to sample something from the other end of the golfing spectrum.

[The K Club](#) in County Kildare is an entirely different experience to the wild and windy dunes of Royal Portrush. This is a golf resort, replete with a five-star hotel and restaurant overlooking two Arnold Palmer-designed courses—the Palmer South inland links course, and the Palmer North championship course that hosted the 2006 Ryder Cup.

Everything at this two-century-old, 550-acre estate conveys elegance and sophistication. The courses, in particular, are immaculate, with mature trees and flowering bushes backstopping pristine greens. It’s as though someone attempted to recreate Augusta, Georgia on Irish soil.

The morning I visited The K Club, a leaden sky threatened rain, and the wind whipped the flags on the greens. But by the

A GUIDE TO OFF-SEASON GOLF

Courses have not established a universal definition for when off-season golf happens, though November to March/April tends to be the time frame.

Also note that not all courses offer off-season golf. Some close in the off-season to allow the course to rest, or for maintenance and repairs. Others that are open might allow only members to play during those months.

At [Royal County Down](#), a Northern Ireland course that’s been ranked the very best on the island, off-season typically runs from November right through April. Meanwhile, the legendary [Muirfield](#) course outside Edinburgh, Scotland—which has hosted the British Open 16 times—offers off-season golf only in November and December.

So, you’ll want to check the website of each course you’re interested in playing to determine if off-season tee times are available, and if they’re available to visitors.

The amount you’ll save on green fees also varies considerably, but usually falls somewhere in the 40% to 60% range. Royal County Down’s green fees drop as low as £150 (\$193) from November to February, and £195 (\$250) in April, which (hint, hint) is historically Ireland’s driest month. That’s a huge saving on the

high-season fees: £325 (\$415) from May to September.

At Muirfield, you’ll pay £125 (\$160) per round in the off-season, well below high-season rates of £325 (\$415).

From December through February, [St Andrews](#) has an off-season package for £195 (\$250) offering three rounds of golf on three courses over three consecutive days. That includes the Old Course, the birthplace of golf some 600 years ago. (In November and March, the fee rises to £215 for the same package.) In high season, green fees for a course will run you £295 (\$375).

When it comes to booking: the sooner, the better. The more prestigious the course, the longer the lead time.

At The K Club, you can often find off-season tee times available just a month or two in advance. But Royal Portrush off-season tee times fill up about a year ahead of time. Same with St Andrews, Royal County Down, and many others.

Finally, be aware that while daylight runs from about 5 a.m. to 11 p.m. during summer in Ireland and the U.K., off-season daylight hours can be as short as 8:30 a.m. to about 4 or 5 p.m., so be prepared to tee off before lunchtime if you want to play a full round.

time I left, the wind had retreated and blue skies had erased the clouds. The course shimmered with that luminous green that is quintessentially Ireland.

My strategy for dealing with this unpredictable weather: wear layers—a shirt, thin jacket, and a rain shell—and pull them on and off as needed.

Conor Russell, The K Club’s director of golf, shared another tip for off-season golfers: pack some of those chemical-induced handwarmers for keeping your hands warm, and “for slipping into your shoes too,” he said.

Despite the damp conditions during my visit, the course was firm and surprisingly dry. Last year, the club stripped and resurfaced all 18 Palmer North fairways to return to a base of sand that “makes the course more playable on the off-season,” Conor explained.

At The K Club, off-season rates between November and March are €130 (\$145) vs. €225 (\$250) during high season. Alternatively, you can opt for a “Stay and Play” package that, for about €240 (\$265), gets you a round of golf and a room at the resort.

If you visit, look for the plaque in the ground on Palmer North’s par five 16th memorializing Rory McIlroy’s spectacular approach to the pin during the 2016 Irish Open, which earned the Northern Irish golfer the championship title and European Tour Shot of the Year. It’s one of many small reminders of the caliber of player who visits this sort of venue.

“No matter your level of golf, you really want to play these bucket list courses because they are so iconic and so challenging,” Conor told me. “It’s one of the best golf experiences you can have.” ■

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Roam Like a Viking... From Secret Samsø to the Baltic Sea

Michael Mercado

Denmark is a nation built on islands. A thousand years ago, Vikings needed to be excellent sailors... not only to conquer the world, but to simply keep the island nation linked together.

Nothing has changed since the first century... except that the nation is now efficiently connected by bridge, bus, rail, and ferry—not just wooden boats.

As such, spectacular island nature and lovely ancient villages are just a short trip away from [Copenhagen](#)'s city center... and many visitors overlook them.

Bornholm Island and Svaneke

Lying off the coast of Sweden in the Baltic Sea, beautiful **Bornholm Island** is a favorite getaway destination for Danes and tourists from all over Northern Europe.

The island has many picturesque fishing villages and little harbors with cafés and restaurants to take some “*hygge*” time in. For the more active adventurers, hiking, rock climbing, fishing, kayaking, and diving to sea wrecks are all possibilities given the vast and varying nature of this island, which ranges from

sheer rock formations left over from the ice age to pine forests, and meadows and the Baltic Sea.

Of special note, especially for history and architectural buffs, is the famous medieval fortress of [Hammershus](#)... the ancient setting of conflicts between Swedes and Danes.

Whoever ruled Hammershus, ruled Bornholm.

One of my favorite little towns in all of Denmark for a weekend escape is located on Bornholm's eastern coast. Called [Svaneke](#), many Danes I know have told me it's Denmark's “most beautiful town”—and it's been named as such by a Danish cultural/historical society.

I'm inclined to agree. The village sits over a quiet harbor surrounded by half-timbered homes, craggy rocks tumbling into the sea, and a lovely main street preserved in time by strict building regulations.

It's a great spot to put alarm clocks away, take time out from your city life, and transition to island time.

There's a good selection of places

to eat and drink in town, including a popular bakery and fish smokery, as well as good eats ranging from classic Danish smørrebrød (buttered open-face sandwiches) to higher-end Scandic-Bistro. Try [Restaurant 1B](#) for a playful and reinvented take on smørrebrød made on dark rye or sourdough bread from the local bakery. (And enjoy the view over the water.)

If going more rustic or planning a picnic on the rocks (or on grass), try the wildly popular [Svaneke Røgeri](#) (Svaneke Smokehouse) with smoked goodies from the sea.

Or pick up some fresh baked goodies at the [town bakery](#).

For a cozy overnight stay, check out [Hotel Siemens Gaard](#). It comes with *hygge*-rooms and a calm, protected inner-garden giving lovely views right over Svaneke Harbor.

You can get to Bornholm in several ways. [Flying](#) from Copenhagen to Bornholm takes about 35 minutes. You can take a seven-hour ferry from Copenhagen, but I recommend traveling to the port in Ystad, Sweden and taking the one-hour [ferry](#) from there. A [bus](#) will get you from Copenhagen to Ystad in about 3½ hours, while a [car](#) takes about three hours.

Kronborg Castle in Helsingør/Elsinore

Probably the world's most famous castle—better known as “Hamlet's Castle”—**Kronborg** is the fortress used as the tragic stage for one of Shakespeare's most famous plays. Built in 1420, the castle is in the wonderfully vibrant town of **Helsingør**, only 45 minutes from Copenhagen by train.

A UNESCO World Heritage Site,

Kronborg served as the main armed gatekeeper of Øresund Sound, where ships entering the Baltic Sea were forced to pay tolls.

There are guided tours offered throughout the day inside the castle, where actors in period dress

explain its history and intrigue. It's an amazing place to step back to a time when royalty ruled the world—often simply by killing each other off.

[Helsingør](#) (also known as [Elsinore](#)) has a wonderful **Old Town** to explore, with many places to eat and drink and astonishingly well-preserved architecture

“Samsø Island is a local secret... but I'll let you in on it.”

dating back to the 15th century. The Old Town's homes, built out of timber set inside brick exteriors painted in colorful pastels, give a vibrant hue to the cobblestones as you walk along them into another time.

For a break and a bite of seafood or steak, try the Scandic-style bistro, [Strejf](#). Or for something more casual and less expensive, check out [Miss Coffee](#), serving good bagel sandwiches, hot coffee, cakes and other sweets. Popular with locals.

Roskilde

This delightful medieval city looming over Roskilde Fjord was the main hub for Viking trade and the capital of Denmark some 1000 years ago. Only 25 minutes away from Copenhagen by train, it's home to one of the most beautiful churches in Europe—[Roskilde Cathedral](#)—complete with a crypt full of Viking royalty dating back to the 15th century.

From the stone tombs beneath the bricks, to the vaulted ceiling soaring above your head, this nearly 800-year-old architectural wonder is a must-see as the first Gothic and Romanesque structure in Scandinavia. (And as another UNESCO World Heritage Site.)

While there, be sure to also visit [The Viking Ship Museum](#), where you'll find five original 11th-century Viking ships, pulled from Roskilde Fjord. The setup allows visitors to get a closer look at the actual vessels Vikings used to rule the seas for over two centuries. There's also a modern shipbuilding facility onsite, where craftsmen rebuild Viking vessels to full scale.

After exploring the cathedral and museum, head to the pedestrian-only street lined with restaurants, cafés, and shops. Grab a reasonably-priced bite at locally run [Lene's Streetfood](#). This food wagon dishes out Danish hot dogs, roast pork sandwiches, meatballs, and burgers. Vegetarian dogs and burgers are offered as well.

Samsø Island

Samsø is a small island set in the middle of the Kattegat Sea—and once a key meeting place for Vikings due to its central location in between Denmark's main land masses and islands. This is a local "secret" and mostly unknown to foreigners. (Its popularity



among Danes likely gives Bornholm a run for its money.)

At only 28 kilometers long from its north to south end, Samsø's a great island to explore by foot or on bike. It has a serene feel... and a wild one.

You'll be surrounded by sheep and spectacular nature that changes daily, given its location in the middle of the unpredictable Kattegat Sea.

One of the coolest things nature provides for Samsø residents is a nearly 100% carbon-free footprint, where wind, biomass, and electricity provide the [island's power needs](#).

Samsø's also known for its gorgeous-tasting Danish new potatoes, as well as its strong community spirit, showcased in wonderful little artistic enclaves populated by artists who settled on the island. Check out the towns of [Ballen](#), [Besser](#), and [Nordby](#) for window shopping:

For unique eats, try out [Søster Sidevind](#) (Sister Sidewind) in Besser for lunch with smoked salmon that melts on your tongue—and might be the best salmon you'll ever taste. Afterward, shop for knick-knacks in the little store where handcrafted goods like glassware and Christmas ornaments made by locals are

available, along with treats like Samsø jam, apple cider, and snaps.

Given its popularity with Danes, it's wise to book well in advance—or off-season—for an overnight stay. Try the [Ballen Badehotel](#) (The Ballen Bathing Hotel) for a uniquely Danish experience of putting visitors inside a super cozy,

waterfront hotel to take in the health benefits of land, sea, and air.

[Other accommodations](#) on Samsø are also available, ranging from apartments to B&Bs and summer cottages.

It's surprisingly easy to get to Samsø without a car. In 1½ hours, [a train](#) from Copenhagen drops you off a few hundred yards from the ferry terminal at Kalundborg; the [ferry crossing](#) takes about 1½ hours.

Once there, you can [rent a bike](#) or call for [a bus-van service](#) to come pick you up and drop you off. (Be sure to call two hours in advance to book the service.)

If you [rent a car](#), watch out for sheep and other animals while driving on the island's roads! ■

Editor's Note: Michael wrote about living in Denmark in our last issue. Read about his experience [here](#).

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