

INTERNATIONAL LIVING

SINCE 1979

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REAL ESTATE INDEX**

From Gumdrops to Snowshoes: Creating Legendary Family Holidays



There's a Christmas tradition so popular at our family gatherings, even the grandchildren will look up from their Legos to witness it.

Each year, my siblings and I gift each other items inspired by whatever materials we can find lying on a beach, or in an attic, or discarded in a Walmart parking lot (for example, a tire-dented crown presented in a velvet lined pizza box, or headphones studded with petrified gumdrops.)

It all began on a family Christmas trip to the Caribbean...

Trapped together on a small, internet-free sailing vessel, hopping from tiny island to tiny island, we began scavenging the beaches and Creole markets for entertainment, finding grotesquely-shaped shells and bits of flotsam to mold and glue into voodoo-style amulets, wrapped in banana leaves and tied with seaweed bows.

Every Christmas, we talk about how we wish we'd kept those first gag gifts—more memorable than anything we've glued together since. But more than that, we remember the gift of the experience—of a holiday shared in good company, in

interesting places.

With that spirit in mind, your December issue is full of family adventures and travel ideas... like KK Stuart's tour of Germany's fairytale Christmas markets... Jon Sumple's journey to Ireland in search of his ancestors... Greg Goodmacher's snowshoeing safari in Japan (I'm booking my ticket)... and Seán Keenan's disarming guide to the real treasures of Tuscany, and what the Insta-obsessed tourists are missing.

And that's not all...

We've got Ronan McMahon's inside look at the best places in the world to buy real estate in 2024. I'm pressed to think of a better Christmas gift than a condo in Cabo, except maybe a villa in the exquisite Portuguese town that comes in at No. 2...

Stephanie Reed

Stephanie Reed, Editor-in-Chief

P.S. If you don't have a dusty basement to scour for gifts this year, turn to page 4, where Kristin Wilson offers inspired ideas for travel worshippers.

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TECH TIPS

Get This App for Affordable International Flights

An advantage to living in Greece is the relatively short flights to other countries with unique cultures.

On short notice last November, I decided to visit my daughter and two grandchildren in London. I was born and raised in Australia, but live in Syros, Greece. Easy access to the rest of Europe was one of the main reasons I moved.

My first step when planning travel is to bring up the **Skyscanner** app on my phone. I punch in Athens and my destination airport. My recent flight from Athens to London's Luton airport on WIZZ Air was available for just €47 one-way.

I'd bought an open-jaw flight to be able to take my Austrian friends up on their offer to host me in Vienna afterward. So again in London, I pulled up the Skyscanner app... and found an EasyJet flight from Luton to Vienna, with a stopover in Poland, for €55.

After a week in Vienna, I booked the return leg of my trip with Austrian Airlines for €45. Those three flights cost a grand total of €147.

Download the Skyscanner app or visit the [website](#). Skyscanner offers round-trip, one-way, or multi-city options, plus a search engine for hotel deals. (And yes, it's free to use.) —Gavin Woodward



Skyscanner helped this writer nab a last-minute trip from London to Vienna for €55.



Hierve el Agua in Oaxaca offers natural pools, verdant vistas, and rarest of all: petrified waterfalls.

EXPERIENCES

Visit One of the World's Only Petrified Waterfalls

For thousands of years, water has percolated through the porous limestone at **Hierve el Agua** ("boiling water"), Mexico, calcifying over a mountain's edge to create twin petrified waterfalls.

These large white stalactites "flow" over the cliffside, almost reaching the bottom of the narrow, forested valley floor below.

The phenomenon is so rare that it's found in only one other place in the world: Pamukkale, Turkey.

The journey was part of the adventure in my case. My driver took me from the colonial city of Morelia in Oaxaca, past ancient petroglyphs and miles of agave plantations. Forty miles of scrubland and 90 minutes later, I finally arrived at Hierve el Agua.

Though it's a well-known site for locals, tourists are more scant in this isolated region.

The road leads to an easy trail, from which you can reach several natural pools with mineral-rich turquoise waters, two artificial swimming pools, and changing

rooms. One of the man-made pools, resting on a cliff, overlooks distant mountains.

Despite its name suggesting otherwise, the water at Hierve el Agua is cool, making for a delightful respite on a hot, sunny day.

A quick climb up a set of stairs brought me to the star of the show: the larger of the two waterfalls, the *cascada grande*, dropping nearly 200 feet.

For an even better view, you can hike to it. The 1.6 mile trek takes about 40 minutes, but be aware: the path is steep and can be challenging in the heat.

You can visit Hierve el Agua any time of the year. High season is between November and April, when the days are cool.

If you go in the summer, you'll encounter fewer people... but I advise getting an early start to avoid the heat.

Rates vary depending on season, though you should expect to pay no more than a few bucks for entry. Access to swimming pools and changing facilities is included in the fee. —Wendy Justice

CURIOSITIES

Is This Sword the Real-Life Excalibur?

It's one of the world's most famous stories: a young King Arthur drawing the blade Excalibur from stone, marking him as the long-fabled ruler of England.

It's a great tale, but I see your Excalibur and I raise you the real life story of the sword of Saint Galgano.

It's the 12th century. War courses through Italy as city states squabble for power. There are plenty of battles for young knight Galgano Guidotti to fight... and even more war spoils to win.

The legend goes that one day the angel Michael appeared before the knight, demanding he cast aside his earthly belongings and devote his life to God. Galgano scoffed, saying that he'd have an easier time driving his sword through solid rock.

To prove his point, he plunged the blade into a boulder atop a hill outside of Chiusdino... and the weapon cut clean through the rock. Galgano was thus convinced to retreat to a life of religious solitude.

The sword, now housed at the 13th-century [Capella di San Galgano a Montesiepi](#) in Siena, does in fact date back to the 12th century... adding a level of credibility to the tall tale.

Visit the ruins of the Abbey of San Galgano to see where the sword was once buried before heading to the chapel



The real-life Excalibur inspired an abbey... and you can still find its ruins in Siena.

to see it in the flesh. Fair warning: You won't be able to do your best King Arthur impression, as the sword and stone are now encased in glass.

But that might be for the best, as the sword isn't the only historical relic on site. Also on display are a pair of mummified hands, rumored to be that of a would-be thief who once tried to steal the blade.

—John Wallace

OPPORTUNITIES

Star in Reality TV Show *Irish Dream Home*

Good news for Americans looking to start anew in the Emerald Isle...

[Big Mountain Productions](#), based in the UK and Ireland, specializes in unscripted content ranging from *Genealogy Roadshow* to *Extreme Makeover* to *Wild Ireland*. Now, the company seeks American couples or families who are planning to move to Ireland and renovate a historic property... and would like to have their journey documented on *Irish Dream Home*.

Says Julie Carr of Big Mountain, "We're looking for young and young-at-heart adventurous families who want to follow their dream of buying and renovating their very own fairytale home in Ireland."

The company seeks interesting and/or challenging renovation builds, from period houses to castles.

A US network is already looking at *Irish Dream Home*. If you have an Irish home and think you'd fit the bill, email [Ms. Carr](#). —Megan Ritchie



AROUND THE WORLD IN STOCKING STUFFERS

Kristin Wilson

Add international flair to your holiday festivities this year by stuffing your loved ones' stockings with surprises from distant cultures. The following are gift ideas from some of my favorite countries:

France: Delight the francophile in your life by gifting a travel-sized bottle of cologne, perfume, or French soap. Peruse Provençal scents from rose to lavender to verbenas at [Pré de Provence](#).

Italy: Consider gifting uniquely shaped pasta, artisanal olive oil, or torrone, the traditional Italian Christmas nougat made from egg whites, honey, and toasted nuts. Find authentic Italian treats at [Eataly](#)... or, for a more elevated gift, pick up some Venetian [glass jewelry](#).

Japan: With patterned origami paper and step-by-step instructions, you can fold your way to zen with this [beginner kit](#). Or, swap your usual Christmas treats for a snack box of Japanese desserts and green tea sets, available at [Sakura](#).

Mexico: Seek out handcrafted Talavera pottery, spicy salsas, or embroidered textiles, such as handwoven bracelets or pouches, on [Etsy](#). This margarita [cocktail kit](#) on Etsy is also sure to be a winner.

Peru: Add a touch of Andean culture to your wardrobe with artisan-made alpaca fiber socks, beanies, scarves, and more at [Campo Alpaca](#). The best part: your purchase will help support a scholarship program for girls in Cusco.

Sweden: Browse Swedish chocolates and create your own snack box online at [Swedish Candy Store](#). Don't forget to include a few varieties of *Knäckebröd*, a crispy bread made from rye flour.

Turkey: Indulge in [Turkish saffron](#), prized for its anti-inflammatory properties and versatility in savory and sweet dishes alike. Harvested by hand in the Safranbolu district of Turkey, it's one of the most expensive spices in the world... but affordable in small, stocking stuffer-size quantities.

EXPERIENCES

Experience Sound Like Never Before in the Costa Rican Jungle

Sound healing is an ancient practice that originated with Australian didgeridoos (a wind instrument) and Tibetan singing bowls... and one you've likely experienced, if you've ever listened to soothing instrumental music during a yoga session.

A hot trend in health and wellness—some claim that the resonance of certain sounds can promote relaxation—it's especially popular in my home of Costa Rica. I recently attended a private sound journey with twenty fellow women, followed by farm-to-table French dining, at the [La Senda](#) wellness center.

La Senda sits on 74 acres of forest in Guanacaste, Costa Rica and is home to the world's largest labyrinth, consisting of some 5,000 cacti.

We began with a walking meditation through the labyrinth before heading to the air-conditioned "Dome," a room intended for meditation retreats. Here, the fractal ceiling soars overhead, and windows offer a glimpse into the surrounding forest.

We laid on our yoga mats while a guide used unique instruments, like crystal bowls, to create a resonant, relaxing soundtrack to our meditation. I became calm as the sounds of the



La Senda, a sprawling wellness center, offers relaxation and restoration on its 74 acres of forest.

indoors and outdoors merged, the thunder outside crashing with the first touch of the crystal bowl. Afterward, I felt rested and restored.

Earlier that day, a local French chef picked ingredients from La Senda's on-site organic gardens to prepare our three-course dinner. We spent the rest of our evening indoors, safe and cozy from the storm. We laughed over brightly-colored vegetable purees, chicken breast, and cashew cheese, capped with a decadent

lava cake and wine. The meal was light and fresh, and I relaxed further into the evening.

Even if you're doubtful about sound healing, the beauty of the surroundings, the cozy camaraderie, and delicious eats make it a worthwhile experience.

The event runs from November to July and is open to the public once a month. La Senda is easy to reach—only a 15-minute drive from Playa Tamarindo in Guanacaste, Costa Rica. —Bekah Bottone

EXPERIENCES

See the Rolls Royces of the 17th Century in Lisbon

Portugal's capital city of [Lisbon](#) offers museum lovers a smorgasbord of choices, with nearly 70 museums to entice tourists and locals alike.

But the [National Coach Museum](#) has to be my all-time favorite.

Located in Lisbon's riverside Belém district, right next to the Presidential Palace, the National Coach Museum is home to the most extensive—and expensive—collection of horse-drawn carriages in the world.

The original site for the museum, the first of its kind in the world when it was founded in 1905, was inside the

former royal riding school, known as The Picadeiro Real.

Here, a horse arena features tall, carved ceilings decorated with artwork and chandeliers.

A second-level balcony overlooking the arena houses a collection of antique firetrucks. Jaw-dropping, ornate carriages encrusted in gold dominate the room and give visitors a taste of what's yet to come... because this is only the start.

The rest of the collection is housed across the street in a multistory building, and includes carriages and sedan chairs that were used to transport royalty and their families.

Other highlights include a windowless carriage used to transport prisoners, a collection of small wagons children once played with, and an especially opulent collection of carriages that were used by Pope Clement XI in Rome during the early 18th century.

Tickets to visit solely the Picadeiro cost €5, while entry to only the National Coach Museum (modern building) will run you €8.

For the best value, combine both for €10 (\$10.58) per person.

I recommend allowing two hours or more to visit. —Terry Coles

Top Real Estate Markets With Comfortable, Spring-like Climates

Ronan
McMahon



■ **Dave says:** We're *RETA* members and have purchased a condo in Samsara in Tulum. Although we are very happy and excited about spending time in Tulum, we prefer a cooler climate. Would you ever consider looking for *RETA* deals in places like Boquete, Panama; San Miguel de Allende or Lake Chapala, Mexico; or Coimbra, Portugal?

■ **Ronan says:** First, let me offer you a big congratulations for getting in on our *RETA*-only deal in the Samsara community in Tulum along Mexico's stunning Caribbean coast.

Samsara is set to be among the most breathtaking of Tulum's best-in-class communities... and our *RETA*-only price of \$198,600 was exceptional. In similar high-end luxury communities in Tulum, two-bed condos now list for in excess of \$400,000. That means members like you are already sitting on massive capital appreciation.

Now, to address your question... let me say I'm very much aligned with your preference for cooler climates. I've made it my goal to live a life free of extreme temperatures. No heating or air conditioning. No sweating or shivering.

I spend spring in my home base on Portugal's Silver Coast. Then for high summer, I hop over to my home country of Ireland, where I make time to catch up with family and friends. When the temperatures in Ireland start to drop, it's back to Portugal's Silver Coast for the fall. And once the colder weather begins to arrive in Portugal, I head to Latin America, where I often spend some time at my condo in Cabo. This way, I enjoy perfect temperatures year-round.

Of the markets you mentioned, San Miguel and Lake Chapala are particularly excellent destinations for those who favor a comfortable climate... and they're firm fixtures on the *RETA* beat.

In 2021, I brought members the



San Miguel offers colonial architecture, mild year-round weather... and hot air balloon rides.

chance to own two-bed, two-bath condos in a next-level community in San Miguel de Allende. These condos retailed for \$211,966. Our *RETA*-only price? \$166,300. And recently, I saw a two-bed, two-bath condo in this community listed for \$259,000—\$92,700 more than our *RETA*-only price.

Deals like this in San Miguel are rare, but my team and I are constantly monitoring the market for future potential opportunities.

I'm working on a potential deal—three years in the making—in a new community in Lake Chapala. The community enjoys lake views and a golf course, among many other planned amenities. There are still details to be ironed out, but if it meets my strict requirements for a *RETA* deal, I'll be bringing the deal to *RETA* members.

The best way to buy in smaller markets, such as Boquete and Coimbra, is through individual resales. My team and I regularly scout for these opportunities. I recently returned to Porto to examine the latest developments in Portugal's second city, and before that I scouted the small town of Caminha on Portugal's border

with Spain. (You can read more about Caminha later in this issue.)

If I find something worthy of your attention, I'll share all the details in *RETA*.

■ **Laura says:** Hi Ronan, a while back you mentioned that Estepona, Spain might be the next big thing. We visited there last spring and loved it! How do you feel about investing there now?

■ **Ronan says:** Hi Laura, I'm so glad you enjoyed your trip to Estepona. It's one of my favorite destinations on Spain's Costa del Sol.

I'm still extremely positive about investing in Estepona. In fact, later in this issue, I'll reveal *Real Estate Trend Alert's* inaugural *International Real Estate Index...* and Estepona ties for third place globally.

This is a destination that I strongly believe in. And I've worked to bring *RETA* members killer deals in the Estepona region.

In November 2022, members had the chance to buy luxury condos just 15 minutes from Estepona within the prestigious Finca Cortesin golf resort.

Our *RETA* price was unbelievable, starting from just €368,000 (\$389,500) in a resort where two-bedroom condos sell from €1.6 million and three-beds go for €3.2 million. (That gives you an idea of how high-end this place is.)

Back in 2022, I figured we could see gains of €132,000 within three years of delivery on these condos. But now that's looking like an underestimate.

Other markets along this stretch of the Costa del Sol, such as Marbella and Puerto Banús, are basically maxed out. There's limited room for new development, so I predict the region further west along the coast to Estepona will experience a long-term uptrend.

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. We may publish your question along with Ronan's reply in *IL* Postcards or here in *IL* Magazine.

A \$1 Million Medical Bill and a Joke Led Us to Ecuador

JP Stonestreet

Name: [JP Stonestreet](#)

From: Denver, CO

Living in: Cuenca, Ecuador

It was chilly and raining as my wife Amelia and I hailed a cab outside the Cuenca airport.

We couldn't see a thing... but the next morning, we awoke at our "aparthotel," just west of *el centro* (downtown), to clear skies over the terracotta rooftops of [Ecuador's](#) 500-year old Spanish colonial city.

The mountain air was crisp that morning as we enjoyed a cup of coffee, the Tomebamba River babbling past on its long trek to the Amazon.

We Joked About Leaving the US

At the time, we were living in a suburb of Denver, Colorado. I was recovering from two major spinal surgeries that repaired damage related to a birth defect.

Luckily, most of the surgical and hospital costs were covered—because the total bill came to almost \$1 million.

But after being unable to work for almost a year during recovery, even the \$1,200 per month price tag for a high-deductible health insurance plan was simply unaffordable.

As a joke, I mentioned leaving the country. Amelia and I both laughed, but as the weeks went on, the idea of leaving the United States started seeming more possible... and a better choice than staying put and sliding deeper into debt.

We laid the groundwork for Amelia, a customer relations management administrator, to work remotely while I resumed web design to build back my income.

By 2017, we were ready to move abroad, but we weren't sure where to go. Cuenca, Ecuador kept popping up in our searches as an American expat destination.

We didn't know that other countries, including Ecuador, use the US dollar as their official currency.

Once we learned that—and saw pictures of the old-world blue domes on the New Cathedral in the heart of Cuenca—we

were sold. We wouldn't need to do conversion math in our heads—plus, our dollars would go further due to the low cost of living.

We booked a 10-day exploratory trip for March 2017.

Yapas Kept Us Coming Back

The morning after we arrived, we took a 10-minute walk along the Tomebamba River to the 10 de Agosto mercado, where we loaded up on tropical fruits and vegetables, so fresh that dirt still clung to them.

The vendor even gave us some free lychee fruit, which we later learned is called a *yapa*—a little something extra to keep us coming back. It worked like a charm. We kept going back to her for our produce and she kept giving us *yapas*.

Each day, we took long walks around the city, shopped for groceries, cooked some meals, ate at restaurants, and enjoyed coffee at the streetside cafes. We wanted to emulate what our life would be like if we actually moved there.

During our stay at [Apartamentos Otorongo](#), we met other expats at various

stages of relocating to Ecuador. Some, like us, were on exploratory trips. Others had already moved and were looking for a long-term place to live. They became our friends—the first non-work ones we'd made in years.

Our short visit passed all too quickly. By the time we had to leave, we'd fallen in love with the city's beauty and its thriving expat community. On our last day, we met with a visa agent who helped us start the process for the temporary residency visa.

It was official: We were leaving the US and moving to Ecuador! Back in Denver, we made plans to return to Ecuador in September of that year, finished converting Amelia's job to 100% virtual, and sold or donated all of our stuff. (Find tips for doing this [here](#).)

Now, it's been more than six years since a joke became our reality—and we wouldn't change a thing. Though Ecuador's struggling with more crime lately, it's still a magical country with welcoming people, a reasonable cost of living, and affordable, high-quality healthcare.

Thanks to our decision to move overseas, we were able to save enough to pay off all of our debt, develop quality friendships with people from all over the world, and spend more time with each other... rather than commuting to a cubicle.

We'll forever be grateful to Ecuador and its people for showing us just how good life can be. ■

"We were able to save enough to pay off all of our debt."



"Once we saw pictures of the blue-domed New Cathedral in the heart of Cuenca, we were sold."

Trading Florida for Mallorca: “I Have Everything I Need”

Megan Ritchie

Name: Hilary Wilson
From: Melbourne Beach, FL
Living in: Calvià Pueblo, Mallorca, Spain

In 2008, Hilary Wilson, 44, traded her home state of Florida for life on the sea.

She joined the crew of a superyacht, working in locales ranging from luxurious St. Barth's to the jaw-dropping Galápagos Islands. But still, Hilary couldn't stop thinking about the first island where she'd docked on her itinerant adventures... Mallorca.

When she met her now-husband, the decision was made. A sun-seeking Brit, he wanted to stay close to his UK-based family, while Hilary wanted a warm climate similar to Florida's. Mallorca, a two-and-a-half hour flight from Heathrow with a Mediterranean climate, met their needs.

A Village Between Sea and Sierra

Hilary and her husband rented in the residential village of Bendinat and the ritzy, portside Portopí neighborhood in Palma before settling on the quiet village of Calvià to raise their two young daughters.

Calvià is a mere 15 minutes' drive from Palma, the capital city, just far enough to avoid the rush of seasonal tourism, though its beauty still draws visitors. Its historic buildings—most dating back to the 17th century, with a few Roman outliers—are fodder for history buffs and aesthetes alike. And the surrounding Tramuntana Mountain range, running along Mallorca's west coast, is popular among hikers and bikers.

“It's amazing,” summarizes Hilary.

Their home is a five-minute walk from the village square, where Hilary picks up groceries at the weekly market. (“We were in Florida in March,” says Hilary, “and we were shocked how much food costs in comparison. Here, you can buy fresh, local food for a family for €150 a week.”) In a five-minute drive, she can be at the beach. Five minutes in the other direction takes her to the community pool in



In Calvià, comfortable two-bedroom apartments cost between €315,00–€550,000.

Es Capdellà, where locals and expats alike gather to cool off in the summer.

“My neighbors are all so friendly,” Hilary says. Like her, many community members are expats, and Hilary reports that her kids are in school with peers from the UK, Germany, and Eastern Europe. Her daughters will grow up trilingual, as English, Catalan (a Romance language spoken in northeastern Spain), and Spanish are taught at the local public schools.

“I personally speak enough Spanish to get by,” says Hilary, who's just started another year of Spanish lessons, “but to be honest, a good portion of the people here speak English.”

Another perk of living in Spain: healthcare, which she says meets all her needs... and beats out US medicine when it comes to cost and bedside manner.

“We pay €313 (\$332) per month for private insurance for all of us,” she says. “For some specialists, you may have to wait for an initial appointment, but

otherwise you can go straight to *urgencias* (emergency room) if needed. The wait there is never longer than an hour.”

Living Slowly Has Its Challenges

All the same, there are some cultural differences to overcome. The biggest: the siesta.

“Things shut down during the siesta hours on weekdays, close early on Saturdays, and completely close on Sundays,” Hilary says.

She once found it inconvenient, but now, she says, “I've learned to like it and respect it.”

More inconvenient is the paperwork. Immigrating, she says, can be a bureaucratic process, and it helps to have a good immigration lawyer before making the overseas move.

And while Hilary says that buying property is straightforward—she and her husband own their own home—she likewise recommends lawyering up. There are a lot of “illegal” properties on the island, she reports, especially in historic or rural areas. If a house has been renovated or built on too small of a plot (the current requirement is 14,000 square meters), it may be in violation of Mallorca's strict property regulations... subjecting a buyer to increased taxes, a fine, or—in extreme cases—a demolition order.

“We put an offer on a home that turned out to be illegal,” says Hilary, “and without our lawyer having put a ‘get out free’ clause into the option contract, we would have lost the deposit.”

They ended up buying a bank-owned property. While Hilary declined to share the cost of their property, Calvià's housing sells, on average, for €425 (\$462) per square foot.

Despite the difficulties, she'd do it all over again.

And other family members have followed her lead. Her sisters-in-law and her brother have already moved to Mallorca with their families... and her parents will join them on the island soon.

The families plan to raise their children together, with the grandparents pitching in where needed.

“I've never felt alone here,” says Hilary. “I have everything I need.” ■

“We went back to Florida and were shocked at the costs.”



George Town, the historic capital of Penang Island, is famed for low costs and a laidback lifestyle.

Malaysia Puts Out the Welcome Mat for Digital Nomads

Ted Baumann

Malaysia is already home to an estimated 30,000 Americans, drawn by the country's low cost of living and tropical lifestyle. And now, with its new digital nomad visa, [Malaysia's](#) paving the way for more.

Digital nomad visas give foreigners who can work from anywhere an extended residence permit... as long as they don't offer services to local residents. Tax concessions sweeten the deal.

Countries have a good reason for offering this boon, as digital nomads bring money—and connections—to the local economy.

Late in 2022, Malaysia announced a new year-long digital nomad visa, officially known as the **DE Rantau Nomad Pass**. It's open to applicants earning at least \$24,000 a year... much lower than comparable programs in Europe.

Who Qualifies for the DE Rantau Nomad Pass?

Officially, the program is open to digital nomads of any profession or specialty. But the program is managed by the

Malaysia Digital Economy Corporation (MDEC), whose mandate is to boost the country's tech sector.

If you're not a specialist in programming or a similar high-tech skill, don't worry. The visa claims to be open to anyone involved in digital marketing, creative content (like writing), or content delivery. Basically, if you can work from your laptop, it's worth applying.

To apply for the visa, you need to provide the following, all in English:

- A passport with 14 months' validity
- A passport photo
- Latest three months' bank statements and a yearly income statement showing minimum earnings of \$24,000
- Active project contract (for freelancers or independent contractors) or active employment contract from a non-Malaysian company
- Latest resumé and educational certificates
- A police report from your country of current residence or a notarized

- Malaysian statutory declaration form
- A declaration that you will respect the conditions of your visa and Malaysian laws
- Proof of health insurance in Malaysia (after approval)

Application fees are a little over \$200, with a 75% refund if you're unsuccessful. Once approved, the applicant can stay in Malaysia for up to 12 months, with the option to extend the visa for another 12.

Plus, unlike most digital nomad programs, applicants can work for Malaysian companies and clients. Spouses and children are welcome, too.

The program also offers access to digital networking "hubs"—co-working spaces—and specialized accommodation in areas close to Malaysian tech industries. The government has also negotiated with local businesses to provide discounts on many goods and services, including tourist packages, too.

And Malaysia doesn't tax foreign source income, whether from current employment or via pension. That makes it doubly attractive when compared to many European programs, where local tax obligations are triggered after six months' residence.

A Longtime Expat Haven

Malaysia is uniquely well-suited for digital nomads and retirees, as English is almost universally spoken in this former British colony. The population is ethnically diverse, too, with large populations of Chinese and Indian descendants in

addition to local Malays. And despite being an officially Islamic country, there are no restrictions on the religious activities of non-Muslims.

Meanwhile the capital, Kuala Lumpur, was ranked the best city in the world for expats in 2021.

It's often compared favorably to Singapore, with excellent public transport, innovative urban design, and towering skyscrapers, plus an efficient airport with connections all over the globe. Although there aren't any direct flights to the US, there are easy connections via Middle Eastern and far eastern hubs like Doha and Hong Kong.

And those looking to cool off from the hot, humid climate can head to the

"You need a yearly income of only \$24,000."

central mountain chain that runs from north to south. (Read about the [Cameron Highlands](#).) Thanks to the elevation, [towns in the interior](#) tend to be cooler... and protected from the monsoons that pelt the eastern coastal region during the rainy season.

A couple can easily live well here on a budget of \$2,500 per month... and still afford membership fees for the famed country and sports clubs.

What to Know Before You Go

Malaysia isn't without its challenges, though. Malaysian law restricts property ownership by foreigners. Some parts of the country are off limits entirely, and in others there's a minimum purchase price for foreign buyers. In Kuala Lumpur, for example, you'll need to spend at least \$212,000 on residential property.

It's also difficult for foreigners to open a local bank account... though the country's advanced digital infrastructure means that digital payment methods are accepted almost everywhere, and foreign credit and debit cards work just fine.

Malaysia isn't friendly to all lifestyles, either. While religious diversity might be respected, the country certainly isn't welcoming to the LGBTQ+ community. And though

**“Malaysia
doesn't tax
foreign source
income.”**

UPDATE: MALAYSIA MY SECOND HOME VISA

The DE Rantau Nomad Pass isn't Malaysia's first attempt at a long-term residency visa. It's long offered an independent means visa, known as Malaysia My Second Home (MM2H).

Launched in 2002, the scheme allows 10-year residency in the country for applicants meeting minimum net worth and monthly income requirements. More than 40,000 MM2H visas have been issued, mainly to applicants from China and Japan... and a considerable number of Europeans and North Americans.

In recent years, however, MM2H visas issued have dropped by 90% as the

government has increased the financial requirements.

Currently, you need to prove liquid financial assets of around \$106,000 (for those under 50) or \$63,500 (for those over 50), as well as a minimum monthly income of \$8,500.

Given the decline of applicants, the government is now vowing to roll back these restrictions.

The current MM2H visa doesn't allow local employment or business and is mainly used by foreign retirees. Foreign source income, including pension, isn't taxable... and there's a special tax incentive for bringing household goods into the country.

alcohol consumption is permitted, drug use attracts severe sentences. So weigh the pros and cons carefully... and opt for more liberal locales, like the island of [Penang](#).

The digital nomad visa is still in the early stages, and the government hasn't yet released statistics for its first year. But initial reports suggest it's being operated effectively and efficiently,

with approval periods of a month or less. Another bonus: the country allows

prospective digital nomads to stay there for up to six months, pending the outcome of their application.

Between its tropical climate, excellent healthcare, and low cost of living, I'll be keeping a close eye on Malaysia in upcoming columns... ■



Ted Baumann is IL's [Global Diversification Expert](#), focused on strategies to expand your investments, lower your taxes, and preserve your wealth overseas.



Home to some 1.8 million residents—including the king of Malaysia—Kuala Lumpur is nicknamed “KL” and its residents are “KLites.”

You've got to be kidding! You're paying how much for this?

My cousin Eryn was flabbergasted by the gorgeous penthouse I'd rented in St Julian's, [Malta](#), overlooking Spinola Bay. It was 2013, and housing was so cheap I'd be able to rent it for three months.

The idea was to invite guests to assuage the loneliness that came and went while I was slow-traveling the globe.

Eryn and her husband had come from London, and we spent the week exploring the island, stopping at abandoned beaches and ruins older than the pyramids. We took a ferry to the neighboring island of [Gozo](#), and ate as much pizza and pasta as our stomachs could hold.

As they were leaving for the airport, however, I felt a pang of sadness: I would be spending Christmas in Malta alone.

They saw the look on my face. "Come to England!" they chimed. So, I did.

A Family-Oriented Resolution

The beauty of a jetsetting lifestyle: You can adjust your travel plans, intersecting with family when—and where—you can.

I booked my flight from Malta to London on a whim. I never would have been able to do so from the US, given the cost of flights there. But fares from Valletta to London Gatwick run as low as €16 (\$17) one-way on [easyJet](#)... a price that allowed for a last-minute holiday trip.

In London, we cooked dinners, brewed mulled wine, and shopped at Oxford Street and Covent Garden. The holidays, I learned, are a special time in England. Streets and outdoor markets, like Covent Garden's [Apple Market](#), are draped in Christmas lights.

But the highlight of my trip to England was Devon, where my cousin's husband's family is from. I had a true British holiday: watching the Queen's Address, indulging in a Christmas roast, and munching plenty of sweets—from decadent sticky toffee pudding to a sponge cake drenched in warm toffee syrup.

And I discovered Boxing Day: Great Britain's answer to Black Friday.

I never would have discovered these traditions if I'd stayed alone in my penthouse.

I made a New Year's resolution to call on friends when I'm lonely.



Create new holiday traditions with family overseas, as Kristin did in London.

Surprise! Live Abroad and See More of Family and Friends

Kristin Wilson

Bring the World to Your Family

Two years ago, I spent Thanksgiving with my cousins in Austin, Texas. Before that, I made a trek to Michigan to visit relatives I'd never met before, including my Sicilian grandmother's older sister, who greeted me with a photo of my grandma as a baby.

It might be counterintuitive, but globe-trotting has afforded me more quality time with friends and family than if I had a US-based job, with two weeks of annual vacation and a fixed home address.

My siblings have visited me during my stays in Costa Rica and Nicaragua. For my brother, each visit doubled as a surf trip and a tax write-off, since he's a professional surf photographer. While my sister was in college, she visited me during her summer vacation, and even interned for me at my real estate office in Nicaragua.

Working remotely, living as an expat, or being a roving retiree can allow you to spend consecutive weeks near family, because of your location flexibility and the savings that come with living abroad.

Since I moved overseas twenty years ago, I spend at least two months with my parents each year. I spend four to six weeks at their Florida home, and one to two

weeks traveling with them. I've inspired my parents to become jetsetters; after 50 years without a passport, my dad finally applied for his to visit me. Now, he goes to Mexico to swim with whale sharks, joins friends on sailing trips in the Virgin Islands, and road trips Europe with my mom each year. Meanwhile, my mom and I have been to at least 10 countries together, from Costa Rica to Italy to Austria.

I cherish sharing my overseas lifestyle with my parents as we make new, untraditional memories together. And involving them has made them more comfortable with me traveling the world—often alone.

It's Easier Than Ever to Stay Connected

Matt Bowles, founder of [Maverick Investor Group](#) and [Maverick Show Podcast](#), has been location-independent for ten years. He spends a month each year in the US, calculating his days to qualify for the [Foreign Earned Income Exclusion](#) (FEIE), a tax deduction for overseas US citizens.

Matt travels for the other eleven months per year, and has 80 countries under his belt. He's the "cool uncle," bringing gifts like a soccer jersey from Ghana to his nieces and nephews.

“My number one priority is spending quality time with my family in the United States,” he says. “That’s the value of location independence: I get to choose. With a regular job, you can’t normally take a month off work to see family.”

Living overseas, he says, allows him to select the best times of year to travel home for a visit... while providing a destination for family members to visit him on holiday.

Natalia Turnbull, a member of my Facebook Group, [Badass Digital Nomads](#), gave her 81-year-old mother an iPhone before leaving for global travel. “With video chats, my mom has had more contact with me since I left than when I lived in the same city for 52 years,” she says.

Ted Parsons, also in the group, chimed in. “I learned during COVID that you can retain friends even when you can’t see them,” he says. “It’s helped me realize that having friends doesn’t change with proximity. I wish all my friends were traveling with me, but that’s just reality.”

Longtime *IL* editors Suzan Haskins and Dan Prescher, too, have discovered that living overseas has improved their family life.

After becoming empty nesters in the early 2000s, the couple left their home and careers in Nebraska for San Miguel de Allende, Mexico. Their son Brandon, then a college student, spent a few months with them to study Spanish... and he became enamored with the expat lifestyle, too. He made the leap to Panama, where he met his now-wife.

“Our family is what it is today because

of our expat experience,” explains Suzan. “If we hadn’t moved overseas—if our son hadn’t followed—we wouldn’t have our Panama family, our daughter-in-law, or our sweet Panamanian granddaughter.”

The whole family’s currently back in the States while Suzan cares for aging family members.

She and Dan live only a few blocks away from their son’s family, but she admits, “The years when we lived overseas and returned for a visit were better bonding time. We stayed with our kids and knew we had limited time together, so we made sure it was quality time.

“Today, we can go a week or more without seeing one another, and then it’s just dinner or a school or sports activity.”

4 TIPS FOR PLANNING A FRIEND AND FAMILY VISIT

1. Sign up for fare alerts with [Google Flights](#) or [Airfare Watchdog](#), so you can keep an eye on flight prices whether you’re looking to head home, or send a deal to friends and family.
2. If you’re too far from family or friends to travel comfortably, try meeting in the middle. One of my [Ready to Relocate](#) subscribers serves in the Peace Corps in North Macedonia, but is planning to meet his US-based mother in Barcelona, as it’s closer to her... plus, it’s a bucket list destination.
3. If your budget allows, rent a property with a guest room so you have space to host people. If not, locate budget-friendly accommodations nearby using [Google Maps](#), [Kayak](#), or [Booking](#).
4. Before your friends or family arrive, plan something unexpected to do together. For example, try enrolling in language or cultural immersion classes or attending a local expat meetup. It’ll give both you and your visitor a chance to learn more about your host country... and make connections.

The couple plans to move back to Mexico in the future, and they’ve already bought a condo in Cabo, thanks to Ronan McMahon’s *RETA* deals (see our inaugural *International Real Estate Index* in this issue).

As Suzan says, “We know wherever we go, our family will come visit us... especially if it’s on the beach in Mexico.” ■

Our Go Overseas Mentor **Kristin Wilson** has been living and traveling abroad for two decades. She’s used her expertise to



help thousands of people settle overseas. If you’re interested, too, register [here](#) and we’ll send you details when the next session of *Ready to Relocate* opens.

HOW TO PREPARE LOVED ONES FOR YOUR OVERSEAS MOVE

If you’re concerned about keeping in touch with your loved ones while overseas, open an honest dialogue with them. Use the questions below to guide your conversation.

1. How often do you currently see your family/friends?
2. How often would you like to be in contact with your family/friends virtually, by phone, or in person?
3. What times of year are best for you to travel to see them and vice versa?
4. How many visits per year does your budget allow?
5. Is it essential for you to spend holidays

with family/friends, or do you prefer to travel during off-peak times? Are birthdays or other occasions important?

6. How can you remain engaged in their home lives even when you aren’t there?
7. How can you share your new lifestyle with your family/friends remotely?

Be sure to include your friends and family members in the process of your move. Address their concerns and come up with solutions together.

I suggest choosing a communication platform, whether that’s Skype, Zoom, or Facetime, and establishing a recurring time to call that works for all of your time zones. You’ll

have something to look forward to as you settle into your new home.

Don’t forget to mark important dates like your friends’ birthdays or your grandkids’ dance recitals. Supplement texts and emails with letters and postcards, and prioritize direct communication over social media posts or travel blogs.

Finally, set appropriate expectations. Despite your friends’ and family members’ best intentions, they may be busy with work and other engagements, and they may not have time to comment on all of your social media posts or call daily. Be prepared to take initiative in coordinating contact or times to visit.



Most tourists come to Florence for the essentials: Michelangelo's David, the Ponte Vecchio, the Duomo. But there's so much more to see in Tuscany...

Beyond the Leaning Tower: An Insider's Guide to the *Real* Florence and Pisa

Seán Keenan

Not since Benito Mussolini has Italy seen so many arms raised in open-palmed salute.

Tourists line the southern edge of Pisa's Piazza dei Miracoli in hordes, climbing barricades raised to protect the lawns of Tuscany's most beloved acre.

As it happens, the mob is not engaged in any sort of political rally.

It's merely a small army of day-trippers posing for photos. You've seen the shot: a smiling tourist appears to prop up Pisa's infamously off-kilter belltower. In the flesh, the scene is flabbergasting. Rows of people with their arms aloft, teeth and eyes shining brightly, their backs turned to the very attraction they came to see.

Modern-day tourism has a production-line intensity to it. Florence alone plays host to upwards of four

million tourists a year. Most of them come to Florence hell-bent on seeing the essential sights: Michelangelo's David, the Ponte Vecchio, the Duomo.

In Pisa, their itinerary is even more concentrated. Many see nothing beyond the tower... and the 100 yards of souvenir stalls between it and the parking lot.

In fact, the very word "tourist" derives partly from Tuscany. As early as the 17th century, the elite cadre of English society—on summer break from the quads of Oxford and Cambridge—would make their way through Florence and Pisa on their way to the classical antiquities of ancient Greece. They called it "[The Grand Tour](#)," lending us the term we use today.

But, though the Italian *oeuvres* are everything they're billed to be, it would be a shame to miss the living, breathing

atmosphere of the cities in which they're housed.

Watching the sun set over the **Ponte Vecchio** in Florence, or people-watching at a sidewalk *trattoria* in Pisa, is likely to linger in your memory longer than a crowded glimpse of a Botticelli canvas.

Just a few blocks from the tourist crowds of Florence and Pisa lies a wealth of gardens, parks, little-visited architectural masterpieces, historic experiences, and contemporary artworks that go unnoticed by the masses...

Florence: Cradle of the Renaissance and Ground Zero of Tuscan Tourism

The drop-hipped casual arrogance of Michelangelo's David, the Duomo's playful strata of pastel green and coral pink marble, the glow of the Ponte Vecchio at sunset... they each deserve their audience.

If you time your trip outside of the high season of June, July, August, and

**"Florence's
greatest beauty
isn't honed by
artists."**

Easter Week (when thousands of Italian and international tourists witness a ritual at the Piazza de Duomo involving an exploding ox-cart), you'll already go a long way toward having a local experience.

Timing: The Most Effective Hack

When native son of Tuscany Galileo Galilei proposed that the sun did not rotate around the earth, he triggered a landslide of doubt in the Church. If the Church could be wrong about something so fundamental, could it be wrong on other things? Chiefly, could the Franciscan virtues of chastity, obedience, and poverty, perhaps, be misguided, too? (Particularly that one about poverty?)

Trace a line of self-serving thought from Galileo forward, and it leads to everything you see in central Florence. The Medici dynasty of bankers, accumulating wealth on a scale alongside today's Bezos, Musk, or Gates, made the city of Florence their showroom.

Indulgence in Renaissance Florence, was the true religion.

But Florence's greatest beauty—its sunset—isn't honed by artists. It's the best free show in Florence. Enjoy it from **Ponte Santa Trinità** bridge. With wide, flat walls, the bridge is comfortable for

sitting (unoccupied seating in the city is extremely difficult to find, so take it where it comes) and it offers the best view in Florence of the Ponte Vecchio and Arno River reflecting the russet light of evening.

Cross the River Arno to Central Florence's Most "Local" District

The Ponte Santa Trinità is the gateway to **Oltrarno**. Bohemian and artsy, Oltrarno is the residential neighborhood closest to the central quarter's galleries, hotels, churches, museums, and retail outlets.

Ignore the popular gelato haunt Gelateria Santa Trinità and instead walk a block west along the river to **Gelateria La Carraia**. The lines of people waiting

to enter might suggest a tourist trap, but if you listen closely, you'll notice as many speaking Italian as there are foreigners.

That's a good sign, and you'll get as good a scoop of gelato here as you'll find anywhere in Florence.

While you're on the south side of the river, it may be worth backtracking to the **Palazzo Pitti** for leather goods designed by the highly-regarded [Jennifer Tattanelli](#) at **Casini**. While Casini may not be as affordable as the leather goods sold to tourists at the Mercato Centrale, you're less likely to end up with something made in a Chinese sweatshop.



Wine Windows: A Curious, and Satisfying, Hospitality Holdover

Keep an eye out for decommissioned wine windows as you stroll through the Oltrarno district.

Back in the 1600s, the city fathers decreed that landowners could sell wine from their estates directly from their city properties. The families proceeded to do so with gusto, via eye-level portholes cut into the walls of their palatial homes.

Many have been bricked up, some have been converted to mailboxes, but they're unmistakable once you learn to

"Time your trip outside of the June to August high season."

WHY DOES THE TOWER LEAN, ANYWAY?

The tower—built between 1173 and 1372 to serve as a belltower to Pisa's cathedral—does indeed lean, alarmingly so when you see it first-hand.

The tilt was first noticed late in the 12th century. From close range, it's easy to see the banana-like bend in the structure. That's thanks to successive architects who attempted to remedy the lean, caused by the tower sinking into the clay earth.

Exquisitely carved from local white marble, with detailing in pink and green stone, the tower is fated to be a comedic failure of engineering.

Yet, if you can see beyond the lean, it's a creation of magnificent ambition, detail, and craftsmanship—in my humble opinion, beyond modern capability.



The tower tilts by .02 inches each year... but engineers say it will be safe for 200 more years.

It's not that we *couldn't* build such a thing today... just that such materials, such handiwork, such *expense*, would never make it past the first finance committee. For that reason alone, it deserves to be more than merely a background prop in a hackneyed selfie.

The Piazza dei Miracoli, where the tower teeters, is free to enter. There are three ecclesiastic structures in the piazza: the baptistry, the cathedral, and the tower itself. All three lean to varying degrees.

Entering any of them requires a ticket, but strolling the pathways and viewing the exteriors is rewarding, too.

(Keep an eye out for a 1600s interpretation of a rhinoceros on the left-hand cathedral door.)

recognize them.

Some 120 wine windows exist in the city, but [Babae Wine Window](#) on Via Santa Spirito is one of only seven or so that still function, since the window is connected to the interior of the restaurant of the same name

Get there between 7 p.m. and 8 p.m. for a chance to indulge in a Florentine tradition. As well as red, white, and rosé, Babae also serves orange wine—made from white grapes left in contact with the grape skin long enough for the characteristic color to occur.

With more body than a typical rosé, the orange wine at Babae has a prominent rusty tickle of oxidation on the palate, along with a rounded, Chardonnay-style fruitiness.

Find the Restaurants Only Locals Know

The Oltrarno, **Sant'Ambrogio**, and **Porta Romana** districts in Florence are central, and historical, but still hidden from the gaze of mass tourism. They're also home to abundant authentic eateries.

The historic district is simply too crowded for good dining. When you come across a long line of people, you can bet that the joint's popularity owes more to its Instagrammable performance than to the quality of its food.

One trick is to search for restaurant recommendations in Italian. "*Dove mangiare bene a Firenze*" (Where can I eat well in Florence?) is a good starting point. You can Google Translate the results. It's not a foolproof way to get under-the-radar

recommendations—I couldn't get a table at the now-tourist haven of [I Brindellone](#) on Piazza Piattellina, for example—but it can lead you in the direction of lesser-known districts with locally-sourced ingredients and regional specialties in their restaurants.

I suggest beginning in Porta Romana, a district at the southeast corner of the Boboli Gardens. **Alla Vecchia Bettola** on Viale Vasco Pratolini is best for traditional Florentine cuisine like *ribollita* bean soup, *tagliatelle* pasta with cream and black truffle sauce, or the house specialty, Florentine steak—a grilled T-bone cut from fat-marbled, dry-aged beef—but it gets jammed with locals very quickly.

If you can't get a table, its sister restaurant across the street, **Alla Bettolina**, serves a limited version of the same menu in a less formal setting. House wine, for example, is served in an oversized Chianti bottle, and your wine bill is calculated by what's left in the bottle after you've finished.

Alla Bettolina's not exceptionally affordable—nowhere in Florence is—but you can expect two courses with wine to come in under €30 (\$32). A similar meal in the historic district of the city might cost twice that.

The menu changes with the seasons, but it's always authentic Tuscan cuisine—usually a first course of pasta in sauce, followed by a simple grilled meat or fish

plate, and a choice of seasonal vegetables as a *contorno* (side plate).

All that is accompanied, traditionally, by a basket of unsalted bread. Because salt features prominently in Tuscan cuisine (think in terms of salamis and dry-cured hams), local bakers leave it out of the bread. Probably wise.

A Walk With a View

The Porta Romana is, as its name suggests, the site of Florence's ancient Roman gate and walls.

That gate is worth seeing. It's also the starting point for a rewarding—if challenging—walk up the grand boulevard of **Viale Machiavelli**, twisting past the **Giardino**

del Bobolino (not to be confused with the larger [Giardino del Boboli](#)) and up into the cypress trees and olive groves of Florence's hillside.

If you follow the highway upward to **Viale Galileo**, another 20 minutes' walk is

rewarded with views of the city from the candy-striped Duomo to the Arno valley.

From the viewpoint on Viale Galileo, it's downhill to the throbbing *melée* of souvenir stalls and pounding music that is the **Piazzale Michelangelo**.

Michelangelo's Other David

The Piazzale Michelangelo has wonderful city views, and at its center is a bronze cast of David that Michelangelo had a hand in producing. Somehow, the bronze version here in the open air, with its centuries of weathering, is actually more impressive than the marble original at Galleria dell'Accademia di Firenze. (Plus, it's free to view.)

Directly downhill to the west is an often-overlooked gem: the terraced rose garden, with an inviting outdoor bar serving cold beers and Aperol Spritzes at a reasonable price (€5-€7).

The **Via del Monte alle Croci** winds along crumbling stone walls, handsome farmhouses, and medieval alleys before ending at the Roman walls in the eastern side of the Oltrarno district.

Family-Style Fare Where the Italians Eat

North of the exquisite—but-overcrowded—Basilica di Santa Croce, the **Piazza Sant'Ambrogio** is an oasis.

“To eat like a local, Google restaurant recs in Italian.”



Find *buchette del vino* (wine windows) in Florence. *Vendita di vino* translates to “wine for sale.”

AN HOMAGE TO THE GOLDEN AGE OF CYCLING

Pinarello, Bianchi, Colnago... Not all artworks hang on gallery walls. On the via del Campuccio north of Florence's Porta Romana, fine art meets industrial design.

Part workshop, part showroom, part museum, [Filofficina](#) may strike the casual viewer as an undersized store full of spindly bicycles... but to sports cyclists in the know, the place is a cathedral.

Collecting, curating, and restoring top-end racing bicycles from the 1980s and 1990s, the one-room business is packed to the ceiling with Columbus-steel frames, finely machined Campagnolo components, Mavic rims, Cinelli handlebars, and other design touchtones.

They're a callback to an era when beauty was still an integral part of professional cycling equipment.

And Lorenzo, the in-house mechanic/



To cyclists in the know, Filofficina is a cathedral.

salesman/curator, will happily chat with you about the Greg Lemond/Laurent Fignon Tour de France rivalry, or perhaps Miguel Indurain's outlandish 26 bpm resting heartrate.

Yes, it's niche. And no, none of the above makes any sense unless you followed professional cycling some forty-odd years ago.

But if anything sums up the spirit of Florence, it's this shrine to fine craftsmanship.

In other parts of the city, you might find a similar spirit in a forgotten mosaic workshop or a [bespoke bookbinder](#).

It seems that the *bella figura* imperative that runs from ancient Rome to modern-day Florence still lives on... at least in these places.

For many, they're as culturally valuable as any Michelangelo.

The Sant'Ambrogio quarter is a defiantly local district of traditional butchers, bakers, and even a food stall specializing in the definitive Florentine delicacy—*lampredotto*, or tripe. (Only true Florentines could be enthusiastic about a sandwich filled with the boiled linings of a cow's stomach.)

Florence's Humble Culinary Highlight

A culinary highlight of a trip to Florence: [Trattoria da Rocco](#), inside the decidedly workaday Sant'Ambrogio produce market. (An antique/flea market takes place here each Sunday.)

Within its cast-iron and terracotta confines, Rocco and his family dish up hearty Tuscan dishes to a clientele who range from market workers to well-heeled gastronomes.

Think Tuscan classics such as *peposo* (slow-cooked beef in black pepper sauce) and perfectly executed pasta dishes. House wine is a quaffable Chianti, the *panna cotta* is delectable, and the menu comes with an English translation that makes it easier to avoid unexpected tripe dishes (always a risk in Florence). Expect to pay around €30 for three courses and a couple of glasses of wine.

Seating is at shared tables on polished

wooden benches. I shared a booth with three Italian women celebrating a retirement, and our efforts to converse in any and every language we could muster was a highlight of my time in Florence.

Epic People-Watching, Generous Cocktails, and Free Art in Pisa

Compact, eclectic, and chatty, Pisa looks like an eccentric aunt's kitchen and feels like a grandmother's hug. Grand townhouses and palaces line the city's riverbanks, 55 miles downriver of Florence.

Pisa's beauty, less formal and imposing than Florence's, is more approachable than its larger counterpart upriver.

That alone makes it worthy of your time, and the independent-minded traveler would do well to consider making the city a base for further explorations into the region, from the hikes of [Cinque Terre](#) to the vineyards of **Chianti**.

Bear in mind that this is not an either/or conundrum. Pisa is a mere 50 minutes away from Florence via train. It's an easy day trip to see the Duomo, the Uffizi Gallery, the Michelangelo statues, or any of

Florence's magnificent sights.

In central Pisa, leafy piazzas and snug pedestrianized streets are a catwalk of locals dressed in eye-catching combinations of vintage, high street, and designer styles.

The soundtrack: exuberant Italian conversation, church bells, the crunch of ice in an Aperol glass, and the ever-present *tink* of spoon upon espresso cup. More impressive is the 13th-century **Santa Maria della Spina** chapel, just west of the Ponte Mezzo.

Built to house a thorn believed to be taken from Christ's crown, the church is a masterpiece of the Pisan Gothic.

Hewn from multi-toned marble,

adorned with carvings of Christ and the apostles, and almost entirely ignored by tourists, it's arguably Italy's finest building. When it was threatened by rising river levels, the whole building was moved brick-by-brick to its current, higher, position.

Just south of Santa Maria della Spina, the **Parco Santi Cosma e Damiano** is a postage-stamp of green in the patchwork of the city. It's wonderful to rest on

“Pisa is an excellent base for exploring the region.”

a bench, surrounded by banana plants, cacti, and calm.

Nearby [Palazzo Blu](#) is a well-regarded art gallery, with its current exhibition including 20th-century works by Chagall, Kandinsky, and Picasso showing until April 2024 (entry €14).

The **Giardino Scotto** is a leafy respite from the city, built in the courtyard of an imposing 15th-century fortress. It's also a good point at which to head toward the **Piazza Vittorio Emanuele II**: the unofficial center of Pisa.

Doing so brings you along **Viale Francesco Bonaini**, a wide thoroughfare lined with niche ethnic stores, family businesses, and affordable Asian, Arabic, and African cuisine like **Ristorante Cinese Xin Zhon Guo** and **Ristorante Senegalese da Mari**.

Lunch Without the Tourist Tax

The one thing you must do if you're in Pisa: find the elusive *menu giornale*.

A set menu designed for workers on their lunch break, the *menu giornale* is a

chance to eat hearty local fare at a reasonable price.

At [L'Alba Rossa](#) on Via Carlo Cattaneo, the chalkboard on the street offers set lunches for €14 or €16, depending on whether you choose a meat main course or the more expensive seafood option.

For that, you get a choice of first course (usually pasta and sauce), a choice of main courses, a side-plate of vegetables or salad, and a coffee to finish. House wine is €2 per glass.

Be warned, you'll be charged extra for the basket of bread that's placed on your table without warning. Also for water, if you ask for that. This is standard practice in Italian restaurants, and adds around €4–€5 to the total.

On the upside, a tip is not expected. (Leave a euro or two if you feel inspired.)

Walk it all off with a stroll to the Piazza Vittorio Emanuele I, then fill up on 20th-century pop art. Just on the

northwest corner of the plaza, a side street is bookended by Keith Haring's "Tuttomondo"—a mural painted by the visiting artist in 1989. It's a complement to the more formal artistic and architectural works in the rest of the city.

[Leonardo Café](#), a terrace bar just across the street, is a top choice for a €5 glass of Aperol spritz after 6 p.m. (In second place: Ars Café on Corso Italia.)

Their buffet of appetizers, which you can enjoy free of charge with every

drink, is enough that you probably won't need another meal that day. (Unless you count a gelato from Coltelli's.)

Accommodation Tips for the Budget-Conscious Traveler

While neither city is particularly cheap to stay in, hotels in Pisa tend to cost less than their counterparts in Florence... enough to offset the price of the train between cities.

“Tip: Bread and water cost extra at Italian restaurants.”

HOW TO PACK FOR THE SHOULDER SEASON

Temperatures in Florence and Pisa are mild to warm (45 to 81 F) in spring and fall.

You won't need heavy clothes, but bring layers for nights.

International visitors follow their own dress codes, wearing everything from t-shirts and baseball hats to outfits that look more appropriate for a cocktail party on an oligarch's superyacht.

Locals, though, in both Florence and Pisa, tend toward the more formal end of the spectrum.

For men, that means shirts rather than t-shirts, and pants rather than jeans (always with a leather belt).

Wearing shorts, sneakers, and white socks is akin to ringing a bell and shouting “Tourist!” as you walk.

Since you'll be walking a lot, be sure to have comfortable shoes. That goes especially for women—cobblestone streets and cracks between flagstones will make spiked heels a nightmare.

Restaurants in Italy can be categorized from *osteria* (serving wine and simple



Dress casually for an *osteria* and more formally for a full-service *ristorante*.

meals) to *trattoria* (a rustic family restaurant) to *ristorante* (a full-service restaurant) in an ascending scale of fanciness.

Wear what you like to an *osteria*, but be prepared to put on something a bit more formal for a *trattoria* and so on.

Art galleries are designed to be comfortable for centuries-old paintings, not people. They can be quite cold, and the same goes for cathedrals, churches, and crypts. Bring a jacket.

Whatever you choose, natural fabrics are always a good bet. You'll do far more walking than you planned, and you'll be glad of something breathable.

Bring any medications you need, as their names may be different in Italy and/or you may need a prescription.

Chargers, cables, adaptors (remember, European outlets are 220-volt, and will fry your gadgets without a power converter) can all be bought in situ, but the one thing you can't get overseas is your driver's license.

If you plan on driving, don't leave it behind.

INDULGE IN GELATO LIKE A TUSCAN

Gelato lovers narrow their eyes and look sour at the mention of “ice cream.”

Gelato, it transpires, should not be associated with the suds, sugar, and milk solids we know as soft serve.

Getting a good gelato involves a re-education of sorts. One that chips at the very foundations of our Western, post-war credo of abundance and consumer privilege.

Here's how to enjoy gelato like an Italian.

1. Reject choice. Gelato has a short shelf-life, and should be made of only the finest, freshest ingredients. A store selling 100 flavors is not making gelato in a small kitchen out back, whipped and frozen on a daily basis.

Search for a *gelateria* with no more than a dozen flavors.

2. Don't expect to see your gelato

before you order it. Without eggs to stiffen the mixture, gelato's melting point is much lower than ice cream's.

True gelato needs to be stored at low temperature, rather than open to the air in a display case. Not every *gelateria* keeps its wares in close-lidded containers, but the best ones do.

3. Check the color. Okay, this is difficult when gelato's under a lid, but a good rule of thumb is to avoid artificial coloring. If they're putting chemical color into the mix, they won't hesitate to add other nasties.

Pistachio is the litmus test. When ground finely and exposed to the air, pistachio nuts oxidize to a pale brown hue. If the pistachio gelato is a lurid green, walk away. The same goes for anything involving mint, which should be a pale, delicate green.

4. Enjoy. Smoother, creamier, but less sweet than any commercial ice cream, gelato at its best is a Michelin-level indulgence.

Expect to pay around \$4 per scoop—which, for such devotion to the culinary arts, is a steal.

In Pisa, it's worth traveling to [Gelateria De' Coltelli](#). Available flavors change on a seasonal basis—raspberry, plum, and saffron with burnt orange were fresh-made when I was there in September—but you can expect

year-round staples such as chocolate and coffee, too. Crossing the Ponte di Mezzo from the south, Coltelli's is a block to the left on the north bank, right next to the handsome 18th-century red brick arches of the [Caffè dell'Uszero](#).

“Gelato at its best is a Michelin-level indulgence.”

Savings can be made elsewhere, too. At [La Bottega del Parco](#) in Pisa, I enjoyed a grilled T-bone steak priced at €40 per kilo. The same dish at a traditional steakhouse in Florence, such as [Trattoria da Marione](#), can cost upwards of €60 per kilo.

For longer-term rentals in both Pisa and Florence, the aggregator site [Cozycozy.com](#) lists properties from single rooms to independent villas. In Florence, local agency [Pitcher & Flaccomio](#) arranges medium- and long-term rentals in and around the city.

For rentals or hotels in Florence that are close enough to the major sights, but far enough away to be out of the melee, look to the Sant'Ambrogio and Oltrarno districts.

The city's finest hotels line the northern bank of the Arno between the Ponte Vecchio and the Ponte Carraia, but prices drop in the area northwest of Sant'Ambrogio market, or around the Porta Romana.

Pisa is small enough that there isn't much difference in prices around the city. The only rules of thumb are that the area immediately around the Leaning Tower is more expensive, and the district south of the river is a little more affordable. But

there's not much in it. As long as you're north of the train station and south of the Tower, you're within walking distance of the sights.

And even though they're hardly an insider secret, online platforms such as [Booking.com](#), [Airbnb](#), or [FlipKey](#) list vacation rentals as well as hotels. If you're staying for three weeks or more, especially outside of high season, don't hesi-

tate to ask for a discount on the published price. Nothing ventured...

Both cities are well served by Italy's road and rail networks. Pisa's air connections, though, are the clincher. Its airport serves almost twice as many international routes as Florence... and the terminal is a mere two miles from the center of Pisa, which you can reach by a monorail service for €5 each way. ■



Pisa “looks like an eccentric aunt’s kitchen and feels like a hug.” Above: the Santa Maria della Spina.

Baja California is in the early stages of a 30-year upswing. Lesser-known areas of central and northern Portugal are poised to boom. Demand is skyrocketing for high-end properties in walkable beach cities in [France](#), [Spain](#), and [Mexico](#)...

Those are some of the takeaways from *Real Estate Trend Alert's (RETA)* inaugural *International Real Estate Index*.

I founded RETA 15 years ago with one goal: to give like-minded folks a way to pool our buying power and profit from the best real estate deals—in the best markets—around the world.

Over the past decade and a half, my team and I have scoured the globe to find those markets and those deals.

Add it up, and we've spent months—sometimes even years—on the ground in world-class destinations, such as [Cabo San Lucas](#), the [Riviera Maya](#) on Mexico's Caribbean coast, Portugal's southern [Algarve](#) region, the [Costa del Sol](#) in Spain, and the [south of France](#).

We're also constantly looking for the "next places." In just the past year, we've scouted Portugal's Azores islands, Montenegro, the eastern coast of the Dominican Republic, and [Spain's "green zones,"](#) to name but a few.

Every December and January, we're all bombarded with a cavalcade of end-of-year lists and forward-looking best-of rankings. In the real estate space and beyond, most are either thrown together by uninformed writers or researchers who look at macroeconomic trends... but have little to no firsthand market experience.

Property indexes will often rank major economic and financial centers like San Francisco, London, or Singapore. But established markets such as these typically have very high entry and holding costs and, as a result, low rental yields. Moreover, when capital appreciation does occur, it tends to happen incrementally.

That's why, after 15 years of scouting, and delivering hundreds of RETA deals, I'm ready to unveil our first-ever ranking of the best places in the world to buy real estate... one that takes a different approach.

To create the RETA index, we looked at destinations that excel in at least two of the following areas: value for money... growth potential (and thus the potential to deliver strong capital appreciation)... strong appeal to short-term and long-term



The most in-demand destinations are walkable, urban, and coastal... and Los Cabos has it all.

The 20 Best Places in the World to Buy Real Estate in 2024

Ronan McMahon

renters from home and abroad... and excellent quality of life.

Destinations were ranked based on 10 categories until we arrived at the top 20. (You'll find the complete list of rankings by categories and our categories explained below.)

In every case, I or a member of my team has investigated the market in person. And for a considerable number of them, we predicted their rise

Today, I'm giving you an in-depth look at the top five real estate markets, starting with a few key patterns that emerge from the overall results...

KEY INDEX TAKEAWAYS

Portugal, But Not as We Know It

Portugal features prominently on the index, with three markets in the top 20, but absent are the Algarve and Lisbon, the country's traditional bastions of foreign real estate investment.

There's an important reason for this... After the global financial crisis, Portugal enacted a number of policies to attract foreign capital... such as offering golden visas and abolishing rent controls.

The Algarve, and even Porto, are now

basically maxed out. You can still buy in these markets as lifestyle plays... but the days of affordable entry prices and rapid capital appreciation are largely behind us.

As a result, investors are now looking to alternative Portuguese markets such as the Silver Coast, the charming town of Caminha on the northern border with Spain, and the island of Madeira.

From Sea to Shining Sea... in Mexico

Two of the top three performers on the index, Cabo San Lucas and the Riviera Maya, are coastal resort destinations in Mexico. Their popularity derives in part from a much larger trend: the rise of the long-term remote worker.

Even before the pandemic, I met plenty of folks—especially from Texas and the West Coast—who would spend a few weeks or months working from Cabo. But the pandemic has kicked this work-from-anywhere revolution into overdrive.

Today, Cabo is so popular with remote workers and other long-term renters that the market is more closely aligned with California, and other property markets in the southern US, than surrounding Mexico.

It's a similar story on the Caribbean

side of the country, where the Riviera Maya now functions as an offshoot of the Florida market.

Owners can charge high prices for rentals in these markets, and prices will continue to rise as the so-called Zoom Boom becomes a more permanent staple of industry... and workers gain the flexibility to earn from anywhere.

Walkable, Urban, Beachy Destinations

As growing numbers of professionals are decoupled from the office, we're seeing strong demand in smaller, affordable coastal destinations that offer a high quality of living.

Three of the top 10 destinations on the index reflect this: Estepona in Spain, Montpellier in France, and Playa del Carmen on the Riviera Maya.

And then there's our inaugural index winner...

1st Place: Los Cabos, Baja California Sur, Mexico

Cabo, a thriving boom town of 350,000 people, excels in virtually every category on the index.

In terms of Climate, Quality of Life, and International Appeal, this market is a no-brainer. Cabo boasts postcard-perfect

shores lined with luxury resorts and residential communities. There are shopping malls, high-end restaurants, world-class marinas, championship golf courses, and an international airport that has expanded several times over the years to accommodate increasing visitor numbers. (Yet another record for visitors was hit in the first quarter of 2023, with over four million flying in.)

While Cabo has long been a haven of celebrities and the ultra-wealthy, it has evolved to attract what I call the "ordinary rich"... executives with work-from-anywhere jobs and wealthy retirees in search of perfect weather.

I spend some time in Cabo every winter. I own six properties here. There are all sorts of restrictions on building here, yet people just keep coming.

Today, luxury two-bed condos easily rent long-term and hassle-free for \$3,500 per month and up. The short-term rentals market is also strong, given the constant influx of high-end tourists. That's why Cabo scores a perfect 10 in Income Potential.

That said, the window of opportunity—meaning capital appreciation and big rental yields—is closing fast. Amid the property supply crunch, prices are skyrocketing.

The average sales price of a Cabo condo through September this year was \$627,729, according to brokers using MLS data.

I figure the sweet spot for investing in luxury condos in Cabo is \$400,000 to \$600,000, but quality resales in this range are increasingly rare.

By leveraging RETA's group buying power, I've been able to bring our members numerous opportunities in Cabo, including some spectacular recent deals. For instance, In July 2022, a condo with a RETA-only price of \$249,000 was sold for \$425,000—an increase of \$176,000. A broker recently told me he figured these will be worth \$500,000 plus on delivery.

But even with our insider connections, opportunities like these are becoming hard to find.

That's why I'd recommend any investor interested in Cabo act sooner rather than later.

I'd also advise interested buyers to look at other emerging markets in Baja California. As Cabo gets maxed out, money will flow into less-visited coastal destinations on the peninsula, launching what I predict will be a multi-decade upswing.

[Loreto](#), in particular, has major growth potential... which is why it places 17th on our index.

RETA'S INTERNATIONAL REAL ESTATE INDEX 2024 RANKINGS

	Relative Value	Climate	International Appeal	Path of Progress Indicator	Income Potential	Quality of Life	Ease and Cost of Transaction	Stability	Availability of Bank Finance	Holding Costs	Total
Los Cabos, Mexico	9	9.5	9.5	9	10	9	8.5	7	6	9	86.5
Caminha, Portugal	10	8.5	8	8.5	6	9	7	9	9	10	85
Riviera Maya, Mexico	9.5	9	9.5	10	9.5	8.5	8	7	5	8.5	84.5
Estepona, Spain	8.5	9.5	8.5	8	8.5	9	6.5	10	8	8	84.5
Rocha, Uruguay	10	9	8.5	9	7.5	9	8	9	6.5	8	84.5
Panama City, Panama	10	7.5	9	9	8.5	8	9	9	7	7	84
Medellin, Colombia	10	9	8.5	9	9	9	8	7	6	8	83.5
Guanacaste, Costa Rica	9	8.5	9	9	9	8.5	8	9	6	7	83
Silver Coast, Portugal	7.5	8.5	8.5	8	7	9	7	9	9	9	82.5
Montpellier, France	8.5	8	8	7.5	9	7.5	7	10	8	8	81.5
Madeira, Portugal	8	8	8	7	7	9	7	9	9	8	80
Placencia, Belize	9	8.5	9	8.5	8.5	9	8	7	4	8	79.5
Punta Cana, Dominican Republic	9	9.5	9	8.5	8	7	7	7	7	7.5	79.5
Antibes/Juan-les-Pins, France	7	8	10	5	6	10	7	9	8	8	78
Montenegro	8	7.5	8.5	9	7.5	8	7	7	7	8	77.5
Umbria, Italy	10	7	8	5	6	9	6	9	8	8	76
Loreto, Mexico	8	8	8	10	7	8	7	7	4	7	74
Southern Zone, Costa Rica	8	7	8	8	8	7	7	8	3	7	71
Kenmare, Ireland	6	6	8	7	6	9	8	10	4	7	71
Turquoise Coast, Turkey	7	8	7	6	6.5	7	7	5.5	6	7	67

2nd Place: Caminha, Portugal

The difference between the No. 1 and No. 2 spots on our index couldn't be starker...

While Cabo is world-famous, **Caminha** is virtually unknown, even among the millions of European vacationers who flock to Portugal each year. (Read on to find out why Jeff Opdyke is ready to move to Caminha.)

Yet this small, charming town in the far north of the country offers the best value you'll find anywhere on the Portuguese coast... which is why it scores a perfect 10 for Relative Value.

Caminha is about an hour north of Porto and is separated from Spain by only a river. It has a beautiful old town surrounded by verdant countryside on one side... and stunning Atlantic beaches on the other. When I visited recently, I found a four-bedroom condo at the center of town listing for just €140,000. For €395,000, there was a large 3200-square foot house overlooking the river and Spain.

Then there were the real jewels of Caminha, the Casas da Índias—grand villas built from colonial wealth. All around town, I saw shells of these buildings sitting empty... waiting for someone to bring them back to life.

I figure Caminha is on the cusp of a boom. The wealthier visitors and second-home owners from Northern Europe and North America aren't coming yet, but I believe they will... and when they do, they'll drive prices higher.

3rd Place (Tied): Riviera Maya, Mexico

For two decades I've been scouting the **Riviera Maya**, an 80-mile stretch of Caribbean coast in the northeast of Mexico's

Yucatán Peninsula. This region's massive economic boom is built on one of the biggest tourism industries in the world. Last year saw a record-shattering 30 million people pass through Cancún airport, and 2023 is on track to exceed this high.

Over the years, a "Path of Progress" rolled south along the coast... reaching first Playa del Carmen and then Tulum.

Once a sleepy seaside village, Playa has been transformed into a chic resort city. This distinct atmosphere has made Playa a favorite of not just American visitors, but also Europeans, Latin Americans, and Mexicans from other parts of the country. It's also a varied market, attracting snowbirds, part-time expats, extended vacationers, and the work-from-home crowd.

As in Cabo, these folks aren't looking for cheap. They want amenities... and to be by the beach. And they're willing to pay \$2,000... \$2,500... or more to get it.

Trouble is, there just aren't enough properties. And that situation isn't changing any time soon. As scarcity meets growing demand, prices are rising, creating an opportunity for investors.

Supply-wise, it's a similar tale farther south in Tulum.

The spectacular coastline of Tulum first drew hippies who drove through Mexico in camper vans to frolic naked in the surf. Even when I first visited in 2004, it was tiny and undeveloped. Today, Tulum is one of the world's trendiest destinations, a favorite of models, socialites, influencers, celebrities... and anyone who wants to catch a glimpse of them.

As in Playa, the challenge here is a lack of developable land. North of Tulum lies Parque Nacional Tulum, and the spec-

tacular Mayan ruins that draw millions of visitors each year. To the south is the vast 2,039-square-mile Sian Ka'an Biosphere. More visitors will come. The Mayan train is under construction... it's a mega-project bringing tourists and renters from Cancún down to Tulum in huge numbers. And a new Tulum airport is scheduled to open in 2024 with a capacity for four million passengers.

The best days still lie ahead for this market.

3rd Place (Tied): Estepona, Costa del Sol, Spain

The Costa del Sol in southern Spain has it all: The weather is amazing (it has 320 sunny days each year)... the beaches are stunning... and it boasts historic towns and cities, incredible locally produced food, world-class golf courses, and shopping and entertainment.

In the pre-2008 boom years, development came hard and heavy to this region. Huge condo blocks and pricey vacation homes sprang up. Now, many of the most popular locations west of Málaga have been completely overdeveloped. Even the upmarket towns of Marbella and Puerto Banús have been impacted.

So, vacationers with money are looking farther down west...

[Estepona](#), just 30 minutes from Marbella, is the next place in line to benefit from the Path of Progress. On my last visit, I was blown away by how much this picturesque, whitewashed town—one of the prettiest on the entire Costa del Sol—had come to life.

It offers great restaurants, the beautiful old town, and the beach. There's a palm-lined waterfront boardwalk, botanical gardens, and a glass-domed orchidarium.

And it still retains its traditional Spanish charm in a way that many other towns along this coast have not.

Prices in and around Estepona are rising fast, but it's still possible to buy ahead of the Path of Progress if you move quickly.

3rd Place (Tied): Rocha, Uruguay

In recent decades, tiny [Uruguay](#)—wedged between Brazil and Argentina in South America—has quietly become a strong real estate investment, thanks to its safety and security, top-notch infrastructure, and democratic, business-oriented leadership.

Uruguay's real estate market has long

RETA DEALS IN TOP LOCALES

From Los Cabos to southern Spain, I've brought **RETA** members excellent deals in many of the leading destinations on our index. A few examples...

- In April 2015, I bought my two-bed, two-bath Cabo condo alongside **RETA** members in Copala, in the master-planned gated golf community of Quivira. The **RETA** price was \$336,156. Then, in January of this year, an identical condo two floors above me listed for \$725,000.

- In 2020, I recommended condos in a community called Adega in Lagos in Portugal's Algarve. One **RETA** member bought a condo there for €480,000 and has since sold it for around €700,000.
- In 2022, **RETA** members could buy in The Village at Corasol, a beach community in Playa del Carmen on the Riviera Maya, from \$258,600. A condo available to **RETA** members for \$296,400 was later listed at \$368,209.

HOW WE DETERMINED THE WINNERS

For the inaugural *Real Estate Trend Alert International Real Estate Index*, destinations were judged across 10 equally weighted categories on a scale of one to 10.

Certain categories are subjective.

For instance, the chic resort town of Juan-les-Pins—located in the city of Antibes, on France's southern Mediterranean coast—scores a perfect 10 on Quality of Life, since it has everything: beaches, mountains, luxury shopping, fine dining, art galleries, cinemas, and golf courses.

Meanwhile, Costa Rica's Southern Zone scores a lower score of seven because fine dining and entertainment options, while available, are far more limited.

However, some may prefer the secluded, natural environment of the Southern Zone to the bustling promenade of Juan-les-Pins.

The point being, examine the category definitions and determine which factors are most important to you. Those categories are:

Relative Value: This can be summarized as “bang for your buck.” Most destinations listed in the index offer exceptional value when compared to major markets in the US and Canada, with 16 of the top 20 recording an eight or above.

Take, for instance, Umbria, Italy—one of six markets that scored a perfect 10. I've seen 10-bed villas with swimming pools listed there for less than €300,000 (\$315,000). Consider what a similar sum

would buy in most major US cities.

Climate: For this index, higher-scoring markets are warm and sunny, but not humid... the kind of places where you don't typically need either heating or air conditioning.

International Appeal: This category is a measure of how popular a destination is among foreign tourists, expats, and the work-from-anywhere digital-nomad crowd.

This category also considers how internationalized a market has become, covering such factors as flight connections, internet connectivity, and visa requirements.

Path of Progress Indicator: A “Path of Progress” is any infrastructure that makes a place easier to get to (new roads, airports, or bridges) or more desirable (a five-star resort in a place that previously had only cheap hostels).

If a Path of Progress is moving toward or through a market, it's a strong indicator of future growth.

Income Potential: This is how much you can expect to earn from renting out a property short or long-term, relative to the amount invested.

For example, Cabo and the Riviera Maya score very highly here, as high-end rentals are in huge demand in these markets, and well-heeled vacationers, expats, and work-from-anywhere professionals are willing to pay top dollar to get them.

Quality of Life: This category considers the availability of dining, shopping, transportation, healthcare, and entertainment.

Also factored in are natural attractions

such as beaches and hiking trails, and overall appeal as well as the general environment. For instance, are public spaces and facilities safe, visually appealing, and well-maintained?

Ease and Cost of Transaction: This measures how difficult, time-consuming, and expensive the process of purchasing a property is for overseas buyers.

Umbria and Estepona are lower down the list here since the process of purchasing properties in Italy and Spain can be slow and expensive. Panama City scores highly since it's a major global financial center, meaning real estate industry professionals are accustomed to working with international clients.

Stability: This covers political, economic, and social risk. Is the political environment stable, and is it likely to remain so? Is the economy strengthening or weakening? Are crime, corruption, or fraud prevalent?

Note that scores in this category reflect the particular market in question, as factors like crime levels and economic performance can vary widely within countries.

Availability of Bank Finance: This considers whether banks will provide mortgages to foreign buyers, and if so, how difficult accessing this credit is, and how favorable the terms are.

Holding Costs: This ranks costs associated with owning a property in this market, such as local or national taxes, insurance prices, and common ranges for HOA fees.

been centered on the luxury resort destination of Punta del Este, sometimes called the “Monaco of South America.”

Today it draws huge crowds of everyday folks who want to rub shoulders with the rich and famous. In high season, the city's population swells from 20,000 to 400,000.

The “in crowd” is looking for alternatives. That's why many are heading to **Rocha...**

Rocha is located about one and a half hours east of Punta. Unspoiled nature is Rocha's most important asset. It has the longest oceanfront coast in Uruguay, with 110 miles lined almost entirely with beaches. Inland, you'll find nature

reserves, lagoons, and forests. Yet despite its rural charm, Rocha still has modern infrastructure and conveniences.

Recent infrastructure improvements, like an airport, have made getting to Rocha much easier. And that means those seeking out a low-key destination are flocking here.

I heard about Rocha from connections in Uruguay's business community... and people with beach homes in Punta. Many of them have told me they plan to build a beach home, or a second beach home, in Rocha. Those with a beach home already in Punta are building in Rocha to earn rental income. That explains why land along the immediate coast is already get-

ting more expensive...

Rocha is squarely on the Path of Progress heading out of Punta... and this market is in the early stages of a multi-decade run. ■



Ronan McMahon is *IL's* international real estate expert. If you've been thinking of buying 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.



Historic Caminha sits on the banks of Rio Minho, separating Portugal from Northern Spain.

This Old Portugal Town is the New Must-See Destination

Jeff Opdyke

One long weekend in the tiny, Portuguese fishing community of **Caminha**... and my wife and I began looking to move here.

This quiet town of 16,000, tucked in the northwestern corner of **Portugal**, is surrounded by ocean, rivers, and pine-shrouded mountains and hills. Driving the coastal roads—water on one side, forested mountains on the other—one gets the feeling that the gods of geography took the best of the Smoky Mountains and the islands of the Puget Sound, mashed them together, and laid them across a narrow sliver of the Iberian Peninsula.

Caminha feels like a miniaturized **Lisbon**, with red-tiled roofs, white-stucco walls, and building exteriors often wrapped in Portugal's famous, glazed *azulejo* tiles. The tree-lined central square—more of a crescent, really—wraps around a large 16th-century fountain. *Al fresco* tables lure espresso-drinking retirees in the early morning hours, and local families in the evening.

"I understand why people come here," my wife Yulia told me as we walked through the diminutive Old Town. "It's the perfect place to live a totally relaxed life."

Portugal: The Way It Used to Be

Caminha is a holdover of Portugal *before* tourism and modernity swept over Lisbon, the **Algarve**, and **Porto**, the latter of which sits an hour south of Caminha.

This ancient fishing village dates to at least the fifth century, when it was part of the Kingdom of Galicia that covered the northwest corner of modern-day Spain and Portugal. Frankly, the town doesn't seem terribly far removed from that ancient past.

Parts of the fortress wall, once encircling the town, still stand in ruins. The well-preserved 13th-century Torre do Relógio, or clock tower, still fronts that central square, now packed with cafés and restaurants (and a delightful hotel called Design & Wine, which I'll discuss below).

Next door sits Igreja da Misericórdia, a small Renaissance church. The remodeled Baroque and Rococo interior reflects the mental image many of us have of Old World European churches: extravagant carvings layered in gold leaf. The day I popped in, a female trio—guitarist, keyboardist, and vocalist—was performing a Portuguese version of Leonard Cohen's *Hallelujah*. Caminha's cobblestoned Old

Town is quite small. Narrow alleys weave through centuries-old facades that house homes and shops selling fresh produce, locally-made clothes, and porcelain tiles.

You could walk the entirety of it in an hour... maybe less, depending on your desire to stop and take pictures, or to wander through the shops. Old Town feels far more local than you'll experience in larger cities.

Eat Local in This Fishing Village

Caminha's most prominent geographic feature is the two intersecting rivers that define the town's northern and eastern borders: the small Rio Coura, which meets the much larger Rio Minho, separating Portugal from Spain, and which dumps into the Atlantic less than a mile away.

There's even a small seafood market—**Mercado Municipal**—right alongside the Rio Minho where the day's local catch is up for sale. Of course, if you'd rather someone else cook for you, good eats abound... and a meal for two generally won't cost you more than \$50.

Solar de Pescado plates up some of the best fish in an Old World Portuguese interior. I'm a fan of the sea bass and the clams *à culhão pato*... a big bundle of clams steamed in garlic, olive oil, coriander, lemon, and white wine. Delish.

Remo wins the seafood race if only because its second-floor outdoor terrace offers the best views over the Rios Coura and Minho.

For me, the best food locally is at **Canto do Lobo**, a narrow eatery of hardwood and original, Renaissance-era stone walls. Here, the kitchen is open to public view through a huge window. I'd return to Caminha just to order dinner here again.

But as Yulia said, Caminha's really a place for escaping city life.

You come to amble the promenade stretching along the two rivers. You come to fly-fish the rivers for Atlantic salmon, sea trout, brown trout, and rainbow trout. You come to relax on the Atlantic beaches, or maybe learn to surf or kitesurf in a corner of Portugal where ocean wind is abundant.

And you come to explore the region, either by way of hiking, cycling, or touring in your car.

Small Beach Communities Locals Love
Over a score of hiking and biking trails

snake through this corner of Portugal. Some trails skirt along the coast. Some meander through the hilly forests of Serra d'Arga National Park, where you might get lucky and stumble upon wild Gerrano horses.

The beach communities here are small and picturesque. Even in early October, they're popular, though primarily among the Portuguese and Spaniards... mass tourism hasn't found a home here yet.

Camarido Beach, where river meets ocean, is five minutes by car from the center of Caminha, or 25 minutes walking.

Moledo Breach is two or three minutes farther on. It's a wide, long crescent of sand backed by pine forest and overlooking **Forte da Ínsua**, a monastery built on a rocky sandbar in 1392.

Portuguese kings once fortified it with cannons to ward off English and French privateers that regularly invaded Caminha and the region.

The farthest is **Âncora Beach** in the Lilliputian village of **Vila Praia de Âncora**... named for the anchor that a 10th-century king *supposedly* tied around the neck of an adulterous queen before tossing her into the ocean.

In light traffic, Âncora is a 10-minute drive from Caminha, and the beach here is seemingly endless, with plenty of sugary sand.

Local tourists show up in season to pack the beachfront mom-and-pop hotels and apartments, but you're not likely to find the jet-set clientele that populates the Algarve down south, or **Cascais**, the beach community where Yulia and I now live.

You'll find affordable beach accommodations for less than \$100 per night.

Despite its size (population: 4,600) Âncora is known across Portugal for its seafood. The town even hosts the popular Sea and Sardines Festival in July.

To be sure, the ocean all along this region of Portugal is not the Gulf of Mexico, where the water feels like a bath.

These are North Atlantic waters, on the same latitude as New York, Oregon, and northern Japan. In other words, expect cold. Only in September does the ocean nudge above 70 degrees.

More often, the temperatures hang out in the low- to mid-60s... not that such shiver-inducing water stops the Portuguese from diving in. This is northern Portugal—the Seattle of the Iberian Peninsula—so it tends to be wetter and cooler during the year than you'll find in Lisbon or the Algarve.

From Âncora, Yulia and I headed east, past Caminha and toward Valença, the “big city” (which, frankly, isn't much bigger than Caminha) about 25 minutes away.

This is where you'll find the only highway bridge connecting Portugal with Spain. But you'll also find the 19th century **Ponte Velha International Bridge**, a steel and concrete structure connecting Valença to Tui, Spain, and a favorite crossing for hikers and cyclists.

The drive from Caminha to Valença is lined with villages. On one side, the Rio Minho flows toward the Atlantic. On the other are piney hills and mountains, often shrouded in fog.

I lived on Bainbridge Island in Seattle for a few years, and spent a lot of time driving around Puget Sound and the Kitsap Peninsula. This area reminded me of those drives.

Off the Beaten Path, But Not For Long

Though I spent just a long weekend here, my gut tells me Caminha is coming into its own now.

Real estate prices, while substantially cheaper than Lisbon, Porto, and the Algarve, are inching higher as demand escalates for second homes, vacation/rental property, and primary homes for those like Yulia and me who want to live between trees and sea.

We found, for example, a nice 1500 sq. ft. four-bedroom, three-bath house for around \$200,000. The property overlooks the Rio Minho, with a view of Spain just beyond. The interior needs new paint and modern kitchen cabinets to replace the dark wood of the 1980s, but beyond that, it's ready to move in.

My bet: Before this decade is out, that house will be worth \$350,000, if not more.

There's a noticeable amount of gentrification happening in Caminha's Old Town. Here, people are snapping up 17th–20th-century stone houses in need of total rehab, from the stone walls to the roof... and they're turning them into gorgeous, modern townhouses and rental properties.

Some of those homes sell for well under \$100,000. Another \$100k could yield a show home that fetches well in excess of the total investment as Caminha's star rises... or a home that serves as the roost for a retiree, a digital nomad, or a family seeking an outdoorsy lifestyle rather than urban living. Or it would be a great rental property during the summer and holidays, when the Portuguese converge here.

Stashed away from the typical tourist circuit that begins and ends at Porto, Caminha is well off the beaten track. And maybe that's its greatest strength... it's not overrun by foreigners chasing their next Instagram moment.

If Yulia and I can find the right property soon, there's a good chance my future columns will all come from a home office somewhere in or near Caminha. ■



Jeff D. Opdyke is editor of *The Global Intelligence Letter* and IL's expert on personal finance and investing overseas. Based in Portugal, he spent 17 years at *The Wall Street Journal*. Check out his free e-letter, [Field Notes](#).

A CENTRAL STAY IN CAMINHA

During our time in Caminha, Yulia and I stayed at [Design & Wine Hotel](#), and we'll be back, in large thanks to the large, comfy rooms and small, heated swimming pool in the basement spa. (The quietude and warmth of that basement is seriously narcotic.)

This is a modern, four-star hotel built into a centuries-old building right in the heart of Caminha. The Old Town Central Square is directly across the street, and Rio Minho is just behind the hotel, making it a conveni-

ent location for exploring the town. I spent my mornings at cafés in the central square, sipping cappuccino, and nibbling on croissants, and baguettes with cheese and the Portuguese version of Spain's *jamón* (ham).

Our weekend away cost us €375 (\$397) for two nights... a steal for a holiday stay in the dead-center of town.

But be warned: Some of the bathroom and shower walls are glass, frosted in the right places, but still challenging when traveling with kids.



Churches like Limerick County's oldest cathedral, above, hold family records dating back centuries.

Distant Cousins, Long-Lost Land: Tracing My Irish Heritage

Jon Sumple

On a crisp September morning in County Limerick, I carefully guided my 84-year-old mom down a mud-rutted path in the heart of [Ireland's](#) rolling farm country.

"This is it, Mom," I said with pride, stepping aside to let her absorb the moment. Before us was a lush, green pasture, its morning dew illuminated by the bright sun.

"This is the place," she said, trembling. "I know it."

Two hundred years ago, this serene field was bustling, with several cottages and a barn—a compound, I discovered through genealogy research, once leased by my ancestors from a local landowner.

"We're home, Mom," I said, giving her a long, tight hug.

A Family Reunion Long in the Making

My wife Karen and I are digital nomads, traveling and working remotely after selling everything in 2018. Mom visits us abroad annually, and her interest was piqued when we mentioned a trip to Ireland.

Growing up, I knew my great-great grandparents, the Hurleys, emigrated from Ireland.

At family picnics, I gravitated toward older relatives spinning "good ol' days" yarns. I was fascinated by their vivid recollections and deep connection to European roots, something I couldn't

wrap my head around as a fourth-generation American.

Other than having corned beef and cabbage on St. Patrick's Day, my immediate family wasn't exactly basking in the glory of our Irish

heritage.

That changed after [Ancestry](#) launched. My mom uploaded a family tree that she'd cobbled together herself, had her DNA tested, and gave me my own DNA kit for my birthday.

She was intent on discovering her family history.

Six weeks before her arrival in Ireland, I decided I would surprise her with a visit to the place our ancestors came from... I just had to find it.

"A genealogist uncovered our Hurley family line..."

Finding Our Family Tree With a Genealogist's Help

I tried keeping it a secret while working with a genealogy service. When they hit an unsatisfying dead-end, I contacted an independent genealogist on [Thumbtack](#).

To help the new researcher, I asked Mom if she had any notes to share, divulging I was further researching our roots. That's when I learned of the all-important *Aunt Mary Notes*.

These were the notes my mother had taken during a conversation with her aunt decades prior. That critical conversation connected names, marriages, and children that didn't appear in Ancestry.com hints.

Armed with this info, the new genealogist learned our current tree was pointing to the wrong Hurley family line. She uncovered the correct names, the county, the family farm location, and one of two churches for us to explore on Ireland's west coast.

The Old Hurley Homestead

Karen and I set up camp in the western beach town of Lahinch, an hour from Limerick. The day before mom's red-eye from Boston to Shannon, we drove through southern County Limerick looking for the specific plot leased by the Hurleys, as well as two Catholic churches they may have attended.

The researcher's notes were spot on, pointing us to land in the region of Cahernarry (now spelled Cahernorry).



© BENEDEK/STOCK

FIND THE RIGHT GENEALOGIST FOR YOUR HERITAGE JOURNEY

There are two options when selecting a genealogist: a genealogical service or an independent researcher.

Services offer packages (i.e., six hours of research) at fixed prices. When the time's up, they stop researching and another package is required to continue.

Meanwhile, independent researchers charge by the hour, usually at lower rates, and you can set a fixed number of hours in advance.

Search "Genealogist for _____ heritage" to find targeted options for the country you're researching. You can also use free-lance platforms like [Thumbtack](#), [Fiverr](#), and [Upwork](#) to locate independent researchers, read reviews, and find the best match for your needs.

Before making your pick, ask if your family and friends know a genealogist. A warm referral could lead to a discount and deeper engagement in the project.

He brought out several flimsy, softbound books with the dates of christenings and weddings.

My mother turned page after page... finding the names passed on by the genealogist. All of them.

We were indeed sitting in the same church and walking the same land that my ancestors once roamed.

"Terry, do you have the original records?" I asked, though I figured it was a longshot. He held up a finger and left the room. When he came back, he placed two worn, leatherbound books in front of us.

The typewritten books validated the research, but the thick tomes allowed us to touch history. Mom's hands were shaking as she scoured the lists, scanning family entries with her fingertips. When it was time to go, she didn't want to leave. "Can I keep it?" she said, hugging the oversized book.

"Only if you want to stay in the storage room!" Terry laughed. "But I've got another surprise." Just down the street, he told us, lived a cousin more closely related than Bill.

"Would you like to call on him?" he asked.

"Of course," my mother said.

Beaming, our trio followed Terry down the road. My mission was accomplished... my mom had found her far-flung family. ■

"We were on the land our ancestors once roamed."

Reuniting With Long-Lost Relatives

My mother was emotional... and so was Bill, once he learned we were from Connecticut. "My mother moved to Connecticut, and that's where she passed," he explained.

Terry, with his extensive knowledge of the church records, revealed that Bill was likely related through a distant cousin. After Bill hugged us goodbye, we asked if Terry would help us find our relatives in the records. Apparently, it was far from an unusual request. He guided us to a sitting room inside the church used exclusively for heritage seekers like us.

After driving along the curviest, narrowest roads I've driven, locals whizzing past with the skill of F1 drivers, we found the exact spot. Buildings no longer stand here, but the map from the 1800s was an match to the empty plot before us.

"I can't believe this," I muttered while standing in the shin-high grass pasture. A wave of goosebumps engulfed me.

With our first box checked, we set off to locate the churches. Finding the right church—and historical records—would validate the genealogist's research and link us to our Irish heritage. Now, I knew we were close.

Face to Face with the Past

After picking my mom up the next day, we headed to visit Donoughmore Church.

As we crossed the narrow, stonewall-lined street to the church, we encountered two gentlemen chatting: an older, grizzled fellow wearing a hi-vis vest standing astride his bicycle and another who looked like he just might be Terry, the church sexton.

"Terry?" I called.

"Yes," he said. "Let me guess. You're here researching your Irish roots."

I chuckled. "It's that obvious?"

"Only reason people not from these parts visit us," Terry said. "So, what family name are you looking for?"

Hurley, I told him, and asked if we were in the right place. Terry pointed to the man standing beside him, astride his bicycle.

"Well," he said, "this right here is Bill Hurley. You're likely related."



The coastal town of Lahinch's history includes Vikings, clan clashes... and the author's ancestors.

No one does Christmas quite like the Germans... probably because they've had lots of practice.

Originally, German Christmas markets were secular "December markets," intended only to liven dark winters. But, cleverly, the Catholic church encouraged markets to be held near churches in order to increase attendance.

The association between Christmas masses and December markets solidified in 1434, when the first true Christmas market took place in Dresden's town center to mark the end of Advent fasting.

The trend caught on in German-speaking Europe, and many markets began calling themselves *christkindl* ("Christ child") markets.

In fact, most of our Christmas traditions, from lit Christmas trees to advent calendars, originated in [Germany](#) (and transferred to the English-speaking world when German Prince Albert married Queen Victoria of England).

The Brothers Grimm—the famous German fairy tale writers—gave us the gingerbread house, thanks to the story of Hansel and Gretel. Northern Germany, known for its craftsmanship, originated ornaments and nutcrackers. Even "Kris Kringle" is a corruption of the German *christkindl*.

Today, Germany still does Christmas right. From late November until Christmas Eve, big cities (like Dresden, Munich, and Nuremberg) to smaller towns (like Bamberg, Klagenfurt, and Weimer) showcase traditional foods, crafts, and music in medieval town squares.

Twinkle lights and antique stalls decked in holly brighten the early nights while roasted chestnuts, gingerbread, and mulled wine scent the air.

You can take your time sifting through handcrafted goodies, including nutcrackers, hand-painted Christmas ornaments, and Nativity sets. Modern and mass-produced items are strictly prohibited in most markets... There's even a special police squad that patrols the markets, making sure nothing inauthentic slips through.

And for those not in the "shopping spirit," there's plenty to keep you busy. Take a spin on some of the country's largest open-air ice rinks... or sample some typical German fare.



Plan your visit to a *Christkindlmarkt* at dusk, when lights begin to twinkle and live music strikes up.

Rekindle Childhood Magic at a German Christmas Market

KK Stuart

Most food stalls have standing tables to set your plate while you eat. Food stalls offer everything from *bratwurst* to *handbrot* (bread stuffed with meat and cheese), which you can finish off with *stollen* (fruitcake) or my favorite, *mutzen* (deep-fried pastries dusted in powdered sugar).

Best of all are the drinks. Try *glühwein*, a hot mulled wine, or *eierpunsch*, a warm eggnog.

Both are sure to keep you toasty throughout your evening at the market... and one evening is enough to convert even the most cynical of Scrooges.

And nearly every town in Germany hosts a market—there are over 2,000—so traveling the country through the month of December is a must.

Read about my favorites below...

Munich's Old World *Christkindlmarkt*

The German state of Bavaria is the king of Christmas: snowcapped mountains, storybook villages, and fairytale castles are the perfect backdrop for some of the

biggest and best markets in the world.

So it makes sense that [Munich](#), the capital of Bavaria, is the place to be for Christmas.

There are 16 holiday markets throughout the city, but the main market, found in the *marienplatz* (town center), is the most jaw-dropping.

Here, the *glockenspiel*, a gigantic musical clock with life-sized figures towers over the market, and an equally enormous Christmas tree glistens with 2,500 candles.

A few steps away is a *krippenmarkt* (market of the holy manger), which offers hand-carved wooden

figures.

Further on is Bavaria's largest Nativity scene. From there, you can skate in one of the world's largest mobile ice rinks and enjoy a variety of performances, including traditional folk music, brass bands, and choirs.

And if you're lucky enough to be at the market the Sunday following St. Nicholas' saint day (Dec. 6), you'll also witness the traditional *Krampus run*, where hundreds

"One evening is enough to convert even a Scrooge."

of masked *krampusse* (the beast-like devils who accompany St. Nicholas to punish naughty children) stalk the Christmas market... frightening everyone in their path.

Collect *Glühwein* Mugs in Cologne

North of Bavaria in the Rhine region, you'll find [Cologne](#), famed for its towering Gothic spires and Kölsch beer.

Like Munich, Cologne has many different markets... rolled into one big festive party.

My favorite is the Kölner Dom, where a towering 80-foot-tall Christmas tree towers over the stalls, which offer food from grilled salmon to sausages to dumplings.

Just around the corner is the Advent Village Market, with a giant wooden Christmas pyramid... that doubles as the market's bar.

Vendors sell traditional gifts like Christmas smokers (a type of incense holder), nutcrackers, and Russian nesting dolls.

Plus, there's a playground for the kids that transports them to the fairytale world of the Brothers Grimm.

The best part of visiting the different markets in Cologne: each one has its own *glühwein* mug for you to collect.

You'll have to pay €2–3 as a deposit.

You can return it for a refund... but I love to collect them as souvenirs.

Sample Local Specialities in Germany's Second-Oldest Market

[Leipzig](#), located in the German state of Saxony, has hosted its Christmas market since 1458, making it Germany's second oldest.

Leipzig has the typical food favorites—*bratwurst*, *glühwein*, and *stollen*—but it also offers a few local specialties. *Kräppelchen*, a deep-fried dough, is similar to a beignet, while the *Leipziger waffle* is filled with vanilla cream.

As the birthplace of Wagner and home of Bach and Mendelssohn, Leipzig embraces its musical heritage at its annual market by hosting Christmas carolers and

classical concertists alike. You can also ride a Ferris wheel or walk through a fairytale forest, filled with light displays and animatronics inspired by the tales of the Brothers Grimm.

Even the town hall is transformed into a giant Advent calendar, revealing a new Christmas surprise daily at 4:30 p.m., ranging from giant sweets to characters from children's books. On Christmas Eve at 11 a.m., the final door is opened.

“Ride a Ferris wheel or walk in a fairytale forest...”



See a 40-Foot Christmas Pyramid in the “City Of Towers”

[Erfurt](#), as one of the best-preserved medieval towns in central Germany, wins my vote for the best Gothic backdrop to a Christmas market.

The imposing St. Severus Church and St. Mary's Cathedral have watched over the town since the 13th century, and Martin Luther, who became a monk here, called it the “city of towers.” But a brightly decorated giant tree and Ferris wheel brighten the town square, and the life-sized wooden Nativity scene is nearby.

My favorite part of Erfurt's market is the 40-foot Christmas pyramid, with each section hosting life-sized wooden figures based on the Nativity or the natural world. Woodwork is a specialty of the nearby Ore mountain range... and it shows.

Every night, there's live music, which you can listen to while munching on the popular *thüringer bratwurst*, renowned for its fine mincing and local spices. A surviving recipe from the early 17th century is kept in the Weimar city archives.

When to Visit Germany's Christmas Markets

Most markets are open all day, but check hours and dates before visiting. The best time to truly experience the market is when the sun goes down, the lights begin to twinkle, and the live music begins.

Don't forget to come hungry. ■



In December, towering trees and Christmas pyramids (center left) are added to Germany's skylines.

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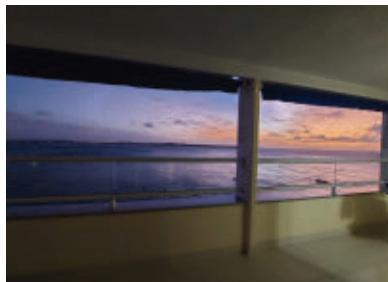
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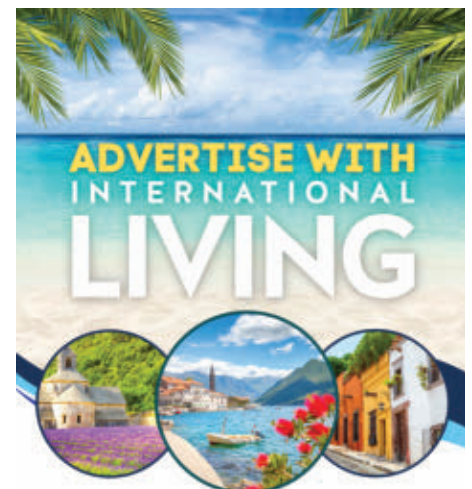
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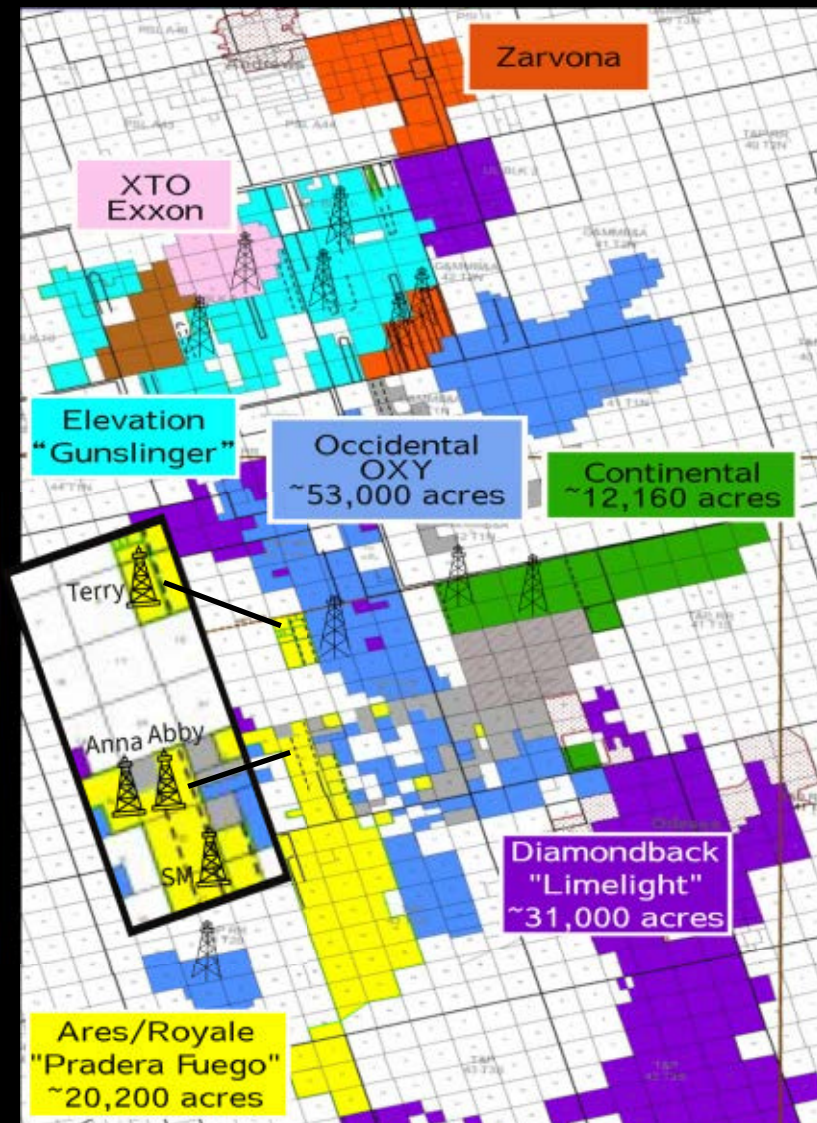
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With snowshoes, you can reach Japan's most jaw-dropping sites... and it's easier than you think.

A Snowshoe Safari in Japan's Winter Wonderland

Greg Goodmacher

I pulled off thick gloves to shoot photographs as fast as possible... before my hands froze in the 20 F air.

Through the camera, I saw the summits of the northern Japanese Alps.

My wife and I live in [Niigata, Japan](#), and each winter, *yuki guni* (snow country) gifts us with snowy vistas and soaks in natural hot springs.

For this hike, we'd followed a trail originating at the [Ryounkaku](#) inn on Hokkaido, Japan's second largest island. We'd taken off with nothing more than a map, gifted to us by the inn manager.

Soon, we'd return to Ryounkaku, where we'd share hot *sake* and warm up in a natural hot spring.

Where and How to Snowshoe in Japan

Japan's the snowiest country in the world—despite the fact that most of its regions enjoy a subtropical climate.

Snow country—where snow falls heavily from December through April—stretches along the Sea of Japan, from the southern tip of the mainland to the bottom of **Hokkaido**.

There's even a name for Japan's dry, powdery snow: *Japow*. As a result, snow-

shoeing's becoming increasingly popular in Japan.

The sport is more accessible than you'd think.

Beginners don't fall as often as people learning to ski or snowboard. Plus, it's much easier on joints than other winter sports.



In the coldest months of winter, macaques soak in the hot springs of Jigokudani Monkey Park.

My wife damaged a knee in a skiing accident years ago: she can no longer ski, but she snowshoes.

And though I still ski, snowshoeing's become my main winter activity.

New snowshoes cost between \$100 and \$300—a third less than new skis, and they'll last you even longer. (My last pair of snowshoes made it 25 years before I replaced them.)

Lift tickets are often unnecessary because in snow country, snowshoers can tackle farms, orchards, parks, forests, mountains, bike routes, hiking trails, unplowed roads... you name it.

Plus, most ski resorts in Japan's snow country offer admission-free snowshoe routes with spectacular views.

Lessons are reasonably priced at around \$50, and beginners generally don't need more than one.

I learned by watching and following experienced friends' advice: wear layers and ask locals about avalanche conditions.

The sport has given my wife and me a new appreciation for Japan's snow country and a new mode for exploring.

Read on to learn what we've encountered in our snowshoeing journeys...

A Tea Ceremony in the Snow

My wife and I have combined snowshoe sojourns with ethereal cultural festivals.

We snowshoed from our stay in **Tokamachi City** in the Niigata prefecture to the **Tokamachi Snow Festival**. On the outskirts of this quaint town, locals create house-sized snow sculptures of manga characters, castles, trains, and religious figures.

One consistent yearly feature: Tea masters and tea ceremony students prepare bowls of fragrant steamy matcha behind a snow wall carved to resemble a castle wall.

Carrying bowls of tea and wearing kimonos, they walk on snow paths to the guests sitting on benches made of packed snow.

Musical performances and kimono contests round out the three days and nights of festivities.

Tokamachi's hand-made kimonos are highly esteemed in Japan. They are judged based on design and craftsmanship, with top-quality ones selling for up to \$15,000.

Snowball Fights in Duck Costumes

If you're looking for an experience even zanier than wandering amongst giant snow sculptures, check out the **International Snowball Fighting Competition** in **Uonuma City**, Niigata Prefecture.

The name is somewhat of a misnomer, given that the competition is equal parts costume contest and snowball fight. (Picture bikini-wearing men lobbing snowballs in freezing temperatures.)

Yearly costume themes have included Ghibli or Hollywood movie characters, Japanese monsters, Mario Kart characters... the list goes on.

Here, locals build restaurants and bars from snow. They cook or heat fish, local *soba* (wheat noodle) dishes, and *sake* on charcoal and wood fires.

The smells of smoked duck, salted river fish, and various *yakitori* (meat and vegetable skewers) sizzling over coals enticed me to try everything.

And I mean everything.

Some older Japanese men suggested I drink a cup of local hot sake with a small, barbecued fish soaking inside.

I was glad to try it... but I'll stick with fishless hot sake in the future.

Fueled by *sake* and *yakitori* alike, my wife, friends, and I competed in an early round of the snow-fighting competition.

Wearing duck costumes and quacking,



we threw, dove, and dodged snowballs on an official snowball fighting court.

Despite offering a bottle of sake to the umpire as a bribe, our rivals—a team of sake brewers—lost to our superior snow-throwing skills.

However, some snow-throwers with supernatural (demonic?) aim slaughtered

us in the second round... freeing us to enjoy more nutty merriment on the snow.

“Most ski resorts have free snowshoe routes.”

Going on a Safari... in Snowshoes

Maybe you've heard about or seen videos of the famous “snow monkeys” of Nagano Prefecture.

These Japanese macaques roam Nagano's **Joshinetsu Kogen National Park** and soak in the **Jigokudani Monkey Park** hot springs during the coldest winter months.

On a typical winter day, thousands of tourists stand along a crowded trail to view the famous—and furry—bathing beauties.

But on the morning of our visit, a blizzard dumped almost three feet of snow on the forest trail.

The hikers couldn't enter the park... but clad in snowshoes, we strolled through thigh-high powder to see dozens of macaques soaking in the steamy springs.

Babies and mothers tenderly clasped each other in the baths. Juveniles, like young children, scampered in and out of the hot water, splashing and annoying their elders.

Instead of the constant clicking of hundreds of cameras, we heard snowflakes land on our down jackets.

Later, my wife and I snowshoed along a winding river on the forested fringe of the [Kagura Ski Resort](#).

A gondola packed with skiers flew overhead. Squirrel footprints, plants gnawed by rabbits, trees scratched by



“Despite bribing the umpire with a bottle of sake, our rivals lost to our superior snow throwing.”

bears, and monkey hand prints were all visible after a recent snowfall, and I found myself absorbed in animal tracks.

That's when I felt a pair of eyes resting on me.

I glanced up to see an animal, standing as high as my chest, staring at me with strange, horizontal pupils.

It was a thickly furred Japanese serow, its baby in tow, standing less than 15 feet away.

It was frightening at first sight—the goat-like adults have horns like curved knives—but the animals are harmless herbivores.

I reached for my camera as they turned and moved uphill but too soon, they disappeared behind a wooded ridge.

That's another perk of snowshoeing: it gets you to sights you'd never be privy to otherwise.

Snow Monsters, Ice Anglers, and Frozen Waterfalls in Zao

Mysterious silhouettes, numbering in the thousands, stand on the slopes above the ski village of **Zao**, Yamagata.

Locals call them snow monsters, but really, they're a natural phenomenon.

Winter wraps fir trees in layers of snow, ice and frost, then sharp winds shape these layers into monstrous figures.

READ BEFORE YOU GO

Before visiting Japan, read Yasunari Kawabata's novel, [Snow Country](#). Kawabata is Japan's first winner of the Nobel Prize for Literature.

He wrote the book, a romance set in the early twentieth century, while lodged at the snow country inn of [Takahan](#) in **Yuzawa**.

If you follow in his footsteps and visit Yuzawa, don't miss the **Snow Country Museum**, where you'll learn how people once survived in deep snow without technology. Purchase the 500¥ (\$3.50) admission tickets at the museum's entrance.

My wife and I always look for snow monsters when we snowshoe in Zao. On one visit, we joined a tour run by the Zao Tourism Association that provided us snowshoes made of reed and ropes. Called *kanjiki*, these Japanese snowshoes date back hundreds of years.

On another, we walked amidst snow monsters after riding a gondola to the highest ski station in the village.

“In Zao, we snowshoed amidst snow monsters...”

Zao is ideal for snowshoeing over frozen lakes and ponds, too. We often run into ice anglers here, dangling baited lines into holes drilled into the ice.

Sometimes they're sheltered in miniscule tents, equipped with heaters, and other times, they're exposed to the harsh elements.

To witness frozen waterfalls—a feat of nature like the snow monsters—we head to **Zengoro Falls** in the Norikura Highlands outside Matsumoto City, Nagano.

Signage posted on poles above snow level, in addition to well-packed trails, make finding Zengoro Falls and other natural attractions easy.

The winding path provides postcard perfect vistas along the way, but Zengoro Falls is the most stunning. After passing a snow-covered walking bridge, you'll be awestruck by the 60-foot-plus crystalline sculpture.

Because my wife and I are experienced snowshoers, we usually find trails ourselves, but tours are useful when we're learning about a region.

Snowshoe tour guides often point out overlooked trail features... for example, the claw marks bears leave on trees when they search for nuts and berries.

They'll also teach you to avoid causing—or getting caught in—avalanches, which are a rare but real risk of snowshoeing on mountainsides.

The Dollar's Strong—Now's the Time to Book

If you're not based in Japan, a trip over to snowshoe in the winter is worth it. Right now, the yen is weaker than it has been in years, so your money will buy you more than you expect.

The [Nozawa Onsen Tour](#) in the hot spring town of Nozawa, Nagano, leads lovely hikes for beginners. [Activity Japan](#) provides a wide range of snowshoe experiences with English-speaking guides, including evening walks.

[BBB Aomori](#) tour guide Kazuo Hanada leads a combination snowshoe and snow bike (mountain bikes equipped with thick tires) tour in rural **Aomori**. He makes excellent coffee and hot sandwiches in the snow. ■

COZY RETREATS TO STAY IN WHILE SNOWSHOEING

If visiting **Tokamachi**, stay at the [Matsunoyama Onsen Ryokan Chitose](#). This family-run Japanese inn serves gourmet food prepared with locally-grown, -raised, or foraged ingredients. Be sure to bathe in the indoor and outdoor hot springs, including a private bath couples can reserve.

The [Okushiga Kogen Hotel](#) by Jigokudani Monkey Park makes for a wonderful abode, too. Located at the bottom of nearby ski runs, one of its three restaurants, **Gendai**, serves the best French food I've tasted in Japan.

Norikura Kogen has numerous hotels, but the [Awanoyu Inn](#), located in nearby **Shirahone Onsen**, is incredible. You might spot foxes patrolling the forest from your hotel room. If you join them

outdoors, opt for the mixed-sex outdoor *onsen*, famed for its white sulfurous mineral water.

In **Zao**, stay at [Pension Apple](#), a short drive from the gondola lift that carries visitors to the snow monsters' habitat. The owners are a vivacious, wine-loving couple in their 60s who encourage their international guests to share wine and good times. From the outdoor hot spring, views of snowy woods stretch for miles.

In **Yuzawa**, lodge at [Takahan](#) to sleep and bathe in a Japanese *ryokan* with a history dating back more than 900 years. Many important figures in Japanese history, including Japan's first Nobel Prize for Literature winner, Yasunari Kawabata, stayed there. Enjoy the views from the simple *onsen*.

EASY TRAILS NEAR THE TOKAMACHI SNOW FESTIVAL

A tip for amateur snowshoers: You can find two relatively easy snowshoe paths outside of Tokamachi.

A well-worn trail takes your through the aptly-named **Bijinbayashi**, or “forest of the beauties,” where sunrays slip through the forest canopy and cause the snowy branches of tall, slender beech trees to glitter.

From the forest, you can climb the hilly, snow-filled **Hoshitouge Terraced Rice Field**. These small, terraced fields, built into the mountainside by farmers generations ago, are a popular tourist attraction when ripe and golden in autumn. But during this snowy time of year, we found ourselves enjoying the scenery alone.



Snowshoeing can help you avoid a crush of tourists... allowing you to soak in snowy views solo.



Each year during the third weekend of February, Tokamachi snow festivalgoers enjoy snow sculptures, free *amazake* (sweet rice wine), kimono contests... and a fireworks display held on a stage made entirely of snow.

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