

INTERNATIONAL LIVING

SINCE 1979

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GLOBAL
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The Results Are in: 17 Places to Find “Big Magic”



A few years ago, Elizabeth Gilbert of *Eat Pray Love* fame penned another work with a cult following: *Big Magic*.

It describes how, at the right moment in time, a big idea circulates in the ether, waiting for someone courageous enough to grab hold and bring it to life.

Ultimately, Gilbert is speaking to the “big magic” that happens when we politely ask fear to get in the back seat, and pursue the life we truly long to lead.

When I read the stories in these pages, I think Gilbert would be proud. From Italy to Colombia to Kilimanjaro, our intrepid *IL* community is grabbing the magic on offer.

Where will you find it? Well, that’s exactly what our annual Global Retirement Index aims to show you.

From old-world cities to white-sand beaches to lush mountain villages, this year’s index ranks 17 countries to help you find that just-right place... and grab *your* big magic.

At the top of our 2024 list: Costa Rica. Time and again, expats extol its sense of community, jaw-dropping landscapes, colorful wildlife, and geographical

diversity... all without sacrificing the comforts of home. And as of 2023, you can explore it for 180 days visa-free. (If you’re an *IL* [Alliance member](#), see your latest *Untourist* report for an extraordinary, in-depth Costa Rica itinerary created for you by a long-time expat resident.)

If the practical considerations of an overseas retirement have kept fear in the driver’s seat, we’ve got plenty of advice to help with that, too.

For example, if you’d love to retire in Europe but worry the taxes are too high, Ted Baumann shows that if you know where to look, many EU countries on our index beat US rates by a mile.

And as always, our international real estate expert Ronan McMahon is on the ground where the big magic is happening, scouting property deals so good they can make your overseas dream a reality much sooner than you’d imagine...

Stephanie Reed, Editor-in-Chief

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FESTIVALS

The Origins of *Auld Lang Syne*

Robert Burns is celebrating his 265th birthday, and you're invited.

On January 25 each year, Scots turn out for Burns Supper, a celebration of the iconic poet, more affectionately known as "Rabbie Burns." Even if the name's unfamiliar, you've certainly encountered Burns' work. He wrote *Auld Lang Syne* and is behind the saying, "The best laid schemes of mice and men often go awry." That's a translation—Burns wrote in the Scots language, which is partially why he is so lauded in his homeland. His use of the language helped revitalize Scottish patriotism during a time of cultural oppression. No wonder Scots celebrate Burns centuries later.

Though it's not unusual to celebrate solely with friends or family, Burns Supper is best enjoyed in a large venue with bagpipers. Guests will first be "piped in," or ushered to their seats while a bagpipe plays. Once all are seated, the host will say the Selkirk Grace:

Some hae meat an' canna eat
An' some wad eat that want it
But we hae meat an' we can eat
And sae let the Lord be thankit.

Then comes the haggis, or minced sheep organs. The haggis is also piped in—and then it's serenaded with the Address to a Haggis, a comedic tribute to "the great chieftain of the sausage race."

You'll indulge in haggis, neeps (turnips), tatties (mashed potatoes), and—of course—whisky. Once your dram is drained, there are more toasts to be given: the Immortal Memory (a speech lauding Burns), the Address to the Lassies (a male guest's hilariously crude "ode" to women), and the Reply to the Laddies (a female guest's witty retort).

It's a can't-miss event if you're in Scotland (find a Supper to join [here](#)), but you can still attend if you're stateside. Search "St. Andrew's Society of (your region)" and you'll likely find a Burns supper being hosted near you. Don't fret if you're not Scottish. You'll be welcomed all the same. —Megan Ritchie



© LUIS LEANUS/ISTOCK

A biannual midnight pilgrimage starting in Nuoro, Italy, is rewarded with the world's rarest pasta.

CURIOSITIES

Only Three Women in the World Make This Divine Pasta

For over 300 years, the women of the Abraini family have served the world's rarest pasta, *su filindeu*, to pilgrims trekking across Sardinia.

Su filindeu translates literally to "threads of God," and until recently, its recipe has been almost as elusive as its origins.

Today, only three Abraini women are still able to make it—among them Paola Abraini. In the village of Lula, she coaxes the *su filindeu* dough until it's the consistency of clay, rolls it into strands not much thicker than thread, weaves the resulting noodles into intricate layers, and finally dries it in her garden under a hot Italian sun.

It's a time-consuming task. Abraini will work five hours each day during the month leading up to the biannual Feast of St. Francis, when she serves pilgrims the dish.

There are only three ingredients—semolina wheat, salt, and water—but as Abraini said in an interview with *BBC*, the most important is elbow grease.

And that seems to be an ingredient only she can provide.

Today, renowned chefs, including the likes of Jamie Oliver, are traveling to the island to learn it. Yet, despite Abraini's willingness to demonstrate her technique—once fiercely guarded—few if any have been able to replicate it. (Watch Oliver's failed attempt [here](#).)

Neither have the youngest generation of the family, nor the local girls Abraini has attempted to educate. All claim that the technique is too difficult. In all likelihood, Abraini, in her 60s, will be the last maker of *su filindeu*.

You can work up hunger for the dish by making the pilgrimage yourself in May or October... or you can simply pay a visit to [Il Rifugio](#) in the Sardinian city of Nuoro. (Abraini makes the dish for several restaurants on the island, but check that it's on the menu before you go.)

In eating it—whether after a pilgrimage or merely a stroll from a nearby hotel—you'll join the few who've tasted the "threads of God." —Megan Ritchie

TRAVEL SMART

Don't Give Papaya: Street-Smart Tips for Traveling

In Colombia, there's a well-known saying: *No dar papaya*.

Translated literally, it means "don't give papaya," but it has nothing to do with the sweet local fruit. Instead, it's a reminder shared among locals: don't make yourself an easy target.

The saying originates from Colombians' love of papaya. If you put out a plate of papaya, it disappears quickly. The same can be said for your valuables if you make yourself low-hanging fruit.

And that's a handy guide for travelers and expats the world over. Below, I've collected my top tips for staying street-smart, no matter where you are.

1. **Keep to the inside of sidewalks.**

Stand too close to a street corner, and a crook can come whizzing by on a motorcycle and swipe your phone from your hand.

Be especially cautious of this while waiting for rides.

Tourists checking their Uber's license plate number (as they should!) often ignore their surroundings.

2. Snap your pics quickly. As travelers, we often have our expensive cell phones glued to our hands, ready to take a photo of tourist sites and scenery. But phones are the easiest thing for a pickpocket to steal.

Look around before taking your snapshot, then put your phone away—preferably somewhere hidden, like an under-the-shirt belt.

3. **Leave your jewelry and cash at**



Walk on the inside of sidewalks when traveling in an unfamiliar locale.

home. Or, better yet, in a safe. Robbers are opportunistic and on the lookout for wealthy tourists. Don't become their target by wearing a watch that screams "I have money."

If you need cash during your travels, split it up into a few different places—a pocket and a purse, for example—so if you do get pickpocketed, they don't get it all.

4. Follow the lead of locals. While traveling, I often notice locals frequently sliding their phone away, or switching their backpacks to wear them on their front.

That's because they're more attuned to

their city's red flags—which plaza is prone to pickpockets, or who's subtly eyeing your shiny earrings. If they're exercising caution, you should, too.

5. **Meet up with fellow travelers.**

Traveling solo can be a great way to make new friends and gain insider know-how. Reach out on expat Facebook groups before you go.

On your first day in an unfamiliar locale, I recommend joining tours so you'll be in a group of fellow travelers.

Most cities offer free ones, and I loved the [Real City Tour](#) in Medellín. —Kirsten Raccuia

UNIQUE STAYS

A Treehouse Escape in Colombia

To anyone who grew up in the 60s watching or reading Swiss Family Robinson, Las Islas hotel is a jungle fantasy come to life—treehouse included.

Las Islas is tucked away on the island of Barú in Colombia. Although only 45 minutes by boat from old city Cartagena, Barú feels worlds away, like you're a castaway on a remote island—albeit with excellent restaurants and plush bathrobes. Arriving guests are

greeted with a dockside reception, then chauffeured to their villa by golf cart (no cars allowed).

Here you discover two things: 1) This is not Fritz Robinson's treehouse. These treetop hideaways include air conditioning, an outdoor jacuzzi, cable TV, a large comfortable bed, and a wraparound balcony, and 2) You may not want to be rescued from this island, ever.

First-night guests are invited to happy hour at the hotel clubhouse above the tree

canopy. After dark, a Celestron CGX-L telescope offers a glimpse into the solar system. A trip highlight is the Bioluminescent Plankton night viewing tour in the shallow waters of the mangrove.

Colorful parrots and flamingos are here, plus monkeys and the rare white-headed marmoset. (Despite promises, I didn't see a sloth until I caught my reflection at the beachside bar.)

Rates start at \$300 per night. You can book [here](#). —Paul Patridge



PORTUGAL'S NHR TAX INCENTIVE LIVES ON

Jeff D. Opdyke

I just received the email I'd long been waiting for...

The Portuguese government approved my application for the country's so-called NHR scheme, offering new expats sharply reduced tax rates. It's a highly attractive scheme, and one I covered in my November column; read the details [here](#).

The NHR program is one of the primary reasons Portugal draws retirees and digital nomads alike. However, the government announced plans in 2023 to kill the program, leading to a collective groan globally—particularly among Americans, who've flocked to Portugal in recent years because of the Southern California-like climate and affordable cost-of-living.

But that government has resigned amid scandal, and all of its plans—including putting an end to the NHR—have been put on hold.

The NHR program is still alive... for now.

In light of this news, anyone considering a move to Portugal should take advantage of the NHR—fast. If you're a tax resident and accepted into the NHR program before it ends, you'll be grandfathered in for the next decade—and left to enjoy near-zero tax rates.

Gaining residency will take approximately three to four months after filling out the paperwork and applying. After that, you can apply for the NHR program. (You'll want a specialist to handle this).

Your NHR application will be processed in two weeks to a month; I had mine in about 10 days.

In all, it will take you just five or six months to join one of the world's most advantageous tax arrangements. Start that process as soon as you can.

EXPLORATION

Fonda to Mercado—a Foodie's 24 Hours in Panama City



© DIEGO CERVO/ISTOCK

Eat your way through Panama City's Old Town during our only Panama event of 2024.

The best way to explore **Casco Viejo** (Old Town) in **Panama City** is on foot—and through its food.

For a down-home breakfast, start at [Fonda Lo Que Hay](#) (open Wednesday through Sunday). In Panama, you'll often spot *fondas*—cheap, unpretentious spots to grab a bite. Owned by famed chef José Carles, Fonda pays homage to this particular Panamanian quirk and serves up authentic dishes from *sancocho* (a stew chock-full of meat and veggies) to the local catch of the day.

Don't worry if you can't nab a reservation through their website; Fonda keeps most of its restaurant available to walk-ins.

Then, after you've worked up your appetite (again) with a stroll along Paseo Esteban Huertas, head to **Mercado de Mariscos** just outside of Casco. This fish market will give you a sense of local life, and you can grab a cup of ceviche while you explore. Vendors may market their tempting wares to you, but if you're not interested, give a smile and an “*Hola, hoy no gracias.*”

For dinner and drinks, you *must* stop at one of Casco's many rooftop bars. My pick is [Ammi](#), overlooking the Pacific and offering live Latin music. It's part of the [Sofitel Legend Casco Viejo](#)—a new hotel that also makes for an enviable homebase,

having usurped Central Hotel Panamá as the most luxurious stay in Panama City.

Another option for a sunset view: the five-story **CasaCasco**, nestled in the heart of Casco.

On CasaCasco's lower floors, you'll find restaurants that serve up fare from Panamanian cuisine to sushi. On the fourth floor is the Club-Disco nightclub, which draws locals and expats alike. And finally, perched above it all, is the 360° Terraza.

Here, you're guaranteed to run into fellow travelers similarly keen to catch the view. Strike up a conversation, order up a pitcher of sangria, and soak in Panama City's modern skyline and seaside vistas.

Some final words of advice before you set off on your foodie tour: Tipping here is similar to North America in that it's expected, though not *technically* mandatory.

For nicer places—all of the recommendations above fall into this category—give 15%–18%. For the rest, give 10%.

You can walk to Casco from the **Cinta Costera**, where [Fast Track Panama 2024](#) is held, though rideshare apps like Uber are available. And there's no need to bring a jacket along, even for a late-night dinner. At night, temperatures here hover around 78 F, interrupted only by a cool ocean breeze. —Megan Ritchie

Buy Real Estate in the World's Best Second Cities

Ronan
McMahon



■ **Pauline says:** It was great to read your [real estate index](#) in last month's issue of *IL*. You said one of your top 20 places to buy real estate in 2024 was Montpellier, France. My husband and I are interested in retiring in France. I was wondering if you could tell me more about Montpellier and why you rank it so highly.

■ **Ronan says:** Thanks, Pauline. Yes, **Montpellier**, on France's southern Mediterranean coast, came 10th out of my 20 best places to buy. Here's why: I love to spend time in "second cities." These aren't the initial port of call for first-time visitors to a country but can offer just as much to see and do... *without* the crowds. They also tend to be a lot cheaper. Montpellier is among the most attractive and exciting second cities you can visit.

Montpellier's nickname in French is the *surdouée* (the gifted one), and it's deserving of it. The city gets 300 days of sunshine a year and offers visitors a pedestrian old town, full of winding lanes amid Renaissance-era mansions. You'll find avant-garde architecture, art galleries, museums, and superb nightlife and dining. The city even has its own Arc de Triomphe.

Then there's the beach. It takes just 20 minutes or so on public transport to leave the compact city center and have your toes in the sand.

Montpellier is one of France's fastest-growing cities. In the early 1960s, it had a population of around 119,000. Today it's around 300,000. The city's airport has been adding new routes and a high-speed TGV train station, meaning you can get to Paris in three and a half hours. It's a huge center of third-level education. And given it's home to the oldest operating medical school in the world, it's probably not surprising that biotech is big in Montpellier.

This market is by no means cheap.

A few years ago, there was a window of opportunity to find an old and unloved property in the city center and renovate it to rent out or relist, but those plays are now mostly gone (and were likely profitable for anyone who acted on them). Today, for ordinary two-bed apartments in Montpellier, you're typically looking at a price of at least €250,000 (\$270,000). Within the city center, historic apartments go for €500,000 (\$540,000) or more.

But my impression is that Montpellier's status will continue to rise. This is a cosmopolitan city with a lot to offer. There's still space for tourism growth. And a thriving startup scene, along with a young, well-educated population, gives it a strong economic underpinning.

Combine that with 300 days of Mediterranean sunshine... some stunning white sand dune beaches nearby... the enviable, easygoing lifestyle... and you have a recipe for a great place to live and long-term strength in the real estate market.

■ **Greg says:** In December's issue of *International Living* magazine you ranked Medellín in Colombia as a great place to buy real estate. Are you kidding? Isn't it a dangerous place?

■ **Ronan says:** It was once a very dangerous place. Those days are far behind it now. I first visited in 2011, when expats were only just discovering the city. The drug cartel of Pablo Escobar was gone and this city was in the midst of a major transformation. Since then, it's completely changed and been widely discovered. In terms of real estate, though, the shadow of the city's past still lingers to a degree in its undervalued real estate market.

Medellín is one of the leafiest, greenest cities you'll ever visit. It's in a lush valley, 5000 feet above sea level and surrounded by verdant mountains. Known as "The City of Eternal Spring," it's a place where the weather is just about perfect year-round. Stroll down the city

streets, and you'll come across towering palm trees, inner-city rivers, and even frothy waterfalls.

And now it's becoming one of the hippest cities, too. Chic cafés, theaters, museums, botanical parks, and open-air graffiti and mural galleries... It's no surprise that Medellín comes out on top in many worldwide rankings of best places in the world to visit, retire, and even conduct medical tourism.

For years, Medellín has been a hot spot for digital nomads... folks who can work from streetside cafes while enjoying the stunning mountain backdrops. But since the pandemic, more remote workers have been coming than ever before. Increasingly, these are folks with money who rent by the month and will happily drop \$1,500 for a one-bed condo.

While this trend has been taking hold in Medellín for years, the local real estate market hasn't reacted. You can still own two-bedroom condos in prime locations from \$100,000... or a three-bedroom penthouse for just over \$200,000.

But here's the thing: Despite the relative affordability of real estate in Medellín, there's a limited supply of high-quality, well-managed condos for this new and growing group of wealthy renters. And as Medellín grows and its profile continues to rise, it runs into another major problem. Surrounded by mountains, it lacks developable land.

These factors point to a multi-decade run ahead for high-end real estate in Medellín.

My team and I are working on a report about real estate opportunities in Medellín for members of [Real Estate Trend Alert \(RETA\)](#). Buy the right real estate in the right place in town, and you could do very well indeed.

Editor's Note: Ronan McMahon is *IL*'s international real estate expert and editor of [Real Estate Trend Alert](#). If you have real estate questions and comments, email Ronan [here](#). We may publish your question along with Ronan's reply in *IL* Postcards or here in *IL* Magazine.

We Left US Politics Behind for the Sweet Life in Kandy

Compiled by Roland Dalton

Name: Brendan Decker
From: Houston, TX
Living in: Kandy, Sri Lanka

After a year in Sri Lanka, my wife Lilly and I have no plans to return to the US.

We'd lived in Houston most of our lives. I'd retired from my job as an engineer at an energy company, and though we'd saved wisely, our life was still stressful. Lilly was suffering from osteoarthritis that cost tens of thousands of dollars to treat and left her inactive, and we were both tired of American politics permeating the culture.

Even before COVID-19, we'd felt the country was divided—but the political landscape became even more polarized during lockdown. We heard bickering in shopping malls, restaurants, on the street—and of course, on the news. We didn't want to be a part of it, particularly when Lilly was already in *physical* pain.

A close friend working in **Sri Lanka** mentioned a treatment that had cured his own wife's back pain: Ayurveda medicine, a centuries-old combination of traditional treatments like yoga, massage, acupuncture, and frequent soaks in fragrant herbal baths.

Kandy is the epicenter of Ayurveda treatment and offers it at local shops and luxury resorts alike. Perched on a plateau in mountainous central Sri Lanka, the city is home to well over two million residents, with around 10,000 expats and growing.

We decided we were too adventurous to stay put in the States, and applied for My Dream Home visas to make the leap to Kandy. The requirements were generally straightforward:

- You must be over 55 years old.
- You must deposit \$15,000 or the equivalent in an approved bank in Sri Lanka.
- Monthly remittance of \$1,500 for the principal applicant and \$750 or the equivalent for spouse or dependents in an approved bank in Sri Lanka.

The application was processed in the capital of Colombo at the Department of



A new favorite pastime: long walks around Kandy Lake in the center of town.

Immigration and Emigration. The entire process took three weeks. We entered on a 30-day tourist visa, which we applied for online back in Houston, and brought only our passports, a passport photo, a certified bank statement, proof of supplementary income, and a Texas police clearance.

Now, a year later, we're so glad we took the leap. The unhurried lifestyle, the crisp mountain air, and fresh food have undoubtedly improved our health. Lilly swears by Ayurveda medicine. After arriving, we met with Dr. J., who spoke perfect English (it's the third official language of Sri Lanka) and was amiable and informative—a stark contrast with the condescension we were used to from doctors back in the States.

"We'll begin with a treatment called *Pinda Sveda*, designed to assuage general aches and pains," he explained. "Then you'll be soaked in warm oil targeting your painful areas, using muslin poultices of herbal powders." The treatment was continued with luxurious herbal baths, full-body warm oil massages, and the application of rich sandalwood pastes for two weeks.

Lilly's back to playing lawn bowling and golf at the nearby **Victoria Golf and Country Resort**. Instead of watching the news, we take long walks through the nearby forests and tea plantations. Our favorite is the sprawling **Kandy Botanical Gardens**—said to be the best in Asia—and

Bogambara Lake at the town center next to Sri Lanka's most sacred temple, the **Temple of the Tooth**.

As an engineer, I also delight in taking the scenic eight-hour train ride from Kandy to the small hill town of **Ella**, passing through the local hills, forests, and tea plantations. Though it's frequently named one of the most beautiful train journeys in the world, tickets cost only \$1.80 (or \$10, if you'd like to splurge on first class).

We spend the rest of our time enjoying Kandy's wide selection of cafes and restaurants, many serving Western fare, as well as colonial gentlemen's clubs and hotels—once used by the British to escape the heat. When we miss home-cooked food, we head to **Secret Alley Café**, which serves up full American breakfasts as well as smoothie bowls.

Sri Lankan food is a delicious variation on Indian food, cooked with copious amounts of coconut milk. Our favorite is *lamparis*, a meaty curry wrapped in a banana leaf and baked in a clay oven. It's a combination of flavors from the Netherlands, Portugal, and Sri Lanka.

We have several expat friends from the States and Europe. Some are here running small textile businesses, since there's a plethora of clothes factories just outside of Kandy. Others, like us, have come here for retirement. Lilly and I spend only \$2,800 a month, including holidays in the Maldives and southern India. Some of our expat friends live a champagne life on a beer budget of \$1500 a month, and enjoy a quality of life that rivals that of the US.

The Sri Lankan rupee has been falling for years, and we get such good value for our dollar that I sometimes feel like we must be getting stuff for free. Dinner plus drinks at a good restaurant costs under \$15. A large beer only costs \$1.

We pay \$820 a month for a two-bedroom colonial home with a lush tropical garden (frequently visited by colorful birds) near the center of town. Our gardener, Mr. Jagarth, brings along grandchildren who delight in assisting (okay, sometimes hindering) his work. Lilly loves to spoil them with ice cream kept on-hand for their visits. We also have a wonderful maid called Sumina, who cooks mouthwatering local and Western dishes and looks after Lilly with devoted attentiveness.

Rent also includes cable TV... but we stay away from American news. ■

“I Didn’t Even Like Thai Food”: A Fresh Start in Chiang Mai

Compiled by Roland Dalton

Name: Connie Booth
From: Chicago, IL
Living in: Chiang Mai, Thailand

A Nike store convinced me to move overseas.

In 2020, I’d lost my husband of forty years. I’d recently retired from my position as a school administrator, and I was just going through the motions in my Chicago home until some old friends broke me out of my funk.

Thanks to *International Living*, they’d retired in Chiang Mai, Thailand... and they thought I should move there, too.

I told them all the coaxing in the world couldn’t get me to live in a foreign country. I’d only left Illinois for Florida twice, never mind leaving the country. The one time I’d dined at a Thai restaurant, I’d thought the food was too spicy. “No way,” I told them.

But on a freezing, gray Chicago day, just after I’d turned 60, I walked past an athletic store. “Just Do It,” the advertisement in the window shouted at me. It hit me like a ton of bricks: I was active and healthy. I still had the best years of my life ahead of me.

I booked my flight to Chiang Mai and applied online for the 60-day Multiple Entry Visa. I admit I was feeling apprehensive, but I’d arranged to rent my apartment to my daughter and I’d cleared out my husband’s clothes. It was cathartic—a new beginning, yet my nerves still jingled.

I needn’t have worried. As soon as I arrived, I was in awe of Chiang Mai. The people were friendly, the temples serene, the simple fruit stalls a kaleidoscope of colors. And I immediately fell in love with the food. I admit it: I’d been wrong about the spices. I felt alive again.

Initially, I stayed with my friends who lived in the Central Business District. It was ideal for exploring this small city, since everything I needed was within walking distance. I’d read an article in *International Living* about teaching English overseas. My savings were meager and I needed an income, so I enrolled in a course

in Chiang Mai to receive my Teaching English as a Foreign Language (TEFL) certificate.

It wasn’t easy. I’d left school at 15, but my teachers and classmates helped me study. I graduated proudly after a month of full-time study and started my part-time teaching job in Chiang Mai. (Thank you, Nike.) My students are eight years old, with a strong desire to learn.

Their outgoingness inspired me. As I settled in, I began taking myself on excursions to Chiang Rai and Mae Hon Song, Thai cities near the Burmese border. I took the bus and chatted with locals, who are always patient and affable with foreigners. I visited Buddhist temples, listening to the chimes as gentle breezes passed over them. I took walks after dark, something I’d never do back in Chicago—because crime is very low here.

I also completed a Thai cooking class at [The Chiang Mai Thai Farm Cooking](#)

“I could never have afforded these activities in the States.”

[School](#). We took trips to an authentic Thai market and toured the school’s organic farm. I played golf and enrolled in yoga classes. I could never have afforded these activities back in the States.

Through these, I discovered Chiang Mai’s strong expat community. I joined the [Chiang Mai Expats Club](#), and I’ve made friends from all over—not just the States. We meet regularly at places like the **Chiang Mai Writers Club** or the simply named **Wine Bar**.

It was at Wine Bar that I met Greg, a fellow teacher and widower from Manchester, England. Being able to share my life with someone again—to have a companion—is the icing on the cake.

On average, we spend a total of \$1000 a month, including our rent. We live in a one-bedroom apartment, with a pool and a small gym in the Old City neighborhood of Chiang Mai for \$525 a month. This includes cable TV, WiFi, furniture, and all the necessities down to kitchen cutlery.

Chiang Mai is more a large town than a city by American standards, and the **Old City** is its heart. Only a few minutes away are cafés, bars shops, historical sites, and museums. The Old City is surrounded by ancient walls, which reduces traffic—so one of our favorite pastimes is wandering on foot. We especially love the **Sunday Night Walking Street Market** (open to 5 p.m. to 10 p.m.) which has a carnival atmosphere and sells eclectic items, from floral soaps to jewelry. If you visit, be sure to haggle.

We eat out most nights. A delicious Thai meal, including a few beers, runs us \$15–\$20. Every once in a while, though, we stay in so I can show off my Thai cooking skills. (Not bad for someone who’d only eaten at a Thai restaurant once before moving here.)

My days of worrying about the next electricity bills, or sitting in front of the TV, are long gone. Now, I’m always learning something new, and I live a sumptuous lifestyle that would only be a distant dream in the States. Greg recommended we apply for the one-year retirement visa. With it, we can enter and exit Thailand as we like.

And after that, I might teach in another country in Southeast Asia. I’m ready for the next adventure. ■



“I like to visit Buddhist temples, listening to the chimes as gentle breezes pass over them.”

A horse is a horse, of course, of course, unless of course that horse is...

A digital asset in a crypto-based horseracing game that earns players thousands of dollars every month in income.

I'm talking about a video game called **Photo Finish Live**.

But unlike the Atari and Sega systems you and I grew up on, this is powered by cryptocurrencies. All you need to play is a digital horse (of course), a crypto wallet, and some cash to enter a race.

But you can also use Photo Finish Live to generate income—some passive, some active in that you have to spend hours researching horses and races if you want to succeed.

Every horse has a unique set of characteristics, called preferences and attributes. And every race has a unique set of conditions. To win, you have to match the best horse to the best race.

Players earn income through races... as well as breeding new digital horses (yep, that's a thing).

Players can also sell horses for big gains and invest in virtual race tracks to profit from entry fees.

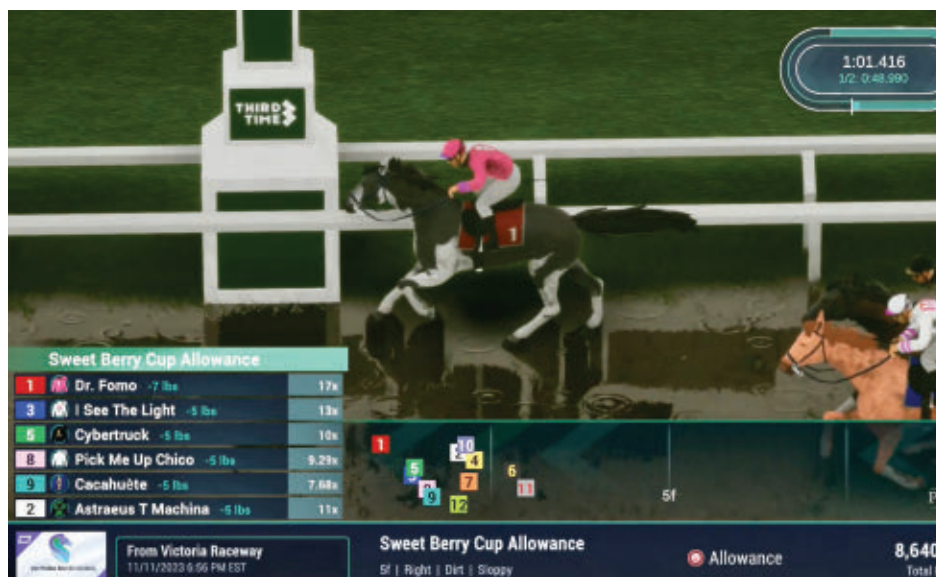
Though I know it sounds ludicrous to those of us who grew up losing quarters to PacMan, this is what passive income is going to look like in our brave new world. No matter where you live, as long as you have an internet connection, you can log into Photo Finish Live and potentially earn thousands of dollars every month... just by playing a video game.

Since the game's launch in April, some players have already netted *more than* \$100,000. One stable owner has earned—ready for this?—more than \$900,000 collecting an in-house token the game is dispensing to every horse in every race through the end of April 2024.

And in the six weeks I've been playing, I've earned nearly \$2,500 from six "digital horses" I've been racing, recouping nearly my entire investment of \$2,861.

The legitimacy of the game reflects in the fact that Churchill Downs, the race-track company behind the Kentucky Derby, owns a track in Photo Finish Live—and hosts a digital Derby there once a month.

To play, point your internet browser to Photofinish.live, open a free account, head to the Marketplace, and buy yourself a digital horse.



Above, our expert's horse sweeps the race. But winning isn't the only way to profit from this game.

Win, Place, Profit: How To Earn Income on Digital Horse Racing

Jeff D. Opdyke

The cheapest racer today costs about \$590. The cheapest foal, which will be eligible for racing in two months, is about \$315.

Races run every few minutes at one of six online tracks. Some races are built for high-caliber horses, others are built for lesser-caliber horses.

Every horse has track preferences and internal attributes (like speed and stamina) that play into the race results. Races aren't pre-determined but a function of track conditions, and the preferences and attributes of the horses in that race (there are nearly 3,000 horses in the game now.)

As I was writing this, one of my horses beat a 12-horse field in which eight horses had superior characteristics.

I paid \$21.25 to enter that race, and won \$115.25, a 442% return for 46 seconds of adrenaline.

Breed Digital Horses (Yes, Really)

My journey started with a single horse that cost me \$209.87.

Today, I own 12 horses, and I am in the market for more—particularly a second filly.

That's because big money comes from breeding high-quality horses and selling them on the Marketplace, where demand is brisk.

Males can breed up to 35 times per month, while female horses can breed one new foal per month.

Males earn a "stud fee" (a payment received for breeding with a female) of between \$50 and nearly \$2,000 a pop, while owners of females can either keep the offspring for their stable and race it, or sell the new horse for a nice profit.

Assuming a male horse did breed 35 times in a month, that's passive income of \$1,750 at the low end. That said, not every horse will breed as often as 35 times a month because, well, it might not have the attributes that attract someone willing to pay a stud fee.

Meanwhile, foals sell for into the thousands. So, paying a \$50 to \$100 stud fee each month means the owner of a female horse can generate some passive income, too.

Racing is the heart of the game, not breeding. But breeders are necessary to supply the game with new horses for a few reasons.

1. The growing popularity of digital horseracing means that new players are looking to buy horses, while existing stables are always looking to expand.
2. Each horse has its own unique traits and preferences, and as in real life, some horses are simply better than other. It's the luck of the digital DNA draw. As such, players are always angling for better horses so that they have a better chance at winning races, where prize pools range from \$20 to \$200 per win.
3. Horses die. Most digital assets exist for time immemorial. But the horses in Photo Finish Live are born, live to race and breed, then die.

Every four weeks of real-world time equates to one full year—a season—in the game. Horses live between 20 and 25 seasons.

As such, players will own a particular horse for, at most, two real-world years. And then... taps.

That's much like the real world of horse racing, and it imposes all kinds of strategic thinking into this game.

For instance, while a Photo Finish Live horse can race from ages two through eight, stable owners can opt to retire a horse at age three for breeding purposes. Given that newly bred foals regularly fetch \$500 to more than \$2,000, retiring a filly early can make financial sense.

I've not yet moved into breeding, but I purposefully bought a high-grade female foal for about \$920.

THE GROWING POPULARITY OF PHOTO FINISH LIVE

Between April, when Photo Finish Live first launched, and November, the game recorded:

- More than \$5 million in horse sales
- More than \$3 million in race-entry fees
- More than \$1 million in stud fees for breeding new digital horses
- And a "stickiness" quotient of 91%, meaning 9 of every 10 players who come to the game are still playing 60 days later. *That's* a sticky video game.

I plan to race her for a season or two before retiring her to the breeding barn. The great benefit to having a female in your stable is that, while males have no guarantee of attracting stud fees, females are guaranteed to produce a foal if you pay a stud fee to another stable.

Meaning: Guaranteed income selling a new foal every month.

Given my filly's ratings and her grade, and the stallions with which I'll have her breed, I'll be able to sell the offspring for several hundred dollars each—possibly close to \$1,000, depending on the grade and racing preferences of the new foal.

This fits into my longer-term strategy:

"Last month, my six racers won more than \$1500."

build a stable of females that can generate several new foals once a month, thereby generating many hundreds, if not a few thousand dollars in monthly income.

Earn Money Even When You Lose

In the past month, my six racers have won more than \$1,500. I've spent more than \$2,000, however, on race entry fees.

But there's a method to that madness.

Through the end of April, Photo Finish Live is dispensing varying amounts of a cryptocurrency called \$CROWN to every horse in every race.

\$CROWN is the cryptocurrency that runs the game's ecosystem, and which players can use to invest in individual race tracks. (Think of it as earning tokens at Chuck E. Cheese.)

As I write this, \$CROWN is worth about \$0.60 per token, and in many cases the \$CROWN that players are collecting exceeds the cost of the race-entry fee.

Depending on the race and the number of entrants, horses are collecting between about 10 and more than 200 \$CROWN.

So, for the time being, you can profit from a race even if your horse finishes dead last.

When \$CROWN distributions end later this spring, game strategy will focus more dogmatically on picking the right race for a particular horse—rather than picking less-than-ideal races just to collect the \$CROWN.

That gets to the thrill of this game.

It's highly addictive to research horses to determine their strengths, and to research various races to find the right one for you.

Add in the capacity to earn very real dollars managing a stable, racing, breeding, and selling digital horses, and you have a blockchain-based video game that offers an income stream anywhere you want to live in the world. ■

THE BASICS OF CRYPTO TECH

Blockchain is a technology that allows blocks of data or information to be stored cryptographically—essentially hidden from bad actors. Think of it as a giant digitalized ledger.

This is an incredibly safe technology; even with the most powerful computers we have today, hacking the bitcoin blockchain would require billions of years.

Photo Finish Live grew out of a popular online horse-racing game. It morphed into a crypto-based game because crypto technology is faster and safer, and players can verify the results simply by examining the blockchain. Of course, the technol-

ogy behind the game is mentally numbing. All anyone really cares about is playing the game. And that's actually quite simple. The only hurdle for a newcomer is buying \$DERBY.

You'll need a crypto wallet that works on the Solana blockchain (I recommend Phantom).

You'll fund that wallet with US Dollar Coin, or USDC, which shadows the dollar one-for-one and can be bought at Coinbase.

\$DERBY is permanently valued at 80 cents per \$1, meaning it keeps its value as well as the US dollar does. There's never any risk that the crypto will collapse in value.



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](#).



Malta doesn't tax foreign passive income. Above, Marsamxett Harbor.

Move to Europe and Pay Less Tax.... Yes, Really

Ted Baumann

The US is one of only two countries that taxes its overseas citizens. But with the right country and the right strategy, expats can still save big on taxes.

Many Americans avoid relocating to Europe, since many countries are known to have high income tax rates—some as much as 45% to 70%.

But that's not always the case—if you choose the *right* European country. Places like Portugal (see pg. 3), Greece, and Italy offer huge tax incentives to immigrants. Consider two scenarios:

1. You're a married couple filing jointly. You move to a European country and serve US clients remotely as a consultant. Because you do your work outside the US, you can benefit from the [Foreign Earned Income Exclusion \(FEIE\)](#), which exempts up to \$240,000 of active income from federal income taxes. But if you live in a high-tax European country, you still might pay higher taxes than if you stayed in the US.
2. You're a retired couple living in Europe. You pay taxes to the IRS on your retirement income. But the country you

live in has a higher tax bracket for your income level than the US, so you can't fully offset your foreign taxes.

Both cases end up costing you. But they don't have to. Here are three ways to save on taxes while living in Europe:

Choose a Low-Tax Country

Not all European countries have high tax rates. Here it's important to distinguish

between tax on domestic income and foreign source income.

There aren't any European countries with a completely territorial tax system—i.e., one in which only income generated within the borders is taxed—but quite a few exempt foreign passive income from tax.

The table below shows 12 countries with the lowest domestic tax rates in Europe.

The lowest federal US tax bracket pays a 15% tax rate, which is below tax rates in Estonia, Latvia, and Cyprus. But I've included those countries for two reasons.

First, the table lists the *highest* tax brackets, so if you're a high earner, you'll still pay a lot less than you would in the US.

Second, Malta, Estonia, Latvia and Cyprus don't tax foreign passive income. You could get your Social Security or pension income from the US and pay no local income taxes.

The table also shows whether the country has a tax treaty with the US. If it does, then income taxes paid to that country can be deducted from your US tax obligations.

Research Special Tax Incentives

Some European countries grant special tax incentives to expats. Greece and Italy offer the two most popular tax incentives.

Italy

Anyone who hasn't been a tax resident

COUNTRIES WITH LOWEST TAX RATES IN EUROPE

	Maximum Domestic Income Tax Rate	Maximum Foreign Passive Income Tax Rate	US Tax Treaty
Georgia	1%	0%	Yes
Montenegro	9%	0%	Yes
Portugal (NHR)*	10%	0%	Yes
Andorra	10%	10%	No
Switzerland	11.5%-16%	11.5%-16%	Yes
Bulgaria	10%	0%	Yes
Hungary	15%	15%	No
Czech Republic	15%	10%	Yes
Malta	15%	0%	Yes
Estonia	20%	0%	Yes
Latvia	20%	0%	Yes
Cyprus	35%	0%	Yes

*Non-Habitual Tax Regime

of Italy for the previous five years and is a citizen of a country with a tax treaty with Italy—which includes the US and Canada—pays a 7% tax on foreign source income for ten years.

The catch: To qualify, you must move to a town with a population of less than 20,000 people in [southern Italy](#), in regions like Abruzzo, Basilicata, Calabria, Campania, Puglia, or the islands of Sicily and Sardinia.

The incentive lasts for 10 years, after which your income would be taxed at standard Italian rates which range between 23% and 43%.

Greece

Greece also offers a program available to anyone who hasn't been a Greek tax resident for the last five years.

A 7% flat rate applies to all foreign income, as long as your country has a tax treaty with Greece, like the US and Canada.

Once approved for the concession, you get that rate for 15 years.

Take Advantage of Non-Dom Tax Regimes

For people with significant international investment income, some European countries offer a non-domiciled (non-dom) tax regime.

These include the United Kingdom, Malta, Cyprus, Ireland, and the Channel Islands. Portugal also has the Non-Habitual Residence (NHR) scheme, which is a form of non-dom status.

Non-dom systems are used in residence-based tax systems to allow some residents to avoid taxation on foreign income.

You pay tax on income earned within the country, but foreign income is only taxed if it is brought into the country.

Non-dom tax systems are based on the concept of “domicile.” In tax law, your domicile is the country you consider your long-term and ultimate home. It's possible to be a resident of one country for extended periods but be domiciled in another country for tax purposes.

For example, let's say you become a resident of Ireland. Depending on your circumstances, you may be considered



In Sveti Stefan, Montenegro, you can enjoy a Mediterranean climate and low tax rates.

a non-dom for tax purposes. So even though Ireland taxes the worldwide income of its residents, it will exempt any foreign income you don't bring into Ireland.

Non-dom status means that even if the country taxes residents' worldwide income, you can achieve an exceptionally low tax rate by limiting your local income and only bringing in enough foreign income to meet your immediate needs.

Historically, non-dom status was reserved for people who spent a lot of time outside their country of residence, say by traveling constantly. For example, you can qualify for non-dom status in Cyprus with as little as 60 days' presence a year—a status that lasts for 17 years.

Bear in mind that if you're a US citizen, non-dom status won't exempt you from US tax on the income the foreign country doesn't tax you on.

politically motivated.

On the economic front, these countries decided their special regimes for immigrants had outlived their usefulness. They had helped to bring in a lot of foreign money after the global financial crisis, but housing prices are becoming out of reach for locals.

Their governments face pressure from domestic citizens upset about that and lower taxes for foreigners.

But there has also been pressure from the European Union for its nations to level the playing field.

The European Commission in Brussels has long pushed for a harmonized tax system for the continent. When one country lowers its tax rates, taxpayers from other EU countries have an incentive to move there to pay less taxes. The EU doesn't like that.

The bottom line is, if paying less taxes (using one of the methods I've described above appeals to you), set the wheels in motion as soon as possible—before the window closes for EU tax savings. ■

“Italy taxes only 7% on foreign source income for 10 years.”

“Pay no income tax on your US Social Security.”

Looking Ahead

One thing we've learned from 2023: International residency and taxation rules are in the midst of a sea change. Ireland, Portugal, and Greece have all changed their Golden Visa systems this year.

Those changes were economically and



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



Between its strong sense of community, tropical climate, and expat-friendly policies, it's no surprise that our retirement index ranks Costa Rica No. 1.

The World's Best Places to Retire in 2024

Seán Keenan

Silky breezes, the glint of sunlight on water, a pelican soaring above a wave... It's November, and I'm walking along **Tamarindo Beach**, Costa Rica.

It's the same beach that featured in Bruce Brown's *Endless Summer II*, prompting a multitude of dreamers to ask themselves, "Why not?"

Surfers were the first expats to come to [Tamarindo](#) in droves. The waves in Costa Rica were just as good as the ones in California... and the cost of living was a quarter of Malibu's.

But surfers were just the initial wave of North Americans to make their way south to this exquisite country. Expats have done the math, but more importantly than that, they've come down and made a connection with its sense of community, its geographical diversity, and the fact that here, expats needn't compromise on the comforts of home.

It's no wonder [Costa Rica](#) is the winner

of 2024's **International Living Annual Global Retirement Index**.

For this year's Retirement Index, I'm visiting some of the most popular areas in the country—and talking to expats in each of them—to share what makes it the best place in the world to retire.

It's not Costa Rica's first time at the top of the list. North Americans have been moving here for decades, and not only to the beaches.

The Central Valley, where the capital city—**San José**—is located, is one of those rare niches where a combination of high altitude and low latitude means that each sunrise heralds spring-like temperatures in the mid-70s F. Rich volcanic soil, combined with tropical rainfall, makes for Eden-like forest and farmland. I flew over it on my way here, admiring the established expat retreats of **Atenas**,

Grecia, and **San Ramón** tucked snugly into geological creases that looked like pinched linen.

Costa Rica is renowned for its practical, creative approach to national administration. Unlike its neighbors, it derives most of its revenue from tourism, and hence, goes to great lengths to

preserve its attractiveness. Over 90% of its electricity comes from renewable sources, and 28% of its landmass is preserved national park. Another point of interest: the country has no standing army.

Less money spent on military means more spent on social goods. The country's nationalized healthcare system ranks alongside the best in the world. Most expats will pay less than \$100 a month for coverage—a price Americans only dream of—and it comes standard with long-

“Here, expats needn't compromise on comfort.”

INTERNATIONAL LIVING'S 2024 GLOBAL RETIREMENT INDEX

Country	Housing	Visas/Benefits	Cost of Living	Affinity Rating	Development/ Governance	Climate	Healthcare	Average
Costa Rica	66	94	76	96	82	82	89	83.57
Portugal	64	78	79	89	93	88	92	83.28
Mexico	74	89	84	88	80	86	80	83
Panama	72	98	77	86	86	79	82	82.85
Spain	68	78	75	89	88	72	88	79.71
Ecuador	72	84	91	73	56	87	79	77.42
Greece	68	76	79	86	78	70	82	77
Malaysia	76	56	96	68	80	72	82	75.71
France	62	68	59	79	88	82	86	74.85
Colombia	64	68	98	63	60	87	83	74.71
Italy	64	62	80	78	76	70	82	73.14
Thailand	58	58	97	79	79	58	74	71.85
Malta	62	56	75	81	84	63	75	70.85
Uruguay	62	64	70	76	82	58	81	70.42
Ireland	56	66	56	76	90	58	81	69
Roatán	56	77	74	57	58	58	56	62.28
Belize	56	66	73	68	56	58	52	61.28

term residency.

I talked with *International Living's* Costa Rica Correspondent, Bekah Bottone, who lives in a gated community with a pool on the high ground above Tamarindo beach. That morning, she'd dropped her two kids off at their international school before teaching English online. She tells me about Taekwondo lessons, Wednesday night salsa at a beachside dance studio, and relaxing at the community pool.

"The idea of community is important here," Bekah tells me. "We all spend a lot of time together. And it's more laidback, it's more... in nature."

Costa Rica isn't some distant outpost where the phone lines are sketchy, the power drops out for hours every day, and there's a hefty tax on every purchase. These are common—and mostly outdated—perceptions about the region... In fact, quite the opposite is true.

Does it all come at rock-bottom prices? I'm going to put my hand on heart and say no, it doesn't. Prices in Costa Rica are the highest in this part of Latin America. But, then, Costa Rica is the most developed country in the region, offering North American standards of healthcare, infrastructure, and administration that outperform most of its neighbors—for decidedly less than in North America.

"It's definitely more affordable to live

here than in the US," says *IL* contributor John Michael Arthur. "I was getting irritated by the comments on expat Facebook groups claiming that it isn't. So I did a deep dive into prices and filled out a spreadsheet. I compared like-for-like products, no cheating—no special offers or buy-one, get-one-free deals. I went into great detail, and what came out costing



Despite its small size, Costa Rica contains 5% of the world's biodiversity.

\$800+ in the US cost closer to \$600 here. It's still a super good deal."

Here in Tamarindo, things have changed a lot since the expats started rolling in. As recently as the 1990s, the town had no phone lines, electricity was unreliable, and the sole bar—[Nogui's](#)—had cold beers only for as long as the Sunday ice delivery lasted (usually to Wednesday). Now, Nogui's offers free Wi-Fi, credit card payments, an extensive cocktail menu... and cold beers all week.

There are luxury condos, waterfront villas, and seven-bedroom homes in the hills for northward of \$7 million. Upscale restaurants, well-stocked supermarkets, and private medical practices have moved in to serve them. Yes, Costa Rica's more expensive now—but you're still getting bang for your buck!

Costa Rica's Caribbean Coast at Puerto Viejo

From Tamarindo, I clamber into a 10-seater Cessna and, after a plane change at San José, soon arrive at **Puerto Viejo de Talamanca** on Costa Rica's Caribbean coast.

Old-growth rainforest plunges to the water's edge. Here, nature flaunts her finest fragrances: Tropical flower scents mingle with rich loam bass notes, brightened by the tang of sea spray.

Walking along Puerto Viejo to **Playa Cocles**—about two miles—brings you through mango trees and postcard-pretty coconut palms. Golden bays, coral reefs, and even black-sand beaches curl around Puerto Viejo. The backdrop to this gorgeous vista: tropical forest and steep inland mountains.

I hitch a ride with longtime *International Living* contributor, Mel Rhoden, on the back of her yellow moped. Mel lives in a simple, *tico*-style (local) home at nearby **Playa Negra**, but gives me a short tour of downtown Puerto Viejo—just nine blocks—which she frequents.

Afterward, we sit on a piece of driftwood that juts into the Caribbean Sea off **Chino Beach**, and talk about what makes this small town so special.

The answer: Jamaican workers came to the region to build a railroad in the early 20th century, and then stayed to form a tightknit community. The result: an English-speaking tradition among the Jamaican-descendent population, and a distinctly old-fashioned small-town atmosphere. Passers-by on bicycles wave to each other and schoolkids jostle on the streets. By day three, I'm already waving to people I know by name, and swapping



stories with the old-timers at the bus stop.

Puerto Viejo feels more like a Caribbean island than an *actual* Caribbean island. I put that down to its lack of tourists. It's a forgotten corner of Costa Rica where family-run restaurants serve up smoked pork chops, rice and beans cooked in coconut milk, and *rondón* soup (a whatever-we've-got fish stew).

Mel cites the Jamaican community as one of the reasons she feels comfortable here. As a Black woman originally from Los Angeles, she feels more accepted and embraced by the community she now lives in. "I feel

"By day three, I'm waving to people I know by name."

a sense of peace here that I did not feel in the US, I don't need to talk about what it is to be a Black person living in the US," she says. "Here, I feel so much more peaceful. I get to live my purpose."

Along with a healthy, conscious lifestyle and lower stress, thanks to the slower pace of life and community atmosphere, it's a package that fits her perfectly. "Life couldn't get any better than this."

It's a sentiment echoed by Bruce Cromartie, a retired accounting consultant who I met for tacos at La Chilanga restaurant, just west of the village. "I'm trying to slow down," he says. "Just enjoy life, reset to zero, forget everything and enjoy myself."

Bruce has been here since 2018. A go-getting business owner during his career, he was used to a high-pace, high-pressure environment in the US.

Costa Rica, though, has allowed him to relax.

That's all relative, mind you. Even as a retiree, Bruce dabbles. (Right now, he's project-managing an accommodation development on a 16,000 square-foot lot he bought in 2021. It's 700 yards in from the beach, and cost just \$80,000.)

Bruce, who moved to Costa Rica as a type-1 diabetic, has now lost 20 lbs, thanks to a more natural diet and an active lifestyle. He walks five miles on the beach each morning, and his overall health has improved markedly. Even if he does need to use his insulin pump again, a three-month supply—from the same insulin brand as he used in the States—costs him just \$50. In North Carolina, it was \$500.

Thanksgiving in the Orosi Valley

"I tell people," says John Michael Arthur, "only in Costa Rica can you be at the top of a volcano, an hour later in the cloud forest, an hour later in a pineapple plantation, an hour later on the beach, an hour later by a mountain stream. Costa Rica's been an expat hotspot for four decades. It's going strong... and there's a reason for that."



Costa Rica is home to verdant rainforests and dreamy beaches. Playa Espadilla, above, offers both.

BEHIND THE NUMBERS: COUNTRIES TO WATCH

With almost 200 countries in the world, simply making it onto *International Living's* shortlist is an accolade. There are no losers here. Looking beyond the total scores and into the details, though, a few interesting narratives might be lost if we didn't explain them.

Take **Malaysia**. We've long been enthusiastic about this highly developed, English-speaking outpost of Southeast Asia. Its mix of cultures makes for a cosmopolitan society, legendary cuisine, and plenty of sites of historical interest. Perhaps most compelling is the exceptional affordability of rentals and daily expenses (the country lags only a single point behind **Thailand** in the Cost of Living score).

In 2023, we removed Malaysia from the Index due to a lack of clarity in its retirement visa offerings. This year, now that COVID-era restrictions have been lifted and the [Malaysia My Second Home](#) (MM2H) visa is re-established, we're delighted to bring it back.

In Europe, **Greece** continues to impress. It sees a surge in its Affinity Rating score this year—illustrating that it's a firm favorite with both *International Living*

staff and subscribers.

That's understandable. We've been hearing from more and more North American expats enjoying a more relaxed and rewarding retirement in this welcoming Mediterranean nation. And it's easy—for most expats in [Greece](#), simply proving you have adequate income—€2,000 (\$2,182) a month—and health insurance is key to qualifying for a one-year, renewable residence permit.

Uruguay's Housing score has taken a hit this year. Prices, our [Uruguay](#) contributor informs us, have risen, thanks to a flood of property investors from neighboring Argentina seeking safe assets in turbulent times.

But that very trend illustrates exactly what we like so much about this prosperous South American nation. In times of uncertainty, Uruguay is a stable, highly developed, financially secure country with excellent second passport options, affordable quality healthcare, and a track record for safety. Small wonder it's where the smart money is heading (or that it's increased its scores in our Affinity Rating and Development/Governance categories this year).

Another number to note: **Panama's** Visas/Benefits score. An exemplary 98 out of 100 is testament that [Panama's](#) *Pensio-*



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Uruguay's popularity is a testament to its political and economic stability.

nado visa is still the best-in-class offering of its kind. Available to applicants with a guaranteed monthly income of just \$1,000, the benefits—including discounts on travel, utilities, and medical services—go well beyond long-term residency.



Panama's excellent visa and benefit options—including plentiful discounts for retirees—nabs it a top spot on the Index.

HOW WE COMPILED THE INDEX

For our 2024 Annual Global Retirement Index, we've used seven categories to carefully determine the best locations in the world for retirement. Our focus is on the destinations that make sense for an overseas retirement—the established expat hubs with a track record for comfortable living. For instance, Roatán is the only place in Honduras we would consider in our ranking, while in Mexico there are easily a half-a-dozen hotspots we've homed in on. Each place is then assessed in the following ways:

Housing: This category looks first at the ease of buying and owning property as a foreigner, then the value you'll receive as a homeowner. We consider factors like the price of housing in expat-friendly locations, and property taxes.

We also examine rental values. In many destinations, renting makes better financial sense than buying. We look at long-term leases, the cost of renting a two-bedroom, 900-square-foot furnished apartment in a mid-range area, and whether renters' rights are well protected by law.

Visas and Benefits: A place isn't much good as a retirement destination if you can't live there easily. We begin with an analysis of available tourist visas: how fast/simple it is to obtain a tourist visa, the ease of exploring a country on a tourist visa, the length of a tourist visa, etc.

Just a few months ago, Costa Rica began issuing 180-day tourist visas as standard. That's almost six months' worth of hassle-free time in-country, and more than enough time to escape the ravages of the North American winter. For retirees who live overseas part-time, that's plenty.

But we also investigate the legalities of extending a stay, the ease of becoming a permanent resident, and the availability of special retiree options. We additionally consider retiree benefits and discounts on healthcare, prescription medication, entertainment, eating out, travel, utilities, and local transport.

Cost of Living: Each of our contributors answers an extensive cost-of-living questionnaire, tailored to the needs and wants of an expat retiree, from the cost of



Ecuador ranks above Belize in climate, thanks to its biodiversity.

rent and utilities to groceries to a flight home to visit family in North America.

The lower the cost of living, the higher the score.

Affinity Rating: This one is where gut feeling comes in. We pride ourselves on being systematic in the way we put the Index together—but the truth is, retiring in a new destination involves the heart as well as the head. So, we ask our experts to rank our destinations according to whether they'd be happy to move there. What's more, we ask you—our readers—where you would like to move.

For example, how easy will it be to make friends? We find out by evaluating the size and character of the expat community, the number of clubs and activities, and whether or not English is widely spoken. We also rate the range and variety of restaurants, the ease of finding an English-language movie, a concert, a world-class sporting event... essentially, the ability for you to have a thriving social life as an overseas retiree.

Healthcare: We assess healthcare based on both quality and cost. Many of the world's best retirement destinations—and all of those included in the index—you'll find world-class care far cheaper than back home.

This year's winner, Costa Rica, is more expensive than other destinations, but healthcare costs are still lower than you'd imagine. Debbie Crowley, a retiree who moved to Tamarindo in 2021, reports that she

paid just \$187 for an MRI scan at a nearby facility. She received her results in-hand there and then, and was able to hand-deliver them to her local doctor herself—saving time and expense while enjoying the personal, dignified treatment that seems ever rarer in North America.

Development and Governance: If the roads are good and clean, the public transport excellent, and the internet fast and reliable, then a place will rank highly. We additionally factor in whether your new home offers a stable political environment, well-maintained infrastructure, and an efficient banking system.

Climate: This is our “Goldilocks” category. For some folks the perfect climate is hot and humid, others want spring year round... So, how do we score somewhere like Roatán—a small Caribbean island with a tropical climate—next to, say, Ireland? Apples to oranges, right?

We score a destination based on how many different climate options it offers. Ecuador's landscape ranges from permanent snowfields, to cool mountain retreats, to tropical rainforest, to arid coastal plains reminiscent of southern California.

Belize, by contrast, has tropical warmth year-round, but that's all. For that reason, Ecuador scores higher than Belize. (That said, maybe you love tropical warmth year-round... If so, Belize might be just right for you.)

John Michael and I are picking flowers on the *IL* contributor's highland farm in the Orosi valley east of San José. Generally, temperatures stay in the 70s F here year-round.

"The highest I've ever recorded was around 85 F, but that was for just part of the day, and was an exception," he tells me.

We amble along the gravel pathways of his property, take footbridges over streams, and snip orchids from between banana plants, and papaya trees.

The flowers we're collecting will decorate the Thanksgiving lunch he's cooking the following day. He'll gather some of the lunch's ingredients from the greenhouse where he grows fruits, vegetables, and herbs for the table. An exacting cook, John Michael is an expert on ingredients, as well as what they cost here in Costa Rica.

Ultimately, it's not the affordability that keeps him in Costa Rica. Proximity to the US (just two-and-a-half hours to Florida), quality healthcare (John Michael's a doctor himself), and good weather are all enticing, too. But it's the community that seals the deal. The Costa Ricans, Europeans, and North Americans who will arrive for tomorrow's Thanksgiving lunch epitomize just that.

"The people are so kind. You have all this tropical nature and all the animals, and the great climate," says John Michael, "but it would all be for naught if it weren't for the fact that the Costa Ricans are so welcoming, and such lovely people."

To learn more about why Costa Rica's our No. 1 retirement destination, take a look at our free report, where we deep-dive into the country's wide offerings for expats. And don't miss the inaugural [International Real Estate Index](#) while you're at it.

The Runners-Up

#2 Portugal—Europe's Old-World Idyll

Leader of last year's index, and still a fan favorite among *International Living* subscribers, Portugal slips by a hair to second place in 2024.

Two main factors account for that downgrade: an increase in the cost of housing (mostly in Lisbon and Porto, the two largest cities) and the uncertainty surrounding long-term visa categories.

That aside, sleepy [Old World Portugal](#) is still a wonderful expat location. This is a country of centuries-old vineyards, cobblestone streets that lead to farmers

markets, and cafés where you can nurse a glass of wine for an afternoon. It's European-style opulence on a Central American budget.

IL contributor Terry Coles says that she and her husband enjoy the low costs of Portugal. "We can enjoy a meal at a variety of restaurants for \$11.50 or less, including drinks. We have private health insurance for \$265 a month for the two of us. To keep fit, we joined a large gym that comes with an assortment of classes and ongoing dietary and fitness counseling for just \$66 a month for two. This is half of what we used to pay in the US."

#3 Mexico—Options, Options, and So Close to Home

Retirement options blossom just south of the Rio Grande. Mexico offers plenty of advantages, but the most obvious is that it's in North America.

Having the grandkids come to stay, keeping in touch with old friends—it's barely harder than if you'd stayed where you were. Heck, you can even drive there from the US.

English is widely spoken in expat centers and vacation destinations, and US foods, products, sports, and movies are popular and widely available.

In historical highland cities, you'll find world-class cultural attractions among colonial architecture, some of which date back to 16th-century Spanish settlement. And the old-world grandeur of **Valladolid** or [Mérida](#) in the Yucatán is as opulent as any European capital.

San Miguel de Allende was a popular option for ex-servicemen studying fine art in the years following World War II. The G.I. Bill, which made that cultural interchange possible, is partly responsible for San Miguel's longstanding reputation as an artsy expat hub.

Whatever your tastes, you'll find something to entertain you in Mexico. As veteran *IL* contributor Jason Holland puts it, "On the coasts, you can have fun in the sun 365 days a year. Head inland and you have a different experience—the focus is on the arts of all kinds, with music festivals, art galleries, theater, independent cinema, and more." ■

**"European
opulence
for Central
America costs."**



Thanks in part to the G.I. Bill, San Miguel de Allende became a haven for US expats.



"I've never seen sands so white, or waters so quintessentially Caribbean, than at Cap Cana."

The Dominican Republic's Surprise "Caribbean Cabo"

Ronan McMahon

As dawn breaks, your community awakens to a symphony of nature. The first rays of the sun cast a golden glow over pristine beaches and meticulously manicured landscapes. Step onto your balcony, and you find the air once again fresh and invigorating, a perfect blend of sea breeze and tropical warmth.

You savor mornings in this paradise. Usually you take a towel and stroll to the beach. The paths wind through lush greenery, with glimpses of azure water. Fellow early risers nod in friendly acknowledgment, a testament to the close-knit and welcoming community that thrives here.

Each day here presents new opportunities and experiences. Today, with the tang of salt still on your lips, you'll breakfast at the marina—a hub of activity where many expeditions begin, from deep-sea fishing to exploring the nearby coral reefs. You always go for the fresh fruit and a local specialty omelet with delicious Dominican coffee.

Then it's golf... or fishing... or horseback riding... You have so much to do. Last week, you took a day trip to explore the coffee highlands in the **Dominican Republic's** interior.

Lunchtime is an opportunity to socialize with fellow expats and locals at one of the many beachside restaurants in your community. The conversation flows easily, a mix of languages and accents, stories from different corners of the world, all converging in this little piece of paradise. The menu offers fresh seafood, a staple here, prepared with local herbs and spices.

As the afternoon approaches, the pace slows down. It's time for a siesta, or perhaps a leisurely stroll to visit local art galleries and boutiques, each offering a piece of Dominican culture and craftsmanship.

This is **Cap Cana**, an out-of-this-world luxury beach and golf community on the pristine shores of the Dominican Republic. A place where my team and I are digging deep for real estate deals...

Scouting the Caribbean

In 2022, I took my first scouting trip to the Dominican Republic in nine years. I knew it would be worthwhile.

I've long kept an eye on this Caribbean country. After Mexico's **Riviera Maya** (No. 3 on [The 20 Best Places to Buy Real Estate](#)), the Dominican Republic gets the most tourists in the entire region. And just like

Mexico's Riviera Maya, the Dominican Republic has seen a huge surge of visitors post-pandemic, thanks in no small part to its easy access from the US.

The country is smashing tourist number records. Last year, "the DR," as many folks call it, welcomed 14% more international visitors in 2023 than it did in 2019—marking its best tourism year on record. That's more than 10 million travelers. A first for the Dominican Republic.

According to air travel intelligence provider Forward Keys, airline ticket bookings to the Dominican Republic for January to March of 2024 are already 56% higher than during the same period in 2019.

Most of these arrivals go to **Punta Cana**, easily the country's biggest destination. Like the Riviera Maya, Punta Cana has been benefitting from a decades-long Path of Progress that began here in the late 1960s, when it was discovered by a group of investors who started acquiring and developing beachfront land.

Development is tearing ahead in the Punta Cana area now. And this is where you'll find the stunning master-planned community of Cap Cana, where I'm currently focused on finding deals for members of my [Real Estate Trend Alert \(RETA\)](#).

I'll tell you more about Cap Cana in a moment. First, let's look at how the Dominican Republic is growing and developing...

The country is the second fastest-growing economy in the region behind **Panama**. (Panama is another firm favorite on my RETA beat.) From 2015 to 2019, the DR grew at an average rate of 6.1% per year, compared to the region's average of 3.1%. The economy is wide-open to foreign investment, and the country's becoming the greatest recipient of Foreign Direct Investment (FDI) in all of the Caribbean.

According to one research report from the UN World Tourism Organization, "the figures of greenfield investments of FDI show that the Dominican Republic has attracted more than 26 projects, receiving nearly \$5.7 billion in tourism capital investments in the region between 2016 and 2020."

That's just behind Mexico.

Consider the rest of the Caribbean for a moment. There are 700 islands, reefs, and cays here. Even for this seasoned traveler, that's too many to cover...

That's why for years I assigned my sen-

ior researcher Margaret Summerfield to various parts of the Caribbean in search of the best opportunities.

Her findings were mixed. For a deal to have potential for my *RETA* group and me, there needs to be a clear path to profit, be it through capital appreciation, income, or both. And every time Margaret reported back from a trip, we came to the same conclusion.

Nothing touches Mexico's Riviera Maya in terms of opportunity.

It's a drum I've been beating loudly for many years now. I've put my money where my mouth is, buying alongside my *RETA* members. And time and again, the results have spoken for themselves.

Now though, having put my boots on the ground again in the Dominican Republic and done a lot of research, I'm finally as excited about a Caribbean destination...

Introducing Cap Cana

The Dominican Republic is big, with a lot of stunning coastline. But my team and I are focused on one corner... the most luxurious and best-served in the country.

At 30,000 acres, the master-planned community of Cap Cana is twice the size of Manhattan. And it's just 20 minutes from the Dominican Republic's Punta Cana International Airport, with regular flights across Canada and the American northeast.

Everything in Cap Cana screams luxury. I scouted here twice last year, meeting with developers to negotiate deals I think are good enough for my *Real Estate Trend Alert* members. Plus, three members of my team stayed in Cap Cana to explore every nook and cranny.

Cap Cana has top-tier golf courses, a pristine marina, sports fishing, shopping complexes, upmarket restaurants, a hospital, and a bilingual school.

Then there's the stunning beach. Brilliant and arresting, with bright Caribbean waters against an expanse of sand. I've never seen sands so white, or waters so quintessentially Caribbean, as at the [Juanillo Beach Club](#) in the heart of Cap Cana.

I think of Cap Cana as a sort of mini "Caribbean Cabo." Just like in Cabo, you have a top-end marina, incredible golf, and world-class sportfishing. The market

is similar to Cabo in terms of demographics and wealth, though Cap Cana understandably draws folks mainly from the East Coast of the US and Canada.

It even has a beautifully manicured Jack Nicklaus signature oceanfront golf course and a new St. Regis hotel... just like the five-star Quivira resort where I have my condo in Cabo.

This is where I'm drilling down to find deals. Deals I believe are set to benefit from the explosive growth of the Punta Cana region and the Dominican Republic.

Get the right deal and get in early on incredible Caribbean luxury, and we stand to do very well indeed. ■

Ronan McMahon is *IL's* international



real estate expert. If you've been thinking of buying a rental property overseas, but could use help with your search, learn about Ronan's [Real Estate Trend Alert](#).

Thanks to group buying power, members get access to best-in-class properties in the right locations—often at below-market pricing.

WHERE MY SCOUTS AND I ARE HEADED NEXT...

I'm getting the gang back together. At the beginning of February, I'm bringing my far-flung team of scouts to a stunning stretch of Costa Rican beach.

We're meeting for a few days to map out our global scouting strategy for 2024. We'll discuss the best places to buy real estate in the world. The "next places" to get our boots on the ground.

But we could meet *anywhere*. There's a good reason I've chosen the province of **Guanacaste** in northwest **Costa Rica**.

Way before Costa Rica's tourist boom, the sunny northwestern province of Guanacaste was a sleepy region of cattle farms, empty beaches, and good surf breaks.

It fit the bill if you were looking for a little fun in the sun—a lazy vacation where you could kick back and unwind—but getting to this idyllic spot took some doing. The road from the capital was in bad shape. It was a bumpy ride that took four or five hours. The alternative was to take a prop plane.

Whichever option you took, it set you up for the lack of frills when you arrived.

But a savvy group of hotel and real estate developers could see the appeal of this endless-summer location. The Four Seasons pumped more than \$200 million into carving out a top-quality golf course, rooms and suites, and hillside villas with private plunge pools. They needed tourists to fill their luxury rooms and pay their premium rates.

A bumpy dirt track or a prop plane simply wouldn't cut it...

The road from San José was soon paved, and the airport at Liberia, the provincial capital just 30 minutes from the coast, was expanded and upgraded. In 2002, regular direct flights to the US started. In 2003, Liberia airport saw 50,000 passenger arrivals. By 2022, the number had topped 1.3 million. Along the way, this region earned the nickname... the Gold Coast.

In 2002, investment in residential development in Guanacaste began outstripping investment in tourism. Developers poured into the market, snapping up the best pieces of land. In the three years after those regular direct flights began, prime beachfront land tripled in price.

Visit this part of Costa Rica today, and you can stay in fancy hotels with five-star service and five-star amenities. The Four Seasons was joined by JW Marriott, Andaz, and the Westin. In any number of towns across the region, you can play golf, relax in a spa, and dine in chic restaurants. These days, the area south and west of Liberia airport is highly developed. And home to not just high-rise condos but also fancy gated communities.

In short, this is no longer a low-cost destination, whether you're heading out to dinner or buying a home.

But there's still major potential for future development in Guanacaste, particularly in the central coast and in the largely undeveloped area north of Liberia.

I expect the next phase of the region's development to be focused on these regions, and investors who get in on the ground floor could profit handsomely. That's why I'm putting all my scouts on the ground here in February. I think we're close to some killer deals here. Keep an eye out.

Mexico has tacos. Italy has pasta. Colombia has...

Before I traveled to Colombia, I would've come up blank. My husband Mark and I spent two weeks traveling through Colombia for our 20th anniversary. We might not have traveled there for the food, but we managed to gain a few pounds eating it all the same. And we'd happily go back just to gain more.

Because Colombia enjoys both mountain and seascapes—it sits nestled between the Pacific and the Caribbean—its fare ranges from fresh seafood to hearty stews. Along both coasts you can indulge in the freshest seafood cooked in bright, piquant Afro-Caribbean spices and wash it all down with locally made rums. And in the middle of the country, where the climate is cooler, the hearty Spanish stews full of chorizo and beans keep you warm on chilly nights.

Below, learn about South America's most underappreciated food.

When in Colombia, Don't Skip the Street Food

Cautious *gringos* might be cautious about eating street food. But while street fare may not be the healthiest of bites, it's worth the calories when served fresh... and it can be a gateway to the culinary soul of a country.

Most Colombian street food comes from small "shops"—usually food carts manned by one or two people—specializing in a handful of related dishes (think five types of *arepas*, or three kinds of *empanadas*).

Sometimes there's a tiny bar to eat at. Other times, it's standing room only on the street.

No matter which type you come across, do your best to order what everyone else ordered before you. Colombians are wonderfully friendly, and many speak English, so you can always ask a neighbor for help.

Otherwise, pointing to whatever looks good will do you wonders.

Arepas

Some countries have bread, others have tortillas. Colombians have *arepas*, a thick, doughy corn flour disc.

"Street food is the culinary gateway to a country."



Colombian *arepas* are doughy, delicious, and stuffed with meat, cheese, and salsa.

From Arepas to Fritanga: A Guide to Colombian Cuisine

Kirsten Raccuia

Arepas are dished out with breakfast and, when served alone, aren't that exciting. It's when you start dressing them up that everything changes.

At restaurants, you can find them elevated with additions like lobster salad or caramelized sweet plantains with salty feta and honey.

But on the street, they're made for chowing down and getting messy... pork-juice-running-down-your-face kind of messy.

An *arepa* by any other name is still an *arepa*. But it's often called by what's inside.

So an *arepa* stuffed with cheese is an *arepa de queso*. Chicken? *Arepa con pollo*. Some stores, like **Arepitas Pa Mama**, name their different *arepas*.

We started our night in the **Poblado** neighborhood in [Medellín](#). In fact, that's the best area to stay and to eat in. It's where all the best restaurants, street food, and nightlife are found.

Our first *arepa*, from **Arepitas Pa Mama**, was called the *Colombiana* and was stuffed with chicken, chicharrones,

fried ripe plantains, cheese, and *hogao*, a Colombian salsa made with scallions, tomatoes, garlic, and cumin.

The *arepa* was small, but overflowing with flavor. So I completely ignored my (ingenious) plan to share it with Mark and ate the whole thing in seconds. Sorry. Not sorry.

Another *arepa* option, *arepa de queso*, is stuffed with melty mozzarella cheese. That may sound basic... until it's drizzled with saccharine-sweet condensed milk. Then it becomes a hot, gooey, salty-sweet treat.

Then, there's the open-faced *arepa de choclo*.

It's made from sweet corn and tastes and feels like cornbread. Colombians slather it with butter, slap it on the flat-top grill, and top it with a fresh cow's milk farmer's cheese called *quesito*.

Head to Las Chachas to sample both of these.

Tired of *arepas* yet? Me neither.

Last one: The *arepa de huevo* is deep-fried with an egg inside. The *arepa* gets crispy on the outside and the egg is—if you're lucky—runny on the inside.

One of the more traditional *arepas*, it's

been around for over 200 years. There's even an annual **Arepa de Huevo Festival** held in Luruaco in June to preserve the traditional treat for future generations.

We tried this one in a tiny place on **Calle de Las Sombrillas** in the Getsemani neighborhood of Cartagena. The family-run stand has no name, but you'll see people standing around eating them. Be sure to try their hot salsa with it.

Buñuelos:

Buñuelos are essentially giant donut holes.

Made with cassava flour and deep fried until perfectly golden, they're best eaten right out of the deep fryer.

Traditionally, they're stuffed with *costeño* cheese, a local semi-hard salty cheese. When we spotted some at **Sr.**

Buñuelo, we had to try.

I was expecting a cheese gusher. I was wrong. *Costeño* blends with the dough, so no need to worry about scalding your face on gooey cheese.

Buñuelos have a hint of sweetness due to the sugar in the dough. You can find the best ones at specialty *Buñuelos* shops and stalls in Medellín, where they are stuffed with guava jam, chocolate, and *arequipe*—a Colombian version of *dulce de leche*.

Empanadas

Empanadas are deep-fried, half-moon-shaped pockets stuffed with chicken, beef, cheese, or potatoes.

Unlike the empanadas you find in Mexico, these are made with a yellow corn meal flour providing extra crunch. They're found on every city block in Colombia, but they're a particularly popular snack after a night at the bars.

If you see locals lined up at their favorite stand, join them. It's a good sign.

One thing I learned while eating my way through Colombia: It's all about the salsas.

Of course, there's nothing wrong with a deep-fried pocket of flavor on its own.

But add in homemade salsa, and bingo, you've just hit the umami-layered jackpot.

The shop we went to, **Empanadas La Propia Colombiana**, offered three types of empanadas and 10 salsas. After tasting them all, the clear winners were the creamy garlic and the smoky-spicy chipotle.

Hormigas Culonas

This delicacy isn't for the weak-kneed. *Hormigas culonas* literally translates to big-ass ants.

Let me explain.

Hormigas culonas are large, fat-bellied female leaf-cutter ants fried or roasted in salt. They're plump because they're only harvested when full of eggs.

Am I selling you yet?

They're cooked alive, dissolving their legs and wings and leaving only their burgundy bodies, ready to be snacked on like peanuts.

You can buy them from vendors and even convenience stores. I suggest the roasted ones. The fried ones get soggy... just like cold French fries.

No matter how you choose to eat them, they still look like large ants. The silver lining? They're super nutritious. But in reality, most Colombians eat them because they are an aphrodisiac. (Who cares about protein?)

I'll stick with oysters, thanks.

Perros Calientes

Perros calientes translates to hot dogs, but these aren't your typical NYC street dogs. At **Los Perrines** food stall, forget the ketchup and mustard.

These babies are loaded with things

“Find the best *buñuelos* at specialty shops or stalls.”

Colombian Cuisine, Elevated

Sometimes, you just want to sit down with a local adult beverage and relax over a meal. While street food provides an authentic and vibrant experience

with chances to interact with the locals over quick budget-bites, restaurants have more diverse options, and not everything is fried.

That doesn't mean it's healthy, though—I'm looking at you, *bandeja paisa*.

Bandeja Paisa

Bandeja paisa: the signature dish of Medellín (some might argue, the country) and the first one we tried after arriving. We went to [Mondongo's](#), which has been serving this hearty dish since 1976.

You've got to come hungry when you order this plate because it's a whopper. *Bandeja* literally means tray, because it's often served in one. And a *paisa* is a person from the region of Antioquia, where Medellín is. (Nowadays, it's often used to refer to the local people, food, and culture.)

A *bandeja paisa* includes chorizo, pork with cracklings, blood sausage, extra-dehydrated beef (so finely minced it looks like dust), a fried egg, red beans, rice, plantains, avocado—and it wouldn't be a Colombian dish without *arepas*.

I recommend splitting it as a main dish.

Ajiaco

Part Grandma's chicken soup and part hearty potato soup, *ajiaco* is a bowl of yum.

Usually, there are white, red, and Andean potatoes called *papas criollas*, which break down and thicken the soup as it cooks, along with corn—and a side



The most important meal of the day: breakfast. Make it a Colombian one (above).

of rice, for those carb-loading days. Salty capers and tangy sour cream add a little pep to the soup.

But what really sets *ajiaco* apart is the Colombian herb *guascas*.

In nearby countries it's considered a weed, but in Colombia, it's an essential part of this dish, giving it a slightly earthy, bittersweet kick.

Cazuela de Mariscos

Although *cazuela de mariscos* literally translates to "seafood casserole," there is nothing casserole-ish about it. It's like a seafood bouillabaisse, but with a base of coconut milk and fish broth.

The fish or seafood depends on where you are and what's caught that day by the local fisherman trawling the oceans. Additions can range from lobster and clams to various types of hearty white fish like snapper, sea bass, or grouper. Sometimes, a little wine, or a handful of veggies, are added for flavor.

But no matter the combination, you'll enjoy the balance of sweetness from the coconut milk and saltiness from the brine of the seafood.

[La Pescadería](#) is the best place in town for it.

Ceviche and Cocteles

Ceviche is one of my favorite dishes. In **Puerto Vallarta**, Mexico, where we live, *ceviche* is made by throwing finely diced fish (often mahi mahi) into lime juice with onions, cilantro, and tomatoes. The lime cures the fish, *et voilà*: It's ready in minutes.

On the coasts of Colombia, the fish in *ceviche* is chopped in larger cubes, like a barely-cured poke. Then it's tossed into lime, and sometimes orange and lemon join the party before finely diced onions and a good pinch of cilantro are mixed in. No tomatoes. No fuss. Just deliciousness.

Coctel is another cured fish dish. Its

ingredients range from fresh octopus and shrimp to the day's fish catch. The base is similar to shrimp cocktail sauce, but thinner, made of ketchup, hot sauce, mayo, and of course, limes, onion, and cilantro.

While restaurants specializing in these dishes are widespread, it's just as easy to find *coctel* and *ceviche* at street carts, ladled into plastic or Styrofoam cups.

Both styles are served with *saltines* or *patacones*, smashed and fried unripe plantains.

We went crazy over our *ceviche* at [La](#)

"We went crazy over *ceviche* at La Cevichería in Cartagena."

[Cevichería](#) in Cartagena, a hopping spot that Anthony Bourdain touted.

Fritanga

Like *bandeja paisa*, this is another hearty dish. *Fritanga*, also called *picada*, is meant to be shared with family and friends.

Essentially, it's a platter of grilled and fried meats—chicken, beef, a couple types of sausage, pork crackling—served with corn, *arepas*, plantains, and potatoes.

The ingredients differ depending on what's available at that moment. It's found prevalently in **Bogotá** on the weekends, when people gather at home, markets, or restaurants for barbecues.

We had it at [La Matriarca](#) in Medellín and needed a nap afterward, we were so full.

But no matter your location, it's served family style. You'll get a fork or a cocktail stick to stab a bite as you sit around chatting with a cold *Poker* (local beer) and a shot of *aguardiente*, the local hooch.

Colombia has a wealth of delicious dishes that this beginner's guide only skims... but hopefully, it's whetted your appetite. These dishes are my favorites—the ones I'd go back to Colombia just to try again.

They say the way to a person's heart is through their stomach. Colombia's won mine. ■



You can find Colombian sweets and pastries, including *buñuelos*, displayed at stalls on busy city streets.



With an elevation of 3.6 miles, Mt. Kilimanjaro is Africa's tallest mountain—and you can summit it, too.

Pole, Pole! We Summited Mt. Kilimanjaro in Our 60s

Rick Luebs

It was the anniversary of our first date—my wife Jutta and I—and we were on a flight from Frankfurt to Kilimanjaro International Airport.

Our destination: **Mt. Kilimanjaro**. We're in our 60s, and in two weeks, we were planning to summit the nearly 20,000-foot volcano.

Our journey started nine months earlier, while we were planning our summer itinerary. We'd recently retired, and Jutta mentioned that climbing "Kili" was a lifelong dream of hers. We'd never be younger than we were this year, she said. So why not?

I wasn't exactly keen on the idea. But 10 years earlier, I'd been to Tanzania on a magical photo safari, so I offered a compromise. If Jutta would add a safari to the itinerary, I'd climb Kili with her.

By January, we'd booked our climb for September with tour operator [African Scenic Safaris](#).

Their pricing runs from \$2,500 to \$3,500 per person and includes everything but flights, equipment rentals, and gratu-

ity.

With their guidance, we opted for an eight-day private tour on the **Lemosho route**, which spans 45 miles and allows plenty of time to acclimatize to the altitude.

Our tour operator provided a recommended packing list: shirts and pants for warm, cold, and rainy conditions, day packs, water bladders, hats and gloves, and a head torch, as well as items we could rent on-site like sleeping bags and an extra warm parka for summit day.

[Enviro-neers](#), an outfitter a mile from our winter home in Florida, turned out to be an unexpected resource.

Sheila, one of the owners, had summited Mt. Kilimanjaro on the same route we were taking. She got us confidently outfitted, and made the excellent recommendation of Diamox to prevent high-altitude sickness.

By the end of the month, we had booked our flights and had equipment on hand.

We began on stage two: our conditioning program and medical checks to make

sure we were physically ready. We planned to work out every day with a focus on cardio and resistance training. Then we'd fly to our summer home in Germany, where we'd join a health club and continue training.

Add to that a week hiking the Alps near Berchtesgaden to test our conditioning and equipment, and we'd be ready for our trek in early September.

But even the best-laid plans go awry.

Bumps in the Road to Mt. Kili

During our medical checks, I learned that my hemoglobin levels were slowly dropping. Doctors thought the result might signal internal bleeding. We were set to leave for Germany in mid-May, and follow-up testing wouldn't be available until a few weeks before our flight. In the meantime, I improved my diet, and finally got the all-clear a week before takeoff.

Then, in June, my normally sure-footed wife had a nasty fall on a trip to Greece.

Our trips to the gym were replaced with visits to medical specialists... and "emotional rehab" visits to the Biergarten. We hiked Berchtesgaden as planned in July, but the four-hour hike became a 10-hour ordeal. Jutta received osteopathic treatment for her muscle trauma and a flare-up of plantar fasciitis; even getting out of bed and walking was painful.

It wasn't until the week we were scheduled to leave for Africa that Jutta said what we'd been waiting to hear: "I'm pain-free."

"We're Here to Make Your Dream Come True"

On September 8, we boarded our non-stop flight from Frankfurt to Tanzania. Our tour operator had organized everything; drivers waited for us at each stop along the way. Our driver took us from the airport to the [Chanya Lodge](#) in Moshi, about an hour away.

It seemed that every guest at the lodge was either coming back from the trek, or about to start their journey. The excitement was palpable.

We met our guide, Mary, the same afternoon we arrived.

She was the first female lead guide on Mt. Kilimanjaro. In her time leading tours, she'd guided a blind woman, a man paralyzed on one side of his body, and an 83-year-old to the summit.

Her refrain: "This is your dream. We're here to make your dream come true."

"We opted for the Lemosho route, which spans 45 miles."

She and the owner of the tour operation helped us rent all the items needed for the tour that we didn't already have: down parkas for summit night (the coldest part of the journey), gaiters, and sleeping bags.

Our one splurge: a private toilet. We learned that the campsite bathroom facilities were often far away and, well, rugged (to put it generously). The private toilet turned out to be an excellent—if unexpected—use of \$200.

The next day we were driven several hours to the **Lemosho Gate**. It's one of the seven gates to Kilimanjaro National Park and stands at an elevation of almost 8,000 feet. Here, our guides registered our party, shuffled pack contents to balance the loads, and had our bags, which the porter would carry, weighed.

Our operator prioritizes our porter's safety—it's one of the reasons we chose this company—and limits the weight they carry to 44lbs per trekker.

From Lemosho Gate, we strolled through a lush rainforest. Monkeys chattered as we made the three-hour trek to our first campsite, **Big Tree Camp**.

The weather was in the mid 70s F—no wind, no rain. The incline was gentle. If only the rest of the trek could have been so easy.

We'd physically prepared to hike... but we hadn't mentally prepped to camp. We had to adjust to sleeping on thin mattress pads in a two-person tent. Well, actually, we never really adjusted to it—just accepted that it was part of the adventure.

Our “living quarters” for the journey consisted of our tent, a private toilet, and a dining tent with two chairs and a table. The two guides had a tent like ours, but the 12 porters were jammed in two tents only slightly larger than ours. Each morning and evening, we were given a bowl of warm water to cleanse ourselves with, in a routine called “wash-wash.”

But after seeing how far the porters had to carry water from stream to campsite, we shared a bowl and dropped our water usage in half.

Our chef, Shabani, cooked up delicious hot meals on a propane burner, since a typical camping stove won't boil water at such high altitudes. We were served with coffee, tea, or hot water to help keep our core body temperature up. Breakfasts consisted of oatmeal, pancakes, and eggs, and dinners were soup, pasta, and meat and veggies. After a long hike, we even had popcorn to celebrate.

It wasn't until we reached the second campsite that Mary introduced us to the guides and porters, or, as she called them, “the dream team.” They sang to us in Swahili... though all I understood was “Kilimanjaro” and “*Hakuna matata*,” or “no worries.”

And no, they hadn't seen *The Lion King*. *Pole, pole* (pronounced like “holy”) became the refrain that echoed through

our minds as we clambered, crawled, and balanced our way upward. It's Swahili for “slowly, slowly,” and Mary repeated it, as did the trekkers we encountered on our way up. As she said, a slow climb is the best way to avoid burnout on the way.

The other phrase we often heard: the cheerful greeting of *Jambo, jambo!*

Once we passed the troposphere at 8,000 feet, we were rewarded with the glorious sight of blue skies above us and clouds below, Mt. Arusha poking through. We could see Kili's summit... and the cool nights, free of ambient light, were a stargazer's dream.

“Our one splurge: A \$200 private toilet.”

Moonwalking to the Summit

Our most challenging day started under partly cloudy skies; as we learned, clouds can rise with heat and even engulf the summit. We were to leave

Shira II Camp at 12,500 feet, climb to almost 15,000 feet to the **Lava Tower**, and then descend to **Barranco Camp** at 12,650 feet.

We'd never climbed to 15,000 ft before, and this was going to be a seven- to eight-hour trek.

The longer we walked, the more clouds rose up around us, finally swallowing us in a foggy mist. We pressed ahead to stay on pace, but soon the thin mist turned into a gentle rain. By the time we put our rain clothes on, we were soaked to the bone and still an hour away from Lava Tower.

One hour turned to three as we pushed through rain and fog and dust turned to mud. I wiped my glasses constantly, and Jutta and I shivered uncontrollably. Several times, I nearly fell. Though we'd watched plenty of videos to get ready for the hike, nothing had prepared us for this.

By the time we reached the Barranco campsite, we were wet, cold, and exhausted. Summit day was only three days away, and if we didn't get our clothes dry, we would literally be freezing on our final ascent.

This was the emotional low point of our journey. But fortunately, our team knew what to do.

Our concierge porter, Samson, filled our Nalgene bottles with hot water and advised us to put them at the bottom of our sleeping bags to keep our feet warm. (Nothing brightens the mood like warm feet on a cold night.)



“The longer we walked, the more clouds rose up around us, finally swallowing us in a foggy mist.”



Amboseli National Park in Kenya offers the best views of Mt. Kilimanjaro, soaring above the savanna.

Samson's unexpected graciousness brought a tear to Jutta's eye, and we were warmed by an overwhelming sense of gratitude to our dream team.

Mary radioed ahead to the next day's camp site, Karranga, and learned it would be sunny and warm.

She sent out porter ahead to reserve a tent space there, and he brought along our wet clothes, laying them out so the sun could dry them by the time we arrived later that day.

After six days of climbing, we felt like we were walking on the moon. The trails of dust were flat and gray, a sea of dust interrupted only by ridges of volcanic rock. We'd reached **Barafu Base Camp** (15,100 feet), and while we didn't show debilitating signs of altitude sickness, we were losing our appetite and sleeping poorly on our thin mattresses.

But whatever exhaustion we felt was overshadowed by our excitement. This was our last stop before the summit.

We were awakened near midnight by Samson's now-familiar voice for a light meal of steaming oatmeal and a final check of our cold-weather gear.

Jutta was uneasy as she laced up her boots. Samson noticed. "What's the matter, Queenie?" he asked. She'd earned the nickname after a week on the trail together, and she admitted she was scared she wouldn't be able to make the summit.

"Don't be scared, Queenie," Samson said. "*Hakuna matata*." His deep, calming voice gave her the reassurance she needed.

By midnight, we were on the trail, our head torches and eyes focused on the trudging feet of the person in front of us. I was strongly tempted to look up and see where the long line of head torches stopped—in hopes of an early summit—but knew it was best to keep our gaze down and focus on moving ahead.

By early morning, the sun made its presence known. The sky lightened, tinged with shades of red and orange. As one

of the slower groups, this meant we were nearing the summit. The early hikers had already reached it, and were watching the sunrise from the rim of Kilimanjaro's crater.

Slowly, slowly, step by step. We pushed on... until

we, too, saw the summit's rim.

The first wave of summiteers was already starting down the mountain, elated... and exhausted. Among them, I saw my new friend Marco, who I'd first met at the **Karranga** campsite two days before. He'd traveled from Chile to climb Mt. Kili with his sons. At only 55, he considers me a hero for attempting this at 69 years old.

But I consider my wife to be the real hero, who for most of the summer couldn't walk without severe leg and foot pain. And yet she was by my side as we climbed Mt. Kilimanjaro together. And here we were,

on the doorstep of achieving it.

After eight hours of walking, we reached **Stella Point** at a whopping 18,885 feet. Our fingers and water bottles were frozen, and our legs exhausted. "Is this good enough?" we asked Mary. But she, ever the wise guide, pointed ahead to the true summit.

"You've worked very hard, but this isn't your dream," she said. "That is."

She was right. This had started as Jutta's dream, but it had become my dream, too. *Pole, pole*, we pushed ahead to the summit: Uhuru Peak.

We could see how far we'd come—and what an accomplishment we'd made. We could see the earth's curvature from this high altitude and, it seemed, the entirety of Tanzania.

I'm an avid traveler and photographer, but the photo we snapped at the summit—of a very happy and very exhausted couple achieving a dream together—is the one I'm most proud of.

I'm writing this a month after our summit day, and even now, we have a hard time believing we summited Mt. Kilimanjaro—despite the commemorative plaques hung on our wall, a parting gift from Mary. We've gained an unshakeable confidence in this new phase of our lives... and it's something we'll both continue to relish as we tackle new dreams.

As our son Kevin told us: "You conquered fear, doubt, and fatigue. Now that strength is with you forever."

"You're badasses." ■

"We woke near midnight for our climb to the summit."



Four hours from Mexico City, Morelia is a cultural hub... and a haven for expats.

Morelia: A Colonial Gem in the Heart of Mexico

Wendy Justice

I'd heard from various Mexican friends that the highlands city of **Morelia** was delightfully livable, with its traditional Day of the Dead celebrations, its grand Spanish architecture, its unique and sumptuous regional cuisine, and its nearby monarch butterfly migration.

Even though I've been happily living in the historic, colonial-era city of **Santiago de Querétaro**, Mexico, for the past two years, my urge to explore—and possibly relocate—hasn't faded. I decided to explore Morelia for myself.

A 16th-Century Cathedral in an Ancient Downtown

Morelia, in the Michoacán state of Mexico, has a population of around one million. Though the main part of the city itself is fairly flat, Morelia is situated at the base of the southern end of the Sierra Madre Occidental mountain range. Distant peaks, some reaching nearly 10,000 feet, are visible from town.

Most of Morelia's main attractions are found in its historic center, where I stayed on my visit.

In this district, over 200 build-

ings date back to the 16th century. Like the mountains in the distance, one building is visible from almost everywhere in the *centro histórico*: the **Catedral de Morelia**.

Constructed with locally quarried pink *cantera* stone, the cathedral boasts twin bell towers, and houses a massive organ of German origin—*El Órgano Monumental* (the Monumental Organ)—which has an astounding 4,600 pipes.

This grand cathedral, and the 16th-century **Plaza de Armas** in which it's located, are the beating heart of Morelia. The plaza's grand gazebo and plentiful benches, tucked beneath shady trees, are a welcome retreat from the busy city. Uni-



versity students—there are over 30 colleges here, including the oldest in the Americas, the Universidad Michoacána de San Nicolás de Hidalgo—sprawl in the grass, or gather in the eclectic surrounding cafés.

The plaza is relatively quiet during the day, unless it's playing host to an event, like the huge book fair held during my time there. Some authors were presenting readings of their latest books to attentive listeners; Morelia is a city that reads.

As dusk falls, the plaza fills with all kinds of people—families, tourists, kids, and comfortable older couples. Children play, couples and tourists stroll, teenagers gossip and flirt, and students talk seriously. People come to relax or to attend the many free activities given through the week, like the vintage car show they had while I was there, or the free pop concert that entertained large appreciative crowd one weekend evening.

If you enjoy fine food and people watching, the restaurants around the plaza offer *al fresco* dining with a great selection of local and international fare.

A Locale for Arts Enthusiasts and Lifelong Learners

Morelia is at its core a college town and, in keeping with its emphasis on education, cultural events abound.

When I visited, I watched the Ballet Folklórico del Estado de Michoacán's 65th anniversary performance at the historic **Melchor Ocampo Theater**. Multiple troupes performed pieces in different styles with several distinct costume changes; the theater was beautifully constructed; the seating was cushy; the acoustics were excellent; and best of all, the performance was absolutely free.

In addition to performing arts venues, Morelia hosts quite a few excellent museums. If you are over the age of 60, they're free. Even if you're under 60, they won't cost more than \$2 or \$3. I enjoyed the paintings, photography, murals, and sculptures at the **Centro Cultural Clavijero** and the **Museo de Arte Contemporáneo Alfredo Zalce**.

A Hidden Gem for Expats

I didn't hear much English spoken in Morelia, except at one event: the weekly expat get-together.

Every Thursday for over a decade, a varying collection of roughly

SOME OF MICHOACÁN'S BEST DISHES

Michoacán cuisine is so good that UNESCO has designated it as an Intangible Cultural Heritage of Humanity, and it's perhaps the best food I've had in Mexico. Somehow, even standard Mexican fare, like enchiladas, taste better here. Many ingredients are locally grown and used in innovative combinations including regional herbs, corn, chilis, cocoa, and beans.

If you journey to Morelia, I recommend a few special dishes.

Uchepos are slightly sweet tamales

that are served with green tomatillo or red salsa, fresh grated white cheese, and *crema*. I ordered these several times during my brief trip to Morelia; they were absolutely addictive.

For *uchepos*, head to [La Guarecita](#) or Cenaduria Lupita, a popular restaurant convenient for lunch or dinner.

Corundas are a type of tamale wrapped in corn husks or long reed leaves, and folded in a triangular shape. They are steamed until golden and eaten with *crema* and red salsa.

For breakfast, try fried eggs cooked over *jocoque*, a fermented buttermilk product

that tastes considerably better than it sounds.

I loved the hot chocolate; it's found at nearly every restaurant in town, in a variety of flavors, all from Mexican-grown cacao beans. If you prefer coffee, some of the best coffee in Mexico is grown in the mountains here; it's rich and delicious.

If you're looking for a special dining experience, [La Tradición de Apatzingán](#) expertly prepares Michoacán folk cuisine and offers a 5-star experience at three-star prices.

two dozen expats meet for brunch at [La Guarecita](#)—a café with great food and even better hot chocolate. Most hail from the US, and nearly all are retirees. Morelia's expat community, though relatively small, is well-established and tightknit. They were a delightful, welcoming group, and without exception, were happy to answer my exhaustive list of questions.

Once a month, the group gets together at a local restaurant for dinner, too. Sometimes, other activities are announced—a trip to a craft village where Christmas decorations are made, for example, or perhaps to an archeological site.

The [Expats in Morelia](#) Facebook group provides frequent announcements of events around town, as well as other information of interest to expats.

The Amenities of Mexico City Without the Price Tag

Many expats choose to live in the hills in the newly developed suburbs just south of the city center and near the sprawling [Paseo Altozano](#) shopping mall. Homes here offer spectacular vistas of Morelia and the surrounding mountains. Some say it's worth it to come here just for the views.

The cost of living is less than in many other expat destinations in Mexico, including [Querétaro](#), [San Miguel de Allende](#), and [Mexico City](#). Furnished one-bedroom houses and apartments range from \$400 to \$900 per month, depending on the location and the length of your lease. You'll pay even less for unfurnished homes.

If you want to buy a home, the average

cost is about \$72 per square foot—less than in most other Mexican urban areas. Facebook Marketplace seems to be the main source people use for locating housing.

Your electric bill won't be much as you'll rarely, if ever, need heat or air conditioning. Morelia's 6,300-foot elevation keeps the climate spring-like year-round.

A couple could live quite well here for \$2,500 a month or less.

Quality healthcare is easy to access, too; the expats I spoke with have been satisfied with the high-quality, affordable care they've received at the [Hospital Angeles Morelia](#). The full-service private [Star Medica Hospital](#) is another good option for any serious medical issue.

From Morelia, You Can Go Anywhere

On my journey home, it struck me how central Morelia is. A three- to five-hour drive could take you to Mexico City; San Miguel de Allende; [Guadalajara](#); or the Pacific beach resort of [Zihuatanejo](#). Luxury buses go to all these places, while local buses and *combis* (shared vans) go from Morelia to towns and villages in central Michoacán.

Plus, Morelia's international airport has routes to plenty of domestic destinations, as well as direct flights to US hubs like Dallas, Los Angeles, and Chicago.

Morelia has everything I look for in a place to live, and its easy access to history, art, tradition, and culture—with great food, a friendly expat community, and a low cost of living—makes it a stimulating and fun place to live.

It may well be my next home in Mexico. ■

"A couple could live well here for \$2,500 a month or less."



"At dusk, the plaza fills with children playing, couples strolling, and teenagers flirting."



Each summer, Todi's tightknit community hosts the Balloon Grand Prix.

The “World’s Most Liveable City”: Todi, Italy

Christopher Laney

I’ve rented a two-bedroom apartment in central Italy for May, Patricia wrote. It’s in Todi, a medieval walled village. It’s in Todi, a medieval walled village. I’m offering the extra bedroom to good friends like you.

Medieval walled village? Todi? I wasn’t even sure how to pronounce it. (It’s tow-dee, for the record.)

I was in the middle of launching my first novel, overwhelmed with a to-do list that felt longer than the book itself. Patricia, a friend and former colleague, had just offered me the chance to slow down after the book launch.

And returning to Italy was a chance at a welcome do-over. In my early 20s, I’d enjoyed many free trips to Italy courtesy of the US Navy. But I didn’t properly appreciate Italy’s true treasures of history, culture, and cuisine back then. As the years passed, I’d longed to return to the country with older, wiser eyes.

I’m in, I answered.

Through the Keystone Archway

In mid-May, I flew to Leonardo da Vinci-

Fiumicino Airport, hopping trains to the the Terni Station where Patricia picked me up. Passing through the lush Italian countryside in our tiny rental car, we fell back into familiar conversations—as if we’d last seen each other just two weeks—not two years—ago.

Perched high under an intense Umbrian sun, Todi’s formidable limestone buildings cascade from a two-crested hilltop down to protective walls. Vespas and cars parked just outside the one-time defensive stronghold are the only interruptions of the strong fairytale feel. Stepping through a keystone

archway in a side entrance to the village, my roller bag clacked on cobblestone. The sound harked back to the village’s early origins—a time when people traveled by foot or on horseback, when communities relied on each other.

According to myth, the city was built by Hercules. In actuality, it was likely built in the 8th or 9th century BC—contemporaneous with Rome, less than a two-hour drive away. Yet the walled town

has managed to stay preserved in time.

A City True to Its Origins

The Italian press once touted Todi as the world’s most livable city, thanks to its small size and ability to stay true to its ancient origins. After spending a week there, it’s apparent why. As Patricia and I explored its labyrinthine streets, the vibrancy of its community was palpable. Sustainability and slow living are the preferences of the day. Meals are rarely rushed and conversation flows. Residents take pride in local sourcing.

Navigate the endless alleyways in Todi, and you may see a delivery man hauling a side of beef on his back, making his way to one of the many hidden restaurants within those alleys that boast expansive views of the Umbrian countryside from their patios.

Most restaurants cook their dishes from scratch with locally sourced ingredients. The restaurateur at **La Cantina Del Mercataccio** lovingly bragged his mom had made the pasta the day before. I enjoyed mine loaded with the black truffles grown in the region, where they are plentiful and celebrated. Nearby vineyards produce much of the wine paired with meals, including a Grechetto white, one of my new favorites made with the Grechetto di Todi grape.

Todi also engages its dynamic international community by hosting festivals and exhibitions, when its **Piazza del Popolo** becomes center stage. During



© PAOLO GAGLIARDI/ISTOCK

my stay, the Todi Fiorita exhibition hit full bloom and colorful flowers filled the square, delighting onlookers. Later in July, those colors take flight as hot air balloons fill the sky over Todi for the **Italian International Balloon Grand Prix**.

Wander southwest from the square, and you'll find the ascending staircases to **Chiesa di San Fortunato**, a Roman Catholic church at the top of Todi that dates back to the 12th century. It holds the relics of St. Fortunatus, the patron saint of Todi.

Life in the Slow Lane

On my first full day in Todi, Patricia and I met Grace, an American who had recently sold her beloved house in the California redwoods after COVID-19 forced her yoga studio to close.

Over a three-hour meal, we learned Grace's father had been born in Italy, and many cousins still lived here. Grace had sought an Italian locale to be closer to family, and stretch her dollar the way California would never allow.

We also met Jennifer and Chad, Americans who'd relocated from Washington, DC to Amsterdam six years ago, but didn't find the close-knit community they craved. Now, they live within Todi's walls, enjoying panoramic vistas from their tiered garden, filled with olive trees, rosemary, lavender, and a small vegetable garden Jennifer grew this winter. They purchased their 3,200-sq-foot stone apartment for €430,00 (\$464,000)... a third of their Amsterdam home's cost.

Italy drew them initially with its tempting tax programs for expats, but once they moved to Todi, they found an unexpected gem in the thriving international community. Todi delivered a better social life than anywhere they've lived. They regularly interact with friends from across the globe: Americans, Australians, Swedes, Russians, and, of course, Italians. They still find opportunities to make new friends.

"I showed up at a book club recently knowing two of the people," Jennifer said, "but there were thirty I *didn't* know."

The slow life has its downsides. Grace,

"Todi delivers a better social life than anywhere else."

WATCH (OR READ) THIS ON THE PLANE

Near the highest point of Todi lies the **Piazza del Popolo**, or the People's Square. It's one of the biggest medieval squares in Italy—and it's the backdrop for the 1965 film *The Agony and the Ecstasy*, following Michelangelo's conflicts with the Pope while painting *The Creation of Adam*. Film buffs and music aficionados alike will be familiar with the

movie, directed by Carol Reed and scored by Alex North and Jerry Goldsmith.

Not a film buff? *The Agony and the Ecstasy* is based on Irving Stone's bestselling biography of Michelangelo, and it's a story of the Italian Renaissance in all its glory. Find it [here](#) to read on the flight over. (Caveat: the biography is set in neighboring Tuscany.)



Flanked by churches, Todi's medieval square is one of the oldest—and most beautiful—in Italy.

Jennifer, and Chad agree: Expect any bureaucratic process and paperwork here to move slower than you may be used to

A Blast From the Past

Spending time with Grace and others, learning their stories, and reconnecting with my friend Patricia over long meals fed my craving for the sense of community that's becoming rarer in the US.

While I'd come to Todi to experience Italy with a more mature perspective, I was struck by a sense of familiarity when dining outside, immersed in panoramic views.

As I sat down to one of my final meals in Todi on the patio of **Ristorante Pizzeria Cavour** overlooking the Umbrian landscape, I realized the source of my déjà vu.

The rolling green foothills before me transported me to my childhood, where I'd spent large portions of the summer with extended family in similar hills in North Carolina. Grandparents, aunts, and uncles had built their homes on nearby peaks, the same ones my cousins and I lost ourselves in most summer days.

Back then, we relied on each other, our extended family, and the local community. I looked around the patio at other diners, all immersed in conversations, each with peaceful, unhurried expressions that are rare in the many places I visit.

I knew then why so many love calling the walled village of Todi their home. And why many more, including myself, would like to. ■

Editor's note: Christopher Laney is a writer, pilot, US Navy veteran, and the author of the novel [Flying Colors: A Magical Tale to Lift Your Spirit](#).

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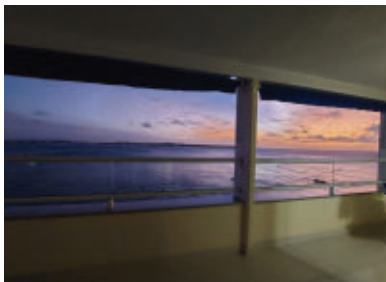


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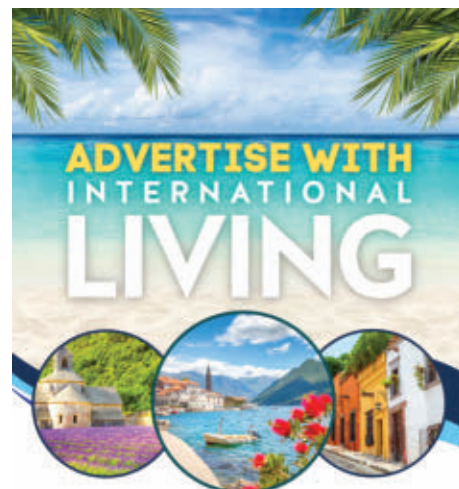
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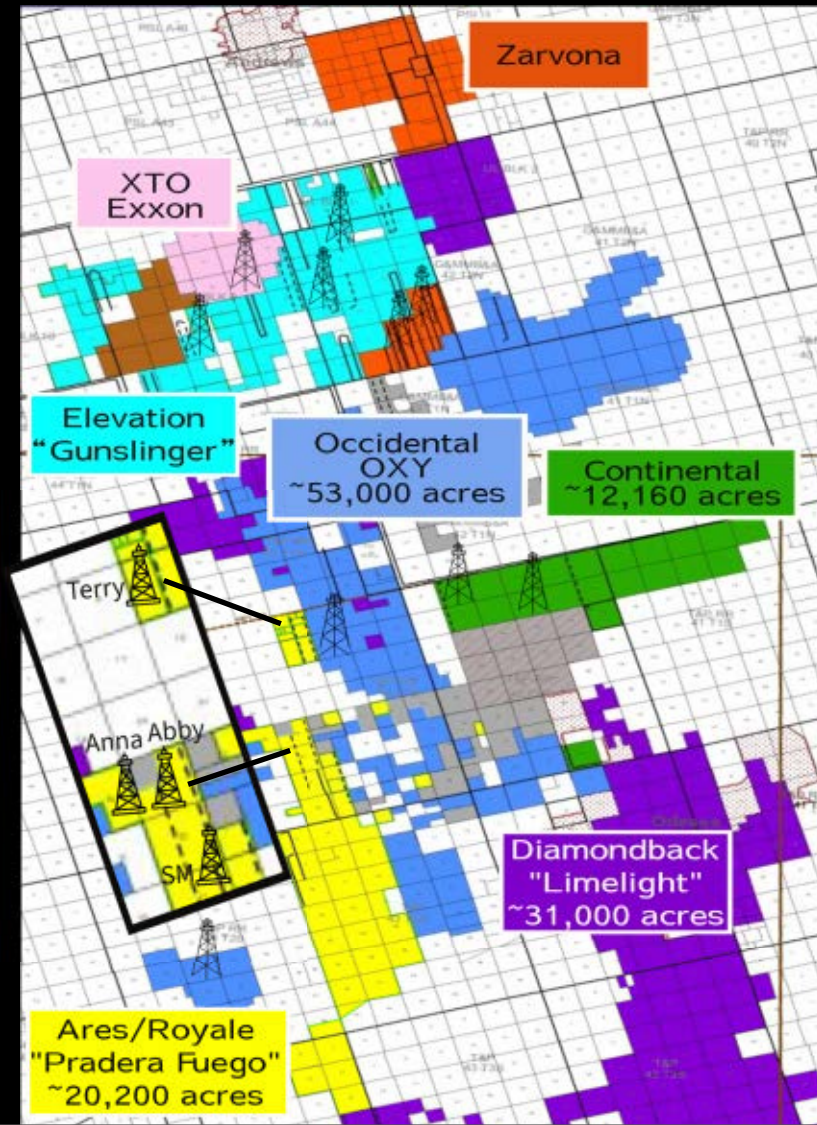
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Once upon a time, family vacations meant cramming parents and kids into a station wagon, arguing over the radio, and hoping to make it to the nearest national park without bloodshed.

Today, family travel has evolved. Americans are increasingly choosing vacations that include not only parents and children seeking quality time together, but also grandparents, great-grandparents, cousins, in-laws... you name it.

And these multi-generational trips can be an incredibly rewarding experience.

Really.

My family took its first multi-generational trip to Disney World 28 years ago. (We like to be ahead of the curve.) And we've been lucky enough to take many shared trips since... traveling en masse to Italy, Spain, Portugal, Turks and Caicos, and more.

Over the years, we've learned that planning a multi-gen trip comes with its own set of challenges. Honed by two decades of experience—and a recent trip to Athens, Paros, and Antiparos with family members aged 28 to 71—here are seven rules to follow to make your family adventure a success.

Rule #1: Plan Ahead for Multi-Gen

Take individual preferences into consideration while you plan, whether that's budget, dietary restrictions, or mobility issues (for example, wheelchair accessibility for Grandpa).

Months before arriving in Greece, my brother-in-law Mark did yeoman's research to arrange a great boating experience around the islands of Paros and Antiparos that would accommodate everyone's needs. Included in the day were swimming, snorkeling, fishing, some history, and a delicious seafood lunch.

We had the boat to ourselves. Our own music. Our own itinerary. A delightful captain and first mate. Shade from the sun. All in all, a perfect day.

Could we have arranged a boat once we arrived? Maybe, depending on what was available at the time. Most likely it would have been either a "party boat" or a "sunset cruise," where you're crammed with 40 strangers and served stale crackers and cheap champagne. (Not ideal for Grandpa.)



Rule #1: Plan ahead. Thanks to planning, the writer's family enjoyed a private cruise on the Aegean.

7 Rules to Survive the Modern Multi-Gen Vacation

Paul Partridge

Instead, thanks to Mark's planning, we had a [private boat](#) for an entire day where we simply showed up, cast off, and had a blast. Cost for the day: under \$200 per person.

Rule #2: Opt for a House, Not a Hotel

A house beats traditional hotel rooms in every way. More breathing space to unplug, unwind, and relax... common areas for coming together or spreading out... a full-sized kitchen and a table to share meals around.

Granted, a house isn't cheap, but it can be a bargain compared to separate hotel rooms. In Paros, hotels can run from \$50 a night for basic accommodation... up to \$650 a night for a high-end stay. Times that by the six rooms we needed for the week, and that's a whopping \$2,300 per person.

On [Le Collectionist](#), we found a six-bedroom luxury villa for nearly half the cost (\$1,350 per person) that included an infinity pool, gym, outdoor theater, gourmet kitchen, fire pit, two-person staff, and private chef.

Admittedly, it was a splurge. You can find more economic deals, albeit missing

the outdoor theater and private chef. But with a house, you get so much more for your money.

And the cost can be more equitably dispersed across the whole group. Someone's on a budget? Have them take the smaller bedroom.

Rule #3: Get Multiple Cars

Multiple cars mean maximum flexibility. One group can hike the **Kolymbithres Trail** while another goes shopping in **Naoussa**. Some can meditate on the beach at dawn while others take selfies at Pirate's Cave on **Cape Fanos**.

Plus, it makes airport transfers and moving luggage easier... especially if you're flying in separately.

Our rule of thumb: one car for every four people. For Paros, we used [Surprice Car Rental](#).

Rule #4: Hire Guides

What's the difference between "Hmmm, I wonder what this is," and "Wow... that's amazing"?

A guide.

Whether you're visiting the Parthenon, the Pyramids, or the beaches of Nor-

mandy, a good guide makes history come to life. They can pick up a nondescript rock and turn it into a mesmerizing tale you're still talking about hours later. They fill in the missing pieces. Add drama. Intrigue. Perspective. Meaning. And connect us to another time and place in the human journey.

Here's a snippet from our Acropolis [guide](#), Evan:

"It took 400 years to build Chichén Itzá and nearly 200 years to build Notre Dame Cathedral. The Parthenon took only nine years. In 440 BC. Without machines. Or modern technology. That shows how advanced their engineering, mechanical, and architectural skills were.

"Athenians like to joke that it took nine years to build the Parthenon and 45 years to renovate it—and we're *still* not done."

Sounds like the Connecticut turnpike.

Rule #5: Build in Shared Experiences

Whether it's hiking, biking, kayaking, a cooking class, or game nights, shared activities create cherished memories.

When we sit at Thanksgiving dinner and reminisce about prior vacations, what do we talk about? It's not the places, it's the experiences. The time Mom got bounced out of the whitewater raft. Or when Grandpa and his wheelchair got trapped in Villa d'Este outside Rome. Or the time Dad tried to swallow a flaming

sword in St. Lucia.

Having our day on the Aegean Sea together gave us snorkeling in the Blue Lagoon... sea caves in Antiparos... the Sanctuary of Apollo on uninhabited Despotiko... and cliff diving.

We'll also remember a charming *Cocoon* moment on our Paros-to-Antiparos cruise. As we were overtaking a boatload of older French tourists, the passengers suddenly transformed into giddy teenagers, ripping off clothes and lustily leaping overboard to frolic in the sea.

As we were chuckling and trying to figure out what sparked the paroxysm of euphoria, the first mate approached. "Can I get you a drink?" she asked.

"I'll have what *they're* having," I said.

Unhurried time together also provides opportunities to pass on family stories and history. In Greece, we learned how my brother-in-law lashed himself to a mast to ride out a hurricane... and how an Egyptian tribe once offered to buy my wife for eight camels.

Rule #6: Leave Room for Serendipity

Sometimes the best memories come from unexpected detours.

Our chef, Nakos, kindly invited us to his family farm in Paros. There, we got to tour the vegetable garden; count chickens;

play with dogs; admire the family's lemon, lime, and mandarin orange trees; and marvel at a 3,000-year-old olive tree. (It didn't look a day over 2,600.)

On a trip to Sicily, serendipity struck again when our Agrigento guide revealed he was friends with the mayor of Cammarata... the hometown of my mother-in-law's ancestors.

The guide sent word of our impending visit. When we arrived, we were met

by a welcoming committee including the mayor, his assistant, and the local town newspaper. The mayor gave us a tour of city hall, walked us through town, arranged a lavish welcome lunch, and fêted us like VIPs.

So leave some room in your schedule for the unexpected.

"Leave room in your schedule for the unexpected."

Rule #7: Embrace Idiosyncrasies

My bride is obsessive about driving directions and has appointed herself trip navigator. Excellent.

She's also a curious person. She's curious about Athena and her victory over Poseidon. She has questions about *The Iliad*, *The Odyssey* and Herschel Bernardi. Also excellent.

What's not so excellent is *when* her curious mind engages. Usually, it's when I'm negotiating an impossibly narrow road while arm-wrestling a stick shift. This can lead to news flashes such as, "Oh, I think we were supposed to take that right turn two miles back."

Another peculiarity: Have you heard of the five stages of grief? My travel companions have three stages of readiness.

Stage 1: Agreeing to go on a hike at 8 a.m. means sitting and having coffee at 8 a.m. and talking about the hike.

Stage 2: Around 8:20 a.m., there's a general movement to start *preparing* to go on the hike.

Stage 3: At 9 a.m., we're ready to walk out the door and finally go on the hike.

Every family has its quirks and habits. It's best to embrace these idiosyncrasies rather than trying to fight them. After all, they're what make a multi-generational trip unique... and often amusing.

That's the most important rule of all. The heart of a trip is not the destination, but the shared moments. ■



Rule #4: Hire a guide, whether your family is touring the Pyramids or the Parthenon.

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