

INTERNATIONAL LIVING

SINCE 1979

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**THE
CRUISE
ISSUE**



Retire on the High Seas, and Never Do Laundry Again



This month's issue is one of my favorites. It proves, once again, that there are so many interesting ways to live an international life—and not just on land. Our feature story highlights a growing trend: Retiring on cruise ships.

If “cruising” conjures long buffet lines and tired entertainers in velour pantsuits, rest assured the new residential ships aren't your typical fare. If you have the means, you can purchase a floating condo next to the likes of Madonna or Arnie Schwarzenegger. (We interviewed a couple who did just that.)

But there are more realistic ways to enjoy a luxurious floating life... and never cook or do your own laundry again. You'll hear from individuals cruising around the world full- and part-time, seeing exotic ports of call without the hassles of overland travel. We cover all your options for long-term living on the high seas, along with the practical considerations.

We bring you other seafaring travel stories this month, too... including a yacht trip to Portugal's sacred wine region, an ideal adventure for small groups of old friends.

And then there's the “repo” cruise. If there's a faraway land you've longed to see but the flights are exorbitant, read up on this traveler's secret for a dream vacation.

Back on land, we explore another growing trend: pickleball. This wickedly addictive game is a great way for expats to stay active and make like-minded friends. Suzan Haskins tells you where to find a game overseas... and if you've never played, what all the fuss is about.

Our annual [Fast Track Panama event](#) is just around the corner. Ted Baumann has a cheat sheet this month on its top visas... and explains why Panamanian residency is simply a smart investment.

If Europe is where your interests lie, you'll enjoy Jeff Opdyke's piece on what it's *really* like to live there... the good, the bad, the better. And Ronan McMahon reports on where great real estate values in Portugal can still be had, including in the “next Porto.”

Stephanie Reed

Stephanie Reed, Editor-in-Chief

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CURIOSITIES

How a Tire Company Became Synonymous With Fine Dining

In 1889, French brothers Andre and Eduoard Michelin founded the eponymous rubber tire company. At that time, there were less than 3,000 cars on France's roads—far too few for the brothers to turn a profit.

To encourage tourism by car, the Michelin brothers developed a travel guide that included maps, gas station locations, and instructions for changing tires. By 1920, automobiles were an established mode of transport, and the brothers relaunched the [Michelin Guide](#). This time, it included a list of hotels and restaurants.

Over the years, the Michelin Guide developed into the icon it is today. Mystery diners (whose identities are kept under wraps from family, friends, and even Michelin company executives) decide which restaurants are worthy of mention, using a rating system that recalls the Michelin Guide's origins. One-star restaurants are “worth a stop,” two-star restaurants are “worth a detour,” and three-star restaurants are “worth a special journey.”

Outside of Michelin stars and the Bib Gourmand award, the guide also has a “green star” category for sustainable gastronomy and “The Michelin Key” for exceptional hotels. —Megan Ritchie



It's no coincidence that the Michelin Guide shares its name with a tire company.



Nice is full of renowned eateries—but some come at a discount. Learn about Bib Gourmand below.

BON APPETIT

Michelin-Quality Dining at a Fraction of the Cost

What comes to mind when you think about a Michelin-starred restaurant?

A formal dining room... an army of well-dressed servers... cutting-edge, small-plate dishes... and prices that would make even a deep-pocketed diner's eyes water.

If you're eating at a restaurant with one, two, or even the elusive three Michelin stars, that's likely the experience you'll have.

As a self-proclaimed foodie whose son cooks in a Michelin-starred restaurant, I've spent many a happy evening indulging in some of the world's “best” food... without making a dent in my travel budget.

For that, Michelin has a separate category: the Bib Gourmand.

This category is named after Bibendum, the “Michelin Man” company mascot, and recognizes high-quality food served at moderate prices. Currently, that moderate price sits at about \$40 for a three-course meal: starter, main course, and dessert.

Just search the Michelin Guide's Bib Gourmand category, which you can find [here](#), and filter as needed. The map (found on the right side of the web page) will show you the nearest options. Clicking on search results will bring up the restaurant's menu, hours, photo gallery, services (e.g., air conditioning, valet, and the type of tender accepted), as well as instructions

for making a reservation.

I recently used this search feature to narrow down eateries in [Nice](#), France. Nice, as you might imagine, is *pleine* with Michelin-recommended and starred restaurants.

For our Bib Gourmand experience, my partner and I settled on [Fine Gueule](#), a traditional French restaurant in the heart of Nice. From Tuesday through Friday, Fine Gueule serves a set lunch menu that changes daily depending on availability. The menu includes an appetizer, a main course, and a glass of house wine, all for under €20 (\$21).

We were seated on Fine Gueule's terrace, where the waiter introduced us to that day's menu. We began our meal with a carpaccio of beef with a homemade herbed mayonnaise, followed by a risotto à la gorgonzola with a mushroom emulsion, and washed down with a fruity pinot grigio.

With the money we saved on the meal, we decided to splurge on dessert: financier cake and fig ice cream, topped with pine nuts. The bill for two: €53 (\$56). We agreed the experience was easily worth twice the price.

A tip for dining in France: Instead of still or sparkling water, ask for *une carafe d'eau* (a pitcher of tap water). The tap water in France is clean, and you'll be charged for bottled water otherwise. —Jan Kirschner

CURIOSITIES

Costa Rica's Blue Zone: You Too Could Live to 100

What's the secret to longevity and vibrant health? Ask the centenarians living in the world's Blue Zones.

Back in 2004, researchers identified five regions as the Blue Zones: Nicoya, Costa Rica; Sardinia, Italy; Okinawa, Japan; Loma Linda, California; and Icaria, Greece. (In 2023, Singapore joined this list, called the Blue Zone 2.0.) These zones, with above-average longevity, hold insights into what produces lower rates of chronic illnesses and a longer life expectancy.

In [Nicoya](#), many centenarians live by the *plan de vida* principle—having a purpose. You'll find grandmothers hand-making corn tortillas in the mornings and 100-year-old cowboys riding their horses through the countryside. Families and neighbors foster tight-knit relationships, increasing happiness. Regularly being outdoors under sunny skies ensures ample vitamin D production, leading to

good health and sturdy bones.

Plus, there's the Costa Rican diet. Nicoya's water, rich in calcium content, fortifies bones and may reduce heart disease rates. Meanwhile the Mesoamerican diet, mainly consisting of squash, corn, and beans, is nutrient-dense.

As an expat who's lived in Nicoya for the past decade, I've consciously adopted some of the local practices, including cherishing time in nature (picture turquoise waterfalls, lush jungle paths, and remote, pristine beaches), nurturing community bonds, walking to town to buy groceries and fresh produce, and grounding myself by gardening.

Contrary to a fast-paced, first-world lifestyle, Blue Zone residents embrace a different mentality—not just existing, but truly living. Their secret lies in slowing down. And you can harness that power—the power of the Blue Zones—in your own expat life. —*Bekah Bottone*

FESTIVALS

Sumba Island, an Equestrian Paradise

If you're standing on the island of Sumba in early March, you may witness one of the world's marvels.

A herd of majestic Sandalwood horses tear past, hooves thundering. Eventually, they'll hit a golden beach and plunge into the clear, turquoise waters of the Indian ocean for their daily swim.

Sumba is an Indonesian island about an hour's flight southeast of [Bali](#). But unlike Bali, Sumba's remained relatively untouched by tourism. The result is the preservation of Sumbanese culture, which highly values horses.

Here, horses aren't a mode of transport or even beloved pets. To own a horse speaks of a family's good standing—and when a man proposes, he offers a horse to his betrothed's family.

Sumba's herd of beach-roaming horses live freely within the [Nihi Sumba](#)

[Resort](#), cared for by a select team of Sumbanese natives. Nihi is made up of a couple dozen swanky villas, complete with private pools, but its true highlight is its "Equine Retreats." These entail five days of swimming alongside the horses. You can check out the full itinerary [here](#)—or alternatively visit Sumba during the Pasola Festival.

For four weeks in February and March, the **Pasola Festival** ushers in the new rice season, with Sumbanese horseback riders throwing (blunt!) spears at one another in a practice believed to ensure a good harvest. You'll also spot cultural events from a colorful parade to live music played on traditional instruments.

The next Pasola Festival is slated to kick off in early March 2024.

—*John Wallace*



MONTENEGRO'S VISA FOR BOAT OWNERS

Ted Baumann

In my younger days, I spent a lot of time sailing big yachts around the Atlantic on behalf of their wealthy owners. Some of them had been as far as the Mediterranean... and its gorgeous offshoot, the Adriatic Sea.

One of the most attractive places on the Adriatic is the Balkan country of [Montenegro](#). It has a long maritime history and is highly popular with recreational boaters. One reason for that is a unique visa program just for yachtsmen.

A foreign owner of a motor or sail yacht who enters into a mooring contract of 90 days or more with a Montenegrin marina becomes entitled to a residence permit that's valid as long as the yacht is based in the country. You're free to come and go as you please, as long as you're not away from Montenegro for more than 90 days in one go.

The visa is designed with commercial charter operations in mind, so crews can remain in the country during sailing season. But it's valid for private boat owners as well.

So if an extended sojourn in the Balkans is in your plans, be sure to point yourself and your boat toward Montenegro!



Dock in a Montenegrin marina, and you'll receive residency as long as your yacht is there.

UNIQUE STAY

Sleep With Lions in Australia

The most unique experience of my life: an overnight stay in [Jamala Wildlife Lodge's Giraffe Treehouse](#).

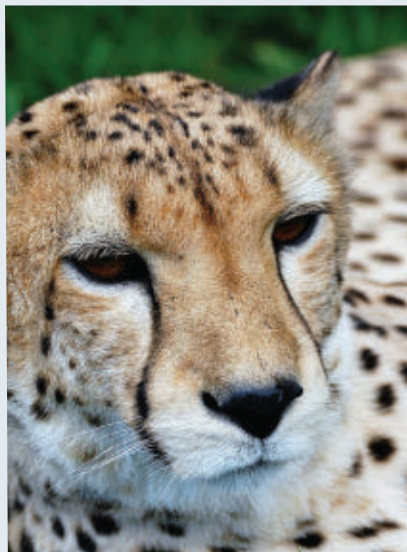
This offbeat hotel offers rooms inside Australia's Canberra Zoo. The room where my wife and I stayed was as luxe as you might expect, given the lodge's costly booking rates... and the chance to encounter wildlife from our balcony.

Outside the balcony (i.e., feeding platform) were two 18-foot-tall giraffes. We were able to feed them carrots by hand and watch them gorge on nearby bales of shrubbery.

As part of our tour, we also sat with three cheetah brothers (under the protective eyes of park employees), plus enjoyed feeding a family of energetic meerkats, begging for food from our hands.

In addition to the Giraffe Treehouse where we stayed, Jamala offers rooms with access to lions, cheetahs, hyenas, capuchin monkeys, and sharks. Guests are treated to introductions with the animals, a "safari" through the zoo, and an African-inspired dinner party.

Jamala's price tag (a night will put you out a grand, unless you nab a deal) is well worth it. —Norm Bour



© KIMPOS8/ISTOCK

At Jamala Wildlife Lodge in Australia, you might be roommates with this cheetah.

EXPLORATION

Panama's Award-Winning Green Adventures

Looking for a super-green, ultra-unique travel experience? Pack your bags. Panama's Sustainable Tourism Master Plan has yielded 10 incredible new (and award-winning) sustainable visitor experiences.

The experiences fall under the country's new SOSTUR program, which was just selected for the 2023 AFAR Travel Vanguard (a designation awarded to travel organizations that are "forces for good"). One of just seven honorees, SOSTUR is a group of government and nonprofit agencies that help connect indigenous communities and eco-travelers. Its pilot projects can now bring you to remote

lands of incredible beauty that few people on the planet have ever laid eyes on.

Come to Panama to harvest cacao, pick and eat fresh bananas from the trees, and drink juice extracted from the sugarcane that grows in [Mata Oscura](#), home to a model turtle conservation initiative. You can even visit what may be [the last indigenous monarchy in the Americas](#).

Plan the [adventure](#) of a lifetime and contribute to the regenerative development of local communities. Visit [www.sostur.org](#) (use the menu at the bottom to switch from *español* to English), and don't forget to send us a postcard. —Jessica Ramesch

SALUD!

Try Colombia's National Drink: Firewater

"Are you sure you want to try the *aguardiente*? It's super strong," said the waitress at a rooftop bar in Medellín.

"As in, 'I'm going to go blind if I drink it' strong? Or as in 'I'll fall off my chair if I drink a bottle of it' strong?" I asked. After assuring me it was the latter, my husband Mark and I ordered a bottle.

Aguardiente is Colombia's much-prized local hooch. You can find it in all the bars and restaurants in the country. Most bars sell it by the fifth or in fancy craft cocktails, but we wanted to try it in its purest form: the shot.

The word *aguardiente* comes from a blend of *agua* (water) and *ardiente* (burning). Basically, the name translates to firewater. Once I figured that out, I braced myself, ready to embrace the burn, expecting a moonshine kind of blaze that would leave my esophagus screaming for a firehose.

While the waitstaff eyeballed me—making me even more nervous—I stood up (just in case). I took the shot... and was pleasantly surprised. No fire.

It tasted like black licorice or Sambuca—not as syrupy, but equally as warming. I quite enjoyed it.

It's made from fermented sugar cane



© ANAVEJIA/ISTOCK

These colorfully decorated flasks are designed to carry bottles of *aguardiente*.

that's distilled to smooth it out. The final touch of anise gives it that robust flavor. When I took a closer look at the bottle, I read the alcohol content. It's a relatively low 29% compared to vodkas and whiskeys at 40%.

Each Colombian department, or state, distills its own variety, so wherever you travel, there will be a favorite local brand. In fact, *aguardiente* can be found throughout South America in some form or other.

Turns out, despite *aguardiente*'s infamous reputation, its bark is worse than its bite. Mark and I continued to drink our bottle—and remained firmly attached to our chairs. —Kirsten Raccuia

Where—and How—to Buy in the Dominican Republic and Costa Rica

Ronan
McMahon



■ **Graham says:** I read your article about the Dominican Republic in last month's issue. My wife and I are frequent visitors to the country and would love to own a second home there that we could also rent out for income when we're in the States. How hard is it for foreigners to buy real estate in the Dominican Republic and where should we look to buy?

■ **Ronan says:** Thanks, Graham. I've been scouting the Dominican Republic, or "the DR" as it's often referred as, for more than a decade, and I think this is an excellent moment to explore real estate opportunities in this Caribbean country.

The good news is that foreigners are allowed to purchase real estate in the DR with all the same rights as citizens. In fact, these rights are spelled out and guaranteed in the country's constitution. As always, you'll want to hire a good, local attorney to take you through the process, but it's relatively straightforward.

In terms of where to buy, over the past year I and four of my team have spent weeks on the ground in the DR and our overwhelming takeaway was the incredible potential of [Cap Cana](#).

If you're a regular visitor, I'm sure you've been.

Cap Cana is an out-of-this-world luxury beach and golf community and the country's top tourist destination. It's massive, twice the size of Manhattan, with top-tier golf courses, a marina, sports fishing, shopping complexes, upmarket restaurants, a hospital, and a bilingual school. And it's just 20 minutes' drive from Punta Cana International Airport, which has regular flights to Canada and the American northeast.

Then there are the beaches. Cap Cana boasts some of the most beautiful

beaches I've seen anywhere, with glistening white sands against azure Caribbean waters.

Like Mexico's [Riviera Maya](#) and Cabo, the Dominican Republic has seen a huge surge of visitors post-pandemic, with tourism numbers topping 10 million for the first time ever in 2023. Most of these arrivals go to Cap Cana.

I scouted Cap Cana twice last year and during each visit I found myself thinking of it as a sort of mini "Caribbean Cabo." Just like Cabo, you have the marina, the golf, and the world-class sportfishing.

And the market is similar to Cabo in terms of demographics and wealth, in that it attracts a lot of what I call the "ordinary rich"—the doctors, the lawyers, the tech wealthy, and many other kinds of successful entrepreneurs.

So, the best income play is to buy good-value real estate in an amenities-rich community in Cap Cana that will appeal to these "ordinary rich" tourists who have been flooding here in increasing numbers.

In fact, I've been working to bring exactly this kind of opportunity to members of my [Real Estate Trend Alert](#) group. And I'm hugely excited by the potential. The developers I spoke to have shown me construction estimates that were shockingly low, considering how much costs have risen elsewhere due to inflation, supply chain issues, and labor shortages. Plus, Cap Cana has major plans for expansion and it looks like things are already kicking off.

The growth potential in Cap Cana is outstanding. This is an excellent moment to buy here.

■ **Barbie G. say:** How do mortgages work in Costa Rica?

■ **Ronan says:** Hi Barbie. Typically, it's quite challenging to get bank financing in [Costa Rica](#). You can expect lots of paperwork, high interest rates, and a life insurance requirement that often

rules out anyone even with treatable or controlled medical conditions..

Getting residence in Costa Rica first can help remove some roadblocks, but that would then give you other obligations—like paying into the local healthcare system. However, there are other ways of securing financing that you could consider.

Costa Rica is one market where you'll see seller financing offered. This is far more common in Costa Rica than in, say, Mexico or Panama. This is where the seller of a property is willing to finance your purchase.

Here's how it works: You make an offer. If a seller's home is worth \$200,000, you can offer \$50,000 now and the balance over 10 years at 5%. Offers like this can work in markets where there aren't many buyers at that moment in time, and the seller just wants out. But in today's hot real estate market, these sorts of options can be harder to come by.

With deals I bring to members of my *Real Estate Trend Alert* group, we sometimes have developer financing. As the name suggests, this is when a developer finances a piece of the real estate you buy from them; they are the bank. With developer financing, you can bypass the banks or seller financing entirely. But finding it is tough.

This isn't something you'll typically get access to in Latin America. In fact, I've rarely seen it for anyone other than members of my *Real Estate Trend Alert* group. We're able to secure it thanks to our insider contacts and group buying power. Most ordinary retail buyers will never get this option.

It's one of the big benefits of being a part of *RETA*. It allows us to bypass the bureaucracy of the bank and get great terms of our own.

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.

"In the DR, you can purchase real estate just like a citizen."

Malta: Mediterranean Luxury for the Rest of Us

Hannah Lawrence

If you look for **Malta** on a globe, you may not find it.

It's only when you squint your eyes—and get close enough to touch your nose to the globe—that a beige archipelago comes into sight, swimming in miles of blue. That's Malta: the world's tenth-smallest country, hosting Europe's smallest capital.

Many of the Mediterranean's best coastlines are reserved for the richest of the rich, who keep the seashores for themselves... and their neglected summer residences. But Malta sings a different tune.

Its rocky seaside beauty and its cultural richness are all on offer *for the rest of us*. It's an island adage that, due to Malta's size, every home has a view of the sea.

A lowly commoner, I myself lived there for a year, and from my roof terrace, I could do a full spin and never stop seeing ocean.

Sitting about 100 miles off the coast of Italy, Malta has been the pulsing center of a cultural crossroads for thousands of years (yes, actual thousands). This tiny nation boasts architecture that speaks to a varied history of Middle Eastern, Italian, African, French, and ancient Maltese influence.

It only takes a glance down any Maltese street to understand why the country is called an "open air museum."

Grand cathedrals tower over homes made of carved stone. Villages neighbor ancient temples (including one of the oldest free-standing manmade structures in the world—older than the Pyramids of Giza) alongside olive groves, wineries, and cliffside caves.

Robin Cambre, a 64-year-old retiree from New Orleans, gave up her American digs for Maltese ones eight years ago. Her front door is just a stone's throw from the Mediterranean Sea in the bustling village of **Sliema**. [Sliema's](#) name means "peace" or "comfort," but it has quickly become one of the most popular destinations in Malta.

"The Med," as Robin calls the nearby sea, is her backyard. Her typical day consists of meandering down cobblestone streets in search of a fresh lunch and calling some of her many friends—whom she affectionately terms her "tribe"—to join her for a glass of wine or a hike along the coast.

"There are coffee shops and clothes shops, I go window shopping and I just like to be outside. I love walking and looking at the Med," she gushes. "I'll call a girlfriend and say, 'I'm five minutes from you, you want to have lunch?' If I've got nothing going on, I'm still outside. The weather is so nice. I spend a lot of time out, sometimes with no gain, just to meander."

Duane Edwards, a 55-year-old software entrepreneur from Washington, agrees. He says Malta's balmy year-round weather means he has the opportunity to prioritize his physical health in ways he rarely did in the US.

He now exercises every morning—yoga, running, weightlifting—along the seaside promenade right outside his building, or on his penthouse terrace overlooking the Mediterranean.

The €2,200 (\$2,400) he pays in rent in Sliema would get him a cramped apartment back in his home state of Washington. That price point is in the tippity-top percentile. Furnished apartments with sea views and terraces are available for as little as \$900 a month throughout Malta.

Although Malta isn't as affordable as many mainland European countries, Americans will find it much cheaper than anywhere comparable in the US.

And though it bears some of the costs of an island, naturally, it bears the benefits too: the fresh sea breeze is inescapable, the community is tight-knit, and there's a slower pace of life that comes with being detached from the rest of the world.

Plus, Malta's compact size means you don't need a car. Public transport is simple

and cheap; buses are free for residents.

Duane's grocery bills in Malta are consistently half the cost of his US groceries, with Maltese produce clocking in at around a fifth of the US price.

And Robin's lifestyle is a third of its cost in New Orleans. Her cell phone bill is €30 (\$32) per month, and cable and electricity is €50–€60 (\$55–\$65) per month.

Those savings extend to entertainment as well. What isn't free is incredibly cheap. The Maltese people are famous for their community-driven celebrations, including their iconic *festas*, which are held throughout the summer. These multi-day events fill the streets with dancing and singing, and the sky with fireworks.

Robin and Duane regaled me with their various escapades. Robin has hopped over for a weekend to sail the Turkish coast and rents villas with her tribe in Crete, and Duane takes advantage of Malta's proximity to the museums of Vienna and Paris. (For any curious adventurers, at the time of writing, a flight from Malta to Paris costs just under \$50.)

Though Malta is impressively cosmopolitan for its size and location, it can also be insular. In the most literal sense, what you see is what you get. Both Duane and I experienced early difficulties in finding our community in Malta. (I lived in the rural north of Malta's sister island, Gozo, where fewer expats roam.)

And while Robin's had enormous success in this department, she laments the architectural aesthetics.

"I tell people, don't come here looking for colorful. My friends and I call it 50 shades of beige," she says.

Life expectancy in Malta is high, and the population spends, on average, 90% of their lifespan in good health, longer than any other EU country. For top-of-the-line international health insurance, Robin pays just €200 a month (\$220). Back in the US, she was paying *four times that...* for the most basic health insurance plan.

On the topic of health and happiness, Malta is one of the safest countries in Europe. Robin walks everywhere and has "never felt unsafe." My real estate agent moved back from Australia to her hometown of Ghajnsielem so that her children could have the same freedoms and safety she had when she was growing up.

And the best part: you don't have to be uber wealthy to live here. Not even close. ■

"Malta is called an open-air museum for good reason."

Our English Oasis: Barge Living on the Thames

Bill Voorhees

Name: Bill and Lucinda Voorhees

From: Colorado Springs, CO

Living in: Isle of Wight, England

Our home has a key advantage most don't: an engine that allows us to cruise the Thames between **London** and [Oxford](#), 100 miles away.

Our 57-foot-long barge, where we spend months at a time, has two bedrooms, two bathrooms, a living room, and a fully-equipped kitchen. Life is made easy with onboard central heating, air conditioning, a washer and dryer, and a dishwasher.

We purchased our Dutch barge *Elsie* six years ago, for £210,000 (\$270,000). It costs us £17,000 (\$22,100) each year for a license, insurance, maintenance, fuel, and her berth at a West London marina—the single largest cost.

Now, as our boat plies the River Thames, my wife and I take turns helming or sitting up on the bow. It's a particularly relaxing spot as *Elsie* parts the water at a leisurely five miles per hour. This section of the river is dotted with towns steeped in history, full of appealing shops and fresh food markets.

We've taken *Elsie* into central London a few times despite mooring being very limited and expensive. Viewing the city from the river is spectacular, and it's a real treat to moor up in sight of Tower Bridge with easy access to the Tower of London and the HMS Belfast.

In the evening, we like to tie up close to a town center, where we can wander over to a local pub or restaurant for a good meal to cap off the day. Towns typically charge £10 (\$13) per night for mooring on the riverbank, and no reservation is required.

Henley-on-Thames is our favorite riverside town, brimming with restaurants and interesting events such as the [Henley Royal Regatta](#) and the [Literary Festival](#). Our dog Teddy particularly enjoys chasing after balls in the riverside meadow.

Downriver, we like to moor in sight of Windsor Castle in Berkshire County and stroll into the town for some shopping. On the occasions we moor in the countryside, our cozy home is a contrast to the wild beauty around us.

We've also strayed further afield, cruising *Elsie* across the English Channel to spend a couple of months on the waterways of Belgium and the Netherlands. It was a magnificent—yet affordable—way to explore the historic cities of [Bruges](#), **Haarlem**, and **Gouda**. And the waterways of the Netherlands cater to the cruiser, with extensive facilities and waterside towns like those on the Thames.

It sounds like a bucolic lifestyle—and it is most of the time—but there are additional chores that keep our vessel running smoothly. For our domestic water use, we need to fill up every couple of weeks at one of the many of the locks and marinas. And any wastewater needs to be emptied at sanitary stations along the river.

When we're moored at our marina in West London, we have "shore power" available so we can just plug *Elsie* into the power grid. When cruising, we rely on the onboard generator and solar array atop the wheelhouse.

But the perks outweigh those drawbacks. Bringing our home with us wherever we go means no packing or unpacking each time we move to a new town. And living off the grid, on a boat and with no schedule, gives us a sense of freedom. *Elsie* is a wonderful oasis: away from the busy world of deadlines and traffic, but with all the comforts of civilization close by.

We split our time between *Elsie* and **Ventnor**, a 5,000-person town on the **Isle of Wight** in the English Channel. Our home on the island is a two-bedroom apartment on the top floor of a Victorian villa.

The Isle of Wight is like a miniature

England, from towering chalk cliffs to rolling green pastures and primitive forests. Public footpaths are well marked in England, and it's possible to roam over the chalk downs and across all of the island. Mountain biking is also popular here, with a wide network of bridleways and old railroad beds serving as routes.

Our home in Ventnor is steps away from both the center of town and the beach, with sweeping views of the English Channel. Fresh seafood is landed daily at the little fishing harbor, and there's a good selection of restaurants.

Ventnor also hosts events: a summer carnival, a Christmas parade, the Boxing Day swim (a chilly dip in the sea for charity the day after Christmas), and the quirky Fringe Festival. That's not to mention world-class island events like the [Isle of Wight Music Festival](#) and [Cowes Week](#), the largest sailing event in Europe.

In the summer months here, we like to wander to one of the local quiet coves, or buy ice cream at a beachside cafe. In the winter months, we marvel at the huge waves that crash over the breakwater.

Seaside properties on the Isle of Wight cost some 25% less than England's south coast—largely due to the inconvenience of taking a ferry to get to the mainland, but that

isn't a big concern for us as retirees... or boat owners. We purchased our apartment here four years ago for £188,000 (\$240,000). Remarkably, we found that sea views such as ours commanded only a 15% premium over other similarly-sized apartments in town. And since the UK left the European Union, the exchange rate from dollars to pounds has been favorable, providing another 15%-20% discount..

Ventnor is an excellent tourist destination, so when we are aboard *Elsie*, we rent out our apartment to offset the costs of maintaining a large boat. With a rental agent and local cleaning person, little effort is needed to keep the vacation rental business running smoothly while we are away.

While there's always something to do at our home base in Ventnor, we mostly enjoy spending time by the water, visiting old friends or meeting new ones in this sweet town by the sea. ■

"Elsie is a magnificent yet affordable way to explore."

Five years ago, I packed up my American life and decamped for Europe. Family and friends are either jealous of my new café lifestyle, or confused as to why I would trade the freedoms of America for the socialism and higher taxes of Europe. (Learn how to pay less tax [here](#).)

Many preconceptions about Europe, like freedom-depriving governments, are generally wrong. Let me tell you what life in Europe is *really* like.

Politics: Good

My favorite part of living in Europe is the lack of politics. I hate—with the white-hot intensity of 1,000 suns—politics in the US today. The red-blue divide has destroyed the America I grew up in. But here in Europe, no one ever asks about American political issues... except to wonder what I think of my homeland's decline.

And those conversations are more curiosity than confrontation. When I visit the US, the disdain for anyone who thinks differently is palpable. I'm exceedingly happy I'm away from that.

Food: Good... With a Caveat

Food in Europe is, on the whole, superior to food in the US. It's fresher because it's regularly based on seasonal availability and absent of all the Frankengredients America's FDA allows into processed foods.

Portions are also human-sized here. I've never ordered a meal only to be given a plate that a family could legitimately share. I never feel overstuffed, unless I go to an all-you-can eat sushi bar—but that's just a personal weakness.

I can pick artisanal cheeses and meats from the smallest regions everywhere I go, and they're superior to the multinational branded stuff. Sure, there are regional products in US supermarkets too, but again the FDA has imposed all kinds of rules that limit what you can buy. Even the big chains here often carry products from small mom-and-pop farms and whatnot.

Wine is ridiculously good value, too. A bottle costing \$25 in the US will ring up at between \$3 and \$7 here. A \$100 bottle in America might set you back \$27 in Portugal. Farmer's markets, fishmongers, and butchers are also more abundant than I've ever seen in the US... and I've lived in nine cities, West to East Coast and North to South. The offerings are local and the value



Our expert has roamed Europe from Cascais, above, to Prague. Here's his no-holds-barred review.

The Good, the Bad, and the Better of Living in Europe

Jeff D. Opdyke

superb. The day before I wrote this, my wife and I popped into a butcher near our apartment. We bought two bone-in pork chops, two plump chicken breasts, and one pound of freshly ground beef. For that, I paid just over \$8. I just eyeballed some prices online at a random Kroger in Troy, Missouri and calculated that the same items would cost me about \$13.50.

But... there is a lack of ingredient variety. That's the bad. I swear jalapeños must be illegal in Europe. In five years, I've never found fresh jalapeños anywhere I've shopped in Prague or Portugal. (So much for a nice salsa.) A trifling complaint, no doubt. But when you love to cook, as I do, jalapeños going MIA is indicative of a larger challenge.

Here in Portugal, I can't find fresh dill. In Prague, celery was a bear to secure in the cold months. Hunting down short ribs and certain cuts of meat can be a challenge—anyone know if there's a god of meat to whom I can offer a sacrifice?

Likewise, selection is bad. You won't find 900 different cereals in the supermarket, for instance. So you end up tempering your desires. (I'd bludgeon a baby seal for a box of Life cereal right now, or Cracklin'

Oat Bran... even Cap'n Crunch.)

Still, you can almost always find what you're looking for, though that might require visiting several shops over a number of days. Or specialty shops that carry US and British favorites, though at markedly higher prices. And if you can't find it, well, you learn to do without.

Language: Good and Bad

The only places I've ever had lost-in-translation moments in Europe are supermarket checkout lines and healthcare intake queues. Checkout workers in Portugal largely do not speak English, though you can muddle through. And in Prague, the check-out workers revel in ripping you apart for not weighing your produce *before* you reach the checkout line.

And while every doctor and nurse I've interacted with *does* speak English, the intake workers who check patients into a public clinic rarely do. That can be quite the frustration. (You can circumvent this by going to private clinics, whose intake workers almost always speak English.)

Language is also a challenge when it comes to basic services. I've never had a problem dealing in-person with repre-

sentatives at utilities offices and the like. But when you're told to call a number to manage a particular issue, that's a death sentence. You rarely find English-language options, and at that point you're stuck in a loop of "Now what?"

Also, language is a necessity for obtaining citizenship and a passport at some point—and that can be bad if you're not familiar with the language where you land. Czech is damn near impossible, frankly. As for Portuguese, well, I'm fluent in horrifically bad Spanish, which I'm hoping will help me become just fluent enough in horrifically bad Portuguese to pass the test five years from now.

The good? Well, outside of those specific instances, English is spoken everywhere. Portugal, Czech Republic, Montenegro, Croatia... everywhere I've alighted, English has fared me well.

Healthcare: Good

I cannot stress how calming it is to have affordable medical costs. I recently visited a doctor for an ear issue. The consultation was €100 (\$110), but I showed the intake worker a card my utility company gave me—yes, my utility company!—and suddenly my bill was €30 (\$33).

And that's without insurance. In America, that would have been the cost of a copay with insurance. Without insurance, I'm quite certain I'd pay much more.

A CT scan for a neck issue was €124 (\$135). Again, that's out-of-pocket cost. Removing a wisdom tooth in Prague was the equivalent of \$80. I've just recently purchased a family health plan in Portugal. The monthly cost for two adults and a child is €217 (\$237), everything covered. When I lived in Southern California, my subpar plan for one person was \$550 per month, and it required huge co-pays.

Overall, European healthcare is top-notch. The facilities aren't always what you might expect; they can seem dated and, in the Czech Republic, a bit like a 1950s Soviet mental ward. But the equipment is uber-modern, and the level of care is high—even higher than in the US. Just don't expect antibiotics. The European aversion to antibiotics is only surpassed by a cat's aversion to a bath.

Mail: Bad

I'm not talking about service here. I'm talking about receiving packages from outside

the European Union. Portugal imposes import duties, and will hold up your package for days as it's processed. You have to prove online with receipts what you bought and how much you paid. Then you have to make your way to a post office to pay whatever duty is owed before your package is released.

Your item might arrive in a day or two, but the process of imposing duties will take a week or longer. So much for express delivery. My advice: If you live within the EU, order from companies inside the EU. Otherwise, prepare for the postal equivalent of a proctology exam.

Overall Costs: Good

Outside of major world capitals like London, Paris, Zurich, Oslo, and Rome, daily living costs are markedly lower than the US. My living costs in Prague and now Cascais are 40% to 60% lower than I would pay in the US for the same standard of living. Which means my standard of living soared when I left the US. There is no city in America, for instance, where I can live in a nice three-bed, two-bath apartment a seven-minute walk from the sea... for the equivalent of \$2,200 per month in rent. Plus, traveling from country to country, even for short getaways, is dirt cheap because of abundant low-cost airlines and the expansive rail network.

A note on taxes: Yes, they may be higher in much of Europe. But many countries with retiree and/or digital nomad visas typically offer huge tax incentives that radically reduce your burden. My tax rate in Portugal: 0% for 10 years. I'm gonna call that "good."

Product Quality: Bad

That is an unfairly broad overstatement, and likely indicative of my personal frustrations. But when you're accustomed to US levels of quality, European quality can be scream-worthy.

Aluminum foil and cling-wrap are good examples. Foil here is only marginally thicker than the thinnest toilet paper. Cover a whole chicken you're baking, and chances are greater than 100% that the foil will rip as you're cinching it around the edges of the roasting pan. Cling-wrap? I won't even share the horrors of that war. Just know that it's bloody and there are no winners.

Similarly, workmanship in apartments

is too often substandard. Granted, we're talking about buildings that are many decades, if not a century or two, old, so hurdles exist. Still, the quality of remodels isn't what you might hope for.

Speaking of...

Kitchens: Bad

Again, this is coming from a cook. If you eat out a lot, you won't care.

While European kitchens are modern and up-to-date with induction stovetops and whatnot, they're typically quite small. Space is cramped, refrigerators are narrow, and freezers don't hold very much. Most ovens I've seen wouldn't fit a typical Thanksgiving turkey, though you won't have a problem with anything else.

You'll most likely find a washing machine in the kitchen, too—assuming an apartment or house has one. Lots don't. Dryers are even more rare. My wife and I grew so tired of air-drying clothes on a wire rack that we broke down and bought a dryer for the apartment we're renting. That convenience has made a world of difference.

Quality of Life: Supreme

I know that in 2018, I made the right decision. There are hassles and frustrations for sure. There's bureaucracy and ways of doing things that make us Americans recoil in horror at the inefficiency. But my life in Europe is superior to the one I'd be able to afford in the US (despite a dearth of Cap'n Crunch and jalapeños).

My life is slower. My life is happier. And my income goes a helluva lot farther than it ever did in America, which offers me a greater sense of financial freedom and contentment. From time to time, I do think about returning to America. But then I think about the cost of living, the political divisiveness, the gun violence, the traffic, the healthcare costs...

When you get this quality of life at this price, you really can't complain.

I'm content in my European life. ■



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The Panama Canal, above, has made the country an economic powerhouse... and an expat haven.

Panama Residency Could Be Your Best Investment

Ted Baumann

In 1977, US Congress was embroiled in a battle over the Panama Canal.

President Jimmy Carter had signed a treaty with Panama to return the canal to its sovereignty in 1999. Many, including my father, a former US Congressman, believed this was a threat to US national security interests, and that the Panamanians would run the Canal into the ground, or turn it over to a hostile foreign power.

Now, he believes giving up the canal was the best thing that could've happened.

It's not just that the canal is just as well run—if not better—than it was under the US. Panamanian control over the canal has given the country the political and financial tools to turn itself into a premiere destination for foreign investment, finance... and expat living.

Panama is one of the most welcoming countries for foreigners looking to prosper. According to UN estimates, around 315,000 foreigners have settled in the country—nearly 8% of the population. That includes about 25,000 Americans. Here's why they've made Panama home.

The Singapore of the West

Panama has long been one of the fastest-

growing countries in the Western Hemisphere. That's partly thanks to low taxes, sparing regulation, and free trade. It's also a result of a decision to model the country on one that attracts tons of expats: Singapore.

Singapore is centrally located to the major economies around it. So is Panama.

By leveraging the Canal and cultivating its regional status, Panama has created a world-class haven for expats and investors. Whether you're a businessperson looking to create an offshore company or banking setup, or a potential expat looking for a high quality lifestyle at a low cost, Panama should be high on your list.

Taxation

Panama's tax system attracts many foreigners. It has a territorial tax system, meaning that taxes are only levied on income earned in Panama. Income generated outside of Panama, like Social Security income or capital gains, is not taxed. The maximum tax rate for local income is 25% for annual earnings over \$50,000.

Corporations registered in Panama pay a flat rate of 25% corporate income tax on profits made within the country. There are

no taxes on interest from Panamanian financial assets or accounts. There are no inheritance or gift taxes. There are no property taxes for residential properties used as a primary address valued under \$120,000; over that is taxed at 0.5% to 0.7%. Commercial or vacation properties valued at over \$250,000 pay 0.8% to 1%.

Panama also grants tax credits for taxes paid to foreign countries. Though Panama and the US don't have a tax treaty, the IRS credits taxes you pay to Panama against your US tax obligations. (You can learn more about this [here](#).)

This adds up to a major tax benefit for anyone living or investing in Panama, whether in a business or in real estate.

Banking and Real Estate

In 1999, Panama adopted the guidelines of the Basel Committee on Banking Supervision, the international standards group. These require all Panamanian banks to have the capital equivalent of at least 30% of total assets.

Since the country has no central bank, local banks typically exceed that requirement. This makes Panamanian banks far safer than the casino-style *modus operandi* of many US banks that assume they'll be bailed out by the Fed.

The US dollar has been Panama's official currency since 1904, so US expats don't need to convert their money. The other official currency, the balboa, is valued 1:1 to the dollar. Prices are quoted in both, but the balboa is limited to coins.

Panamanian banks offer competitive interest rates on certain mortgages and commercial loans. Interest rates are otherwise generally identical to the US. Credit is readily available. Typically, Panamanian banks will give foreigners loans to purchase property based on the number of years before you turn 70. So if you're 40, you can get a 30-year mortgage. If you're 60, you can get up to 10 years.

The country's growing economy, plus its appeal to foreigners, has created demand for residential real estate. Panama has some of the cheapest beachfront property of any nation—leading to potentially outstanding profit if renting or selling.

Panama's Most Attractive Visas

Panama offers friendly locals, long [coast-](#)

[lines](#) and [mountainous retreats](#), and a bustling [capital city](#). There are many ways to get permanent residency in the country, all leading to the possibility of citizenship by naturalization. Given the lifestyle, business, and financial opportunities the country offers, residency could be one of the best investments you ever make. Let's look at how to do it...

Pensionado Visa

Panama's *pensionado* (pensioner) program is available to foreigners who can prove a lifetime pension of at least \$1,000 per month (\$1,250 for a couple). There's no age limit, so it's great for early retirees. On approval, you get a permanent residency visa for life, plus the same benefits as any eligible Panamanian citizen:

- 50% off entertainment (movies, concerts, sporting events, etc.)
- 30% off public transit
- 25% off airfares
- 25% off restaurants
- 15% off fast-food restaurants
- 25% off utility bills
- 15% discounts on medical procedures
- 20% discounts on prescriptions
- 50% off hotels during the week

Plus, *pensionado* visa recipients can import up to \$10,000 worth of household goods duty-free. There are no duties on imported cars, ideal as Panamanians, like Americans, drive on the right-hand side of the road.

Friendly Nations Visa

Officially the "Permanent Residence for Nationals of Specific Countries" program, this option is commonly referred to as the Friendly Nations Visa. It's available to citizens of the US, Canada, the UK, Australia, and many others. Applicants must do one of the following to qualify:

1. Invest \$200,000 in real estate. The property may be held in your name or via a Panamanian corporation or foundation.
2. Open a three-year fixed term deposit account in a bank in Panama. You would need to deposit a minimum of \$200,000 but there's no requirement to spend those funds on real estate or other investments.
3. Show evidence that you require permanent residency for work purposes. You'll need an employment letter and work contract from a Panamanian company with a business license.

The Friendly Nations residency

program requires two applications. After submitting your first application, you may remain in the country until it is approved (or denied, which is very rare for US and Canadian citizens). If you plan to leave Panama your attorney should ensure you have a multiple-entry permit.

Once your first application is approved, you'll receive a two-year provisional visa, and at the end of that, you can apply for the permanent visa. Unlike the *pensionado* visa, the Friendly Nations Visa grants temporary residency. After five years as a permanent resident, you can apply for Panamanian citizenship.

Investor Visa

This visa lets you engage in professional and economic activities, set up businesses, and work in Panama. There are three ways to qualify:

- Invest \$500,000 in Panamanian real estate free of liens, including properties under construction
- Purchase \$500,000 stock in a Panamanian company
- Deposit \$750,000 in a Panamanian bank

The advantage of this visa is that it gives you immediate residency rights, with no provisional visa in between.

Professional Foreigner Visa

Unlike the Friendly Nations Visa, which is limited to citizens of specific countries, the Professional Foreigner Visa is open to nationals of all countries.

The main requirement: you have a degree from a university in a career or field that is not restricted to Panamanians only. Like the Friendly Nations Visa, the Professional Foreigner Visa involves several stages.

1. On showing official proof of your degree and a clean police record, you get a provisional two-year visa that allows you to get a work permit as well.
2. After those two years, as long as you've paid into Panamanian Social Security for at least nine months, you get permanent residency and a Panamanian ID.

If you're applying alone, the Professional Foreigner Visa doesn't require you to have a bank account. But if you have dependents, you do need an account, and to prove that you are employed and can provide income for them.

You can travel in and out of the country while your application is in process, as long as you have a multiple entry visa.

Telework Visa

Although there's nothing to stop you from applying for a Telework Visa if you come from one of Panama's "friendly countries," it's primarily aimed at people from countries who don't qualify for that route or lack the resources to meet investment requirements. The visa is valid for nine months and can be renewed once.

Since Panama has a territorial tax system, you won't owe any income tax on your foreign earnings. As with other digital nomad visas, you're restricted to working for non-Panamanian companies or clients. Here's what you need:

- Proof of income from a foreign source of more than \$3,000 per month (or \$4,000 per month per family)
- Proof of health insurance
- Letter from a foreign employer, or evidence of ownership of your own foreign business or freelance contracts
- Good faith affidavit showing you aren't intending to work locally (known as a "Sworn Affidavit of Non-Acceptance of an Offer of a Job or Service in the national territory")

Panama Welcomes You

Friendly—if self-interested—foreigners helped Panama become independent of Colombia in the 19th century. First the French, then Americans, helped to build its crown jewel, the Panama Canal. And despite the initial reluctance of people like my father, the country has leveraged its sovereignty over the Canal into a status as the Western Hemisphere's premiere financial and business hub outside the United States.

But Panama is open to much more than just foreign money. As the list of available visas above shows, it's perfectly happy to let outsiders—including tens of thousands of Americans and Canadians—join their ranks.

You could be one of them. ■



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



Between back-to-back cruises, “skiphopping,” and new residential ships, you can spend your retirement literally “over seas.”

Around the World in 10,000 Days: Three Ways to Retire at Sea

Kathleen Evans

Well before *The Love Boat* dominated late '70s television, my family took a Caribbean cruise aboard a lesser-known passenger ship.

It was rudimentary compared to today's offerings: no balconies (okay, maybe there were a few balconies, but my parents were too cheap for that), no rock climbing walls, no waterparks, no grand boulevard malls or sprawling gyms and spas. This ship was about the experience of the sea... melting into a deck lounge with a book, or simply gazing at the horizon, where cobalt sea meets powder-blue sky.

It was nothing short of magical.

Since then, I've sailed on 40+ ship experiences (to be honest, I've lost count). The journeys have varied, from navigating Patagonian glaciers to river cruises on the Amazon. And I've upgraded from that rudimentary ship of yesteryear, traveling on massive Caribbean cruise ships and

elegant ocean liners alike.

Yet all these cruises share one similarity: On the day of disembarkation, I am nowhere near ready to leave behind my life aboard. Before docking, I dream about world cruises... or even living on a residential ship.

And these are no pipe dreams.

Cruising Full-Time

The ultimate example is 74-year-old Mario Salcedo, or “Super Mario” as he's called by his fans.

Since 1997, Mario has cruised with every major cruise line—but since 2000 (apart from a hiatus during the COVID-19 shutdown), he's been living on a Royal Caribbean liner for an (almost) nonstop tour around the world.

He spends 15 days on land annually for medical checkups and the like. He's recently reached the 10,000-point mark with Crown and Anchor Society—the RCL loyalty program. That's one point

per night on board.

Mario worked for a multinational corporation as an international finance director. He estimates that he traveled to 90% of Latin America during his time in the corporate grind, accruing millions of miles on airline loyalty programs. When he experienced corporate burnout, he founded a small business where he could work from anywhere and take advantage of his miles.

But he quickly became dismayed by air travel, decided to take his first cruise in 1997, and never looked back.

Cruising used to cost him between \$60,000 and \$70,000 every year, but with year-to-year inflation, that's up to \$82,000. For comparison, the average assisted living retirement communities can cost an estimated \$54,000 per year – and that certainly doesn't involve travel to exotic ports of call.

Mario developed a credit card point strategy for upgrades. To finance flights

to cruise ports, he uses the points he accrues by booking cruises with credit cards. And, with his top-tier loyalty status, he has free Wi-Fi, which he uses to work as an investment manager.

It's possible to live on a commercial cruise ship like Mario. But it can be tricky. You can book back-to-back cruises on the same commercial cruise ship, but if you want the same cabin throughout your journey, you'll need to purchase it as soon as the bookings open 18–24 months in advance. Two years ahead of departure, Mario books less-desirable inside cabins to maximize the chances of remaining in the same room.

With this plan, you'll have to commit to one cruise line.

Another option is “skip hopping.” With this method, you book your next cruise(s) while on your current one, looking for deals out of a port you can easily fly or drive to. Many cruises offer cheap last-minute rates and inexpensive repositioning cruises. (Read page 28 for more on that).

But this method can be stressful, requiring you to constantly research your next cruise, and can leave you out in the cold if cabins are unavailable at your next disembarkation port.

The alternative: a long-term cruise.

Long-term cruising is becoming popular for retirees and digital nomads, with many cruise lines now offering partial (three-month) or complete (six-plus months) world cruises. In fact, the launch of Royal Caribbean's latest nine-month

cruise recently went viral on social media, thanks to a marketing strategy designed to attract digital nomads.

World cruises tend to be more expensive; just ask 76-year-old solo traveler Andrea Dalessandro, who planned to board an around-the-world three-year-long cruise last November.

The all-inclusive, 1001-day world cruise advertised a round-trip itinerary beginning in Istanbul and covering some 130,000 miles across 140 countries and all seven continents—stopping at a whopping 382 ports. Stops included most of the world's bucket list destinations, down to the seven wonders of the world. I researched the itinerary with envy.

Funding such an extended trip, which rings in at \$170,000 for an inside cabin with Andrea's 12% early-bird discount, is no drop in the bucket. I did the math; that's nearly \$170 per day.

However, some dreams are just pipe dreams. More on Andrea later.

The World's Only Residential Ship

The World is a 165-condo luxury residential ship launched in 2002 with an average occupancy of 150–200 guests. It's privately owned by the residents, not unlike a condo association, and the only one of its kind—for now.

The ownership community consists of approximately 150 families who hail from some 20 countries throughout North

America, Europe, Asia, Australia, South America, and Africa. With rumored neighbors like Arnold Schwarzenegger and Madonna, and a \$10 million asset requirement to qualify for ownership, the price tag for this kind of floating apartment is out of reach for most retirees.

Aussies Tony and Sue De Leede, now in their early 70s, owned an 1,100-square-foot two-bedroom plus studio/den apartment on *The World* for eight years.

“I've missed it a lot,” Tony confides. “We enjoyed the people on *The World*. It was perfect for us.”

They also loved the luxury afforded by a well-appointed ship and a high-profile clientele. The De Leedes are discerning foodies and were impressed with the chef's capabilities and extensive wine list at sea. In fact, they enjoyed dining out so much, they rarely used their kitchen.

The couple owns several health and wellness retreats in Australia and Bali. “When we bought [our apartment on *The World*] in 2005, technology was not what it is today. It was fairly challenging for work,” says Tony. He and Sue needed to be hands-on with the businesses, leaving them only four months out of the year to live on *The World*.

“I could have quite easily spent more time aboard, like six to eight months,” says Tony. “I am ready to slow down now. But at that time, I couldn't.”

According to Tony, only about 10–15 people live permanently on *The World*. The company also has a Guest Stay Program for renting.

“We rented our apartment direct to business associates or as trade out with my lawyer and accountant,” Tony shares.

You're not going to find an apartment on *The World* on Airbnb, however. Prices run between \$2,300 per night for a studio (with a minimum five-night stay) up to \$20,000 a night for a suite.

“We loved it,” says Tony. “I was sad when I got off the ship for the last time.”

Since then, the De Leedes have purchased a condo on a new conceptual residential ship, Storylines' *MV Narrative*. Although not fully retired, Tony has eased off his company responsibilities and will be able to enjoy the luxury of time off the grid.

“Long-term cruising is on the rise among retirees.”



Royal Caribbean's nine-month Ultimate World Cruise, above, brings passengers to Venice.

“I’m excited this time,” says Tony, “because I can bring my dog.”

Test the Waters by Renting at Sea

The De Leedes aren’t alone in their love of seafaring. John (76) and Melody (63) Hennessee are lifelong boaters from Port Salerno, Florida.

They lived and worked on the waterfront as owners of the Fish House Art Center and Marina—housing several shops and a full-service marina. In 2021, they began preparing for retirement and started the process of selling and donating all their “stuff,” ultimately selling their waterfront business and primary residence. (Read how to prepare your belongings for an international move [here](#).)

In January 2022, the couple signed up for the nine-month Ultimate World Cruise aboard Royal Caribbean’s *Serenade*.

“Then, within a week of signing up, we saw a Facebook post about Storylines,” says Melody. They took their nine-month cruise and are now taking back-to-back cruises while they wait for their next grand adventure... aboard Storylines’ *MV Narrative*.

MV Narrative is an eco-friendly ship designed as a “floating neighborhood” for some 1,000 full-time residents, and promises to circumnavigate the globe every 1000 days, staying at ports voted on by the owners. It boasts 18 decks, 20 restaurants and bars, three pools, an organic garden, state-of-the-art tech for digital nomads, a full gym and spa, and even a “school” for the children on board. Fully-furnished

units range from one to four bedrooms, most with balconies, and go for \$875,000 to \$7,600,000.

It’s a pretty sweet deal. The catch: *MV Narrative* doesn’t exist yet.

The ship, which was supposed to set sail in 2019, has been plagued by delays. According to Storylines’ most recent press release, the ship is currently under construction in Croatia, and its launch date has been pushed back to December 2026... making some wonder if *MV Narrative* will ever come to fruition.

Yet over half of the apartments are sold, and these potential residents—John and Melody among them—are hard-core believers.

“We researched it and said, ‘This is perfect for us!’” says John “We sent in our deposit for a RU-3 residence in January 2023.” This 538-square-foot layout features an enclosed glass bedroom (with privacy curtains), a walk-in wardrobe, a bathroom with a shower/tub, a living room and workspace, a wet bar, and a balcony.

Although the Hennessees didn’t reveal what they paid for their condo aboard Storylines (they got in on the ground floor), an RU-3 today is listed at \$2.7 million for full purchase.

There are also monthly fees for this all-inclusive lifestyle, which will run between \$4,770 and \$9,600 per person based on the square footage of each unit.

“Residents will never have to cook or clean again.”

Storylines has added limited shared purchase (multi-person) ownership options to their offerings, too. It’s not a lease, so you can sell your share at any time. You can own a 25% share of a condo and stay for a three-month stint during each year. Twenty-five percent shares are available for two residence types; the RU-2 Explore and the RU-4 Dream. Fifty percent co-ownership shares are currently available for all residence types and range from \$550,000 to \$4.4 million.

That said, this is a less expensive choice for those testing the waters. According to John and Melody, that was not an option for them.

“We plan on being full-time residents till death do us part,” they laugh.

At time of publishing, they’ll be in Asia boarding the next leg of an NCL cruise—after spending the holidays in the US visiting family.

“We have our cruises booked through the end of 2024 already,” shares Melody.

The pair feels that the up-front cost of back-to-back cruising is well worth the lifestyle.

“We haven’t done a detailed analysis, but we’re certain that our living expenses today are less than when we lived on land,” says John. “Our only bills today are for our cruise ship bill, our cell phone, and eating and drinking when on shore. No more insurance for our home, business, cars, no utilities, no grocery and bar tabs, no rent, mortgage, or property taxes, no vehicle and fuel expenses.”

But there are some unusual challenges that come with living at sea...

The Drawbacks of Living on a Ship

It’s nearly impossible to receive any mail or shipments while on cruise ships (though that won’t be an issue on *MV Narrative*, which will have its own post office). Meanwhile, the Hennessees have converted all their accounts to paperless and conduct their bookkeeping online.

MV Narrative is designed to feel like a floating community, where you can pop over to the pub, enjoy a show with your neighbors, or hang out in the library reading a new novel. But some say that being on the sea leaves you feeling “trapped.” During an ocean crossing, you can’t just



One of Norwegian Cruise Line’s most frequent ports of call: Singapore.

CRUISING ON THE WORLD'S LAST OCEAN LINER

When my husband and I researched our travel options from our home base in Malta to our other home base in Costa Rica last summer, we were astounded at how significantly the prices of business class flights had increased in a year. Between this and my recent abdominal surgery, which would make sitting upright in coach class for 10 hours difficult, we decided we needed to find a cruise.

Although there are several transatlantic cruises during shoulder season, when ships are repositioning, we found none in mid-summer... except the *Queen Mary 2*, Cunard Line's marquee ship. It promised seven nights of luxury, entertainment, and cuisine for less than a business class ticket across the pond! For a balcony cabin, we each paid just under \$2500.

The *Queen Mary 2* isn't just any old cruise ship; this is the only ocean liner in the world still sailing. Ocean liners are built with thicker steel and deeper hulls (Remember the Titanic's deadly encounter with an iceberg?) than your typical cruise ship. The QM2's purpose is to take passengers from point A (Southampton, UK) to point B (Brooklyn, NY) or vice versa as quickly as possible. There are no ports-of-call on this route.

This grand dame still holds her own in the luxury department, ever since her maiden voyage in 2004 (the vessel was renovated in 2016). She's also the only cruise or residential ship with a kennel, so passengers can take their pets home or on

vacation. She also boasts the largest library at sea—with over 10,000 titles and plenty of quiet reading nooks. The planetarium offers a rotating schedule of shows. And there are renowned lecturers onboard with presentations from history to world events to arts and wine.

The atmosphere allows you to step back into a time before cruising became casual. You will not find Flow Rider surf simulators and water slides here, nor will the cruise director encourage drinking games and hairy chest competitions at the pool. Dress is causal smart by day and formal (sport coats, suits, tuxes, and dresses or gowns) by night. Ballroom dancers take to the floor nightly,

card and board games occur throughout the day, and high tea is served by white gloved gentlemen every day at 3 p.m. in the Queen's Room. You won't experience jet lag traveling across so many time zones, either. Just one per night rather than all in a few hours. I recognize this sort of elegant cruising is not for everyone. In fact, my typically T-shirt-wearing husband grumbled when dressing in his tux on our second formal night.

But for me, taking my 40th-plus cruise, this transatlantic crossing was an unforgettable experience. In fact, it may become my preferred mode of transportation to Europe in our future.



Named by Queen Elizabeth, *Queen Mary 2* has been the only operating ocean liner since 2008.

get in your car and go somewhere when you feel like it (in fact, you won't even have a car).

Storage becomes an issue, too. Our lifestyles and homes are designed for collecting "stuff" we think we need. The downsizing challenge is real.

So think carefully if you can fit your life into a few suitcases or if you will need storage with a family member or a facility on land. The Hennessees are downsizing masters, but I could never fit all those sentimental items and art into just a 538-square-foot home.

Living full-time on an all-inclusive

ship outweighs those inconveniences. The Hennessees will never have to cook, clean, do laundry, or grocery shop again.

"We won't miss any of that," Melody says.

MV *Narrative* residents have the option to dine at one of the 20 restaurants on board, or order from 24-hour room service. Units don't even come with kitchens, though there's a shared one on each deck for those who like to cook or entertain.

And it'll be hard to be bored aboard the MV *Narrative*. The ship is slated to offer rotating live entertainment, with different acts embarking at different ports.

The deck plans also boast a 10,000-book library, a micro-brewery, a movie theater, a golf simulator, classes (such as cooking and wine pairings, painting, health and fitness), and board/card games and tournaments.

But there's one thing I've found expats do miss: Family.

That's not a concern for John and Melody, though. "Our children and grandchildren love cruising with us," Melody says.

And because they own their home on MV *Narrative*, they can have guests join for segments of the trip.

A Floating Hospital

The medical center aboard Storylines' *MV Narrative* is anticipated to include a full-time general practitioner with ER training, a preventative medicine physician; a nutritionist, an acupuncturist; an aesthetician; a physical therapist, a dental hygienist, and two to four physician's assistants and nurses.

The facilities will be like most small, acute care clinics on land, and will include intensive care units, treatment and exam rooms, and even a dedicated isolation and infection control area.

Equipment will include wheelchairs, a stretcher, lab capabilities for standard blood and urine tests, oxygen tanks, an EKG, plus defibrillators and cardiac monitors. That's not to mention a dialysis machine, CPAP machines, electronic infusion devices, mechanical ventilators, and a helicopter landing pad for medical evacuations... and a compounding pharmacy.

With all this, John and Melody aren't too worried—especially given that they're active and healthy. John's a retired emergency physician, and thanks to the top-notch medical facility, he's confident that the ship will be able to handle most medical issues.

Several years ago, the couple signed up for SkyMed: a medical evacuation program that pays for the expenses of getting you, your family, and pets transported to the medical facility of your choice worldwide. It cost \$2,500 for a five-year plan for the couple.

John also has Medicare, while Melody has a medical savings plan. But Medicare will only cover Americans while they're in the US.

"We're basically depending on our good health and our program of healthy living to keep us on track," says John.

The Logistics of Living Far From Home

Even on a residential ship, space is limited. Many folks aboard plan to keep a second home or some sort of storage on land.

But the Hennessees have decluttered their lives to the envy of anyone who follows the "less is more" lifestyle.

"We've continued to get rid of all

"The adults-only Victoria Majestic offers leases."



"Super Mario," cruising almost nonstop since 1997, stops in Miami for his annual medical checkups.

our stuff. We currently cruise with three regular suitcases, and three carry-on-size bags, plus my briefcase and Melody's largest purse—she has narrowed it down to six. Packing has become my expertise," John laughs.

Even in the era of global connectivity, every cruise I've taken has had dubious Wi-Fi connection. It's been spotty at best, with too many users on the same bandwidth, or obscenely expensive. This can be especially frustrating for digital nomads or those who need to keep in touch with people on land.

Take heed, fellow cruisers: Seek cruise lines equipped with Starlink if you're in need of a stable internet connection. John notes that with Storylines' top-of-the-line technology and Wi-Fi costs included with the HOA fee, these issues should mostly be alleviated.

And while the globetrotting Hennessees wait for their own home to set sail, they'll continue to travel on back-to-back cruises.

Reader, Do Your Due Diligence

Remember Andrea and her three-year retirement cruise? The cruise company's purchase of the ship set to circumnavigate the world fell through at the last minute—leaving Andrea and 100+ other passengers stranded in Istanbul after three delays and a final cancellation.

Instead, she and many others were put on a cruise to Rome and then onward to

Florida. All passengers are supposed to see refunds.

"Perhaps it was just a Camelot dream," says Andrea. "Luckily, I have a home and a car to return to. Many didn't."

An important lesson from her experience: For cruises of any length, it's essential to book through reputable cruise lines and check that the ship already exists—and is in possession of the cruise line advertising it.

If a ship is in the process of being built... unless you can risk large sums of money, best to wait until *after* it sails out of the shipyard.

As for the De Leedes and the Hennessees, they feel secure that their investment is safe (buyers are told deposits are held in an escrow company) and they're understanding about the delays holding back Storylines' *MV Narrative* (including COVID-19, steel shortages, shipyard contracts, etc.). There is a \$10,000 refundable deposit to reserve a specific residence aboard the ship. The "milestone" payments after that are:

- 20% upon signing the sales agreement
- 20% prior to steel cutting
- 20% prior to keel laying
- 40% prior to ship delivery

The milestone payments are non-refundable. Therefore, one must carefully weigh the risk when purchasing prior to delivery.

Can You Make the Move?

There are several additional residential

yachts in various stages of planning, with expected maiden voyages from 2024 through 2026 (see sidebar). Since this undertaking has only been successful with *The World*, further delays won't be a surprise. Also note that these ships tend to cater to high-end, luxury homeowners—leaving most retirees without options to own.

One more affordable stand-out is the adults-only [Victoria Majestic](#) from Victoria Cruise Lines, set to sail in July 2024. (But they too have seen multiple delays, even though the cruise line continues to solicit \$10,000 deposits asking guests to wire the money to a bank account in Budapest, Hungary—red flag?). The 27-year-old previous Holland America ship is allegedly being renovated for long-term onboard residents.

On this ship, you can't purchase your cabin; they're only available for rent, with a minimum six-month lease. The longer the lease, the bigger the discount.

For a standard internal cabin, the monthly charge ranges from \$4919–\$8199 for two people and is said to include the all-inclusive buffet and main restaurant with unlimited non-alcoholic drinks, beer, wine, use of self-service laundry facilities, change of bed linen once a week, change of towels three times a week, daily cleaning, free internet use, an onboard swimming pool, solarium, gym, animation programs, theater, themed shows, dances, and port charges.

Could you sell your home and live aboard a ship like this? Let's do some simple math. Say you sell your home for \$600,000. If you have a \$5000 per month cabin lease for two people, you could theoretically live on the *Victoria Majestic* for up to 10 years...

Compare that to the average retirement or assisted-living home in the US, which can cost \$5000+ a month (and many places you must buy your apartment first).

Would it make sense to live on a ship? This has my wheels turning.

I could keep my Costa Rican beach home on land and rent it on Airbnb to cover these monthly fees and supplement any low season months with other investment payoffs.

I could do it... if I could just find the perfect residential ship. ■

YOUR LONG-TERM CRUISE OPTIONS

Cruises Up to Six Months

Cunard	Departing from Fort Lauderdale and San Francisco, these world voyages range from 16 to 111 nights.
Seabourn	Seabourn offers frequent three-month-long "Grand Voyages" as well as an annual five-month world cruise.
Azamara	The Azamara World cruise, aboard their latest ship the <i>Azamara Onward</i> , lasts some 155 nights—but you can join for shorter segments at various ports.
Silversea	Silversea's annual world cruises last about five months. Departure ports vary.
Holland America	Like Seabourn, Holland America offers both Grand Voyages and World Cruises, ranging from 24 days to over four months. Departure ports vary.
Oceania	Oceania's annual "Around the World" cruises last for six months. 2025's cruise departs from Miami.
Royal Caribbean	Perhaps the most well-known of long-term cruises, the "Ultimate World Cruise" sails for some 274 nights... but you can join for one of its four 60-night segments.
Viking	Viking World Voyages depart from Los Angeles or Fort Lauderdale and range from 121- to 180-day journeys.
Regent	Leaving from various ports, cruises last up to 154 nights.
Princess	Departing from various ports, these world cruises last a little over three months, though you can join for shorter segments of these trips.
MSC	These annual world cruises span from a little over three months and typically depart from European ports.

Operating Residential Ships

The World	The only residential ship at sea offers 165 residences.
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Residential Ships Planned or Under Construction

MV Narrative	Currently delayed until 2026.
Dark Island	Launching in late 2025, this ship boasts 101 suites.
NJORD Ocean Residences	Launching in 2026, this superyacht's units begin at \$8.5 million.
Blue World	Designed for active residents, this cruise offers 38 units to be bought or rented. Prices begin at \$2.5 million.
Victoria Majestic	Set to launch in July 2024, this cruise offers monthly leases starting at \$4,919.



Porto's sister city, Vila Nova de Gaia, has remained under-the-radar... until now.

Exploring the “Next Cities” of Northern Portugal

Ronan McMahon

Drive just 13 minutes from downtown Porto—the largest city in northern Portugal—and you’ll reach the point where the Douro River enters the Atlantic. It’s a majestic sight.

Right beside the river mouth lies a stunning curve of Atlantic beach. Stroll less than half a mile to the end of the beach and you’ll reach the point where the river and ocean meet, the ocean swells rippling against the seawall that protects the narrow mouth of the Douro.

This is the starting point of 16 miles of spectacular, golden-sand Atlantic beaches that run along the coast south of Porto. Yet relatively few foreign tourists ever visit this area. A few years back, I described it as “Porto’s best kept secret.”

Now, it feels like word could soon get out.

I’ve been scouting Portugal since 2002. I’ve spent many years heading down to the country’s popular southern Algarve region in search of opportunities for my [Real Estate Trend Alert](#) group. And our RETA deals in the Algarve have played out remarkably well, with uplifts of €220,000...€375,000... even as much as €1.3 million for one RETA buyer there. But the buying moment has

passed there... for now at least.

As the Algarve got busier, people began looking for quieter havens in Portugal away from the madding crowds. I was one of them. A few years back, I bought my condo on Portugal’s **Silver Coast**, a roughly 90-mile stretch of Atlantic coast between [Lisbon](#) and [Porto](#). Go back several years, and this stunning coast was little known outside of Portugal. Now, the resale market there is going from strength to strength. My condo cost me €300,000. Recently, a local real estate agent wanted to list it for €450,000.

The Silver Coast has been discovered. Which leads to a question, “Where will the people go next in Portugal?” To me, the answer is clear. They’ll go north. In northern Portugal, you’ll find the same incredible food, the same stunning soft-sand beaches, the same rich history and culture—all the quintessential elements that make Portugal so appealing.

And that includes the weather. The temperature generally hovers between 60 and 80 F for most of the year in the north. This is an environment with amazing appeal as we see a shift in preferences toward more temperate climates.

And yet, head to the right markets in northern Portugal and it’s like stepping in a time machine in terms of real estate prices—as though the global real estate boom of the last three years never happened. This all shapes up to be an incredible real estate opportunity.

To get ahead, I scouted the north of the country several times this year. And recently I asked one of my real estate scouts, Ciaran Madden, to follow up on these visits.

He scouted two destinations with big potential in northern Portugal, including the 2,000-year-old city of **Braga** and the mesmerizing coast just south of Porto...

Porto’s Sister City

Travel south over one of the six bridges crossing the Douro River at Porto and you’re in its sister city: **Vila Nova de Gaia**.

While Porto occupies the north bank of the Douro, Vila Nova de Gaia sits on the south. Although the two form part of the same urban area, Gaia has long been the junior partner in this relationship. The real estate market in the two cities reflects this.

On the Porto side of the river mouth, where the Douro meets the Atlantic, you’ll find the beachfront community of **Foz do Douro**. Foz is a popular tourist spot; it’s also Porto’s chicest neighborhood. Real estate prices there are Porto’s highest. Expect to pay €500,000 or more for an ocean-view condo.

By comparison, the coast of Gaia, less than a third of a mile across the narrow mouth of the Douro, has remained hidden. Gaia has those 16 miles of spectacular Atlantic beaches and a boardwalk lined with trendy cafés and restaurants that runs alongside most of them. But few foreign visitors know they exist, or how close they are to central Porto.

Now, however, big things are happening in Gaia. “New communities and a hotel are flying up on the site of a former cod-processing plant on an elevated piece of land,” reported Ciaran. “These will offer the most breathtaking river/ocean views, equal or superior to anything on offer in Foz. Two-bed, ocean-view condos in these communities list for €390,000. A few blocks further back from the coast, you’ll find two-beds listed pre-construction in the €275,000 range.”

And new construction is by no means limited to that parcel of land at the mouth

of the Douro. Drive south along the coast, between the suburbs of Gaia and the Atlantic, and cranes are a regular fixture. And inland, in central Gaia, an Israeli company is spending €150 million to build the 28-story Skyline hotel and residential tower, which will reportedly be the tallest building in Portugal.”

There’s a lot of new activity in Gaia. That makes sense when you consider trends in Porto. You can spend many happy hours wandering Porto’s steep, cobblestoned streets, or lounging with a coffee on its historic Ribeira waterfront. But the city’s gentrification story has now all but played out. Prices are reportedly up 61% since just 2019.

Gaia, on the other hand, still holds potential. I’m hugely positive on the new communities on the site of the former cod-processing plant. This is a truly privileged position, offering out-of-this-world views. I believe ocean/riverview condos in these communities will be excellent investments and see strong capital appreciation.

Does that mean prices will skyrocket in value along the rest of Gaia’s coast? Not necessarily. While prices have risen in Gaia, we’ve not seen anything like the pace of increases in Porto. For values to rise all along the coast of Gaia, there needs to be a driver. For example, it begins to attract tourists or digital nomads

It’s still an open question as to whether vacationers and the digital nomad crowd will come to Gaia. I see a lot of potential, but there are a few downsides. The winter weather there can be dreary—wet, cool, and overcast. I’m going to keep a close eye on this market to see whether people start coming in the numbers required. But in



the interim, if you are looking to spend time in a European beach-city destination, Vila Nova de Gaia should be on your radar.

The “Next Porto”

Braga, a 45-minute drive northeast of Porto, is a place of contradictions.

It’s one of Portugal’s oldest cities, founded in the Roman era. It’s also a major religious center, famed for its dozens of churches in Romanesque, baroque, and neoclassical architectural styles.

And yet, despite this abundance of history and religious traditions, Braga is a youthful university town and major economic center. Trendy bars and restaurants occupy many of its centuries-old buildings.

“Across the street from my Airbnb in the historic city of Braga was a trendy tapas bar that hosted techno nights. Next door was a store selling priests’ vestments and two-foot statues of the Virgin Mary,” says Ciaran. “That’s Braga in a nutshell.”

Factor in the city’s Mediterranean climate and its flat, walkable Old Town, and the result is a place that’s both livable and distinct. This makes it extremely appeal-

ing for retirees, full-time remote workers, and tourists on city breaks who want to escape the crowds that descend on Porto and Lisbon.

Braga is sometimes called “the next Porto,” the implication being that the city is the next target in Portugal’s relentless wave of gentrification.

As Ciaran found, “Gentrification is certainly coming to this city, as it came to Lisbon and Porto. Cranes hover in the skies. And just like Porto, you’ll find buildings undergoing restoration work on virtually every street in its historic center. But the pace in Braga is calmer and gentler.”

Still, prices here are notably cheaper than in nearby Porto. In Porto, small condos in rejuvenated historic buildings can list in the mid- to high-€5,000-per-square-meter range. In Braga, you’ll find new studios in the historic center for less than €200,000. Ciaran came across one for €165,000. That’s about €2,800 per square meter (or €260 per square foot).

A good opportunity here would be to buy a historic home and convert it into one or more short-term rentals or several apartments. However, the issue is there are so few of these historic buildings on the market. Ciaran saw virtually none during his scouting trip. He says, “That feels strange, since they are still plenty of buildings around the historic center in significant need of repair. It feels likely that investors have tracked the trends in Porto and Lisbon and are holding in anticipation of Braga’s continued growth.”

That’s smart. I predict that growth will come. Historic Porto is maxed out. Braga offers the perfect alternative. It’s got the food, the weather, a booming economy, and all that immense history and culture.

I’m extremely confident on the future of this incredible historic city. Demand for real estate here will increase and values will continue to rise as a result. In fact, I predict values will soar. ■

A RUN OF KILLER DEALS IN PORTUGAL

The *RETA* track record in Portugal is phenomenal. Here’s a small sample of the incredible uplifts *RETA* members have seen on our deals in the Algarve...

- In 2020, I recommended condos in a community called Adega in Lagos. One *RETA* member bought a condo there for €480,000. She has since sold it for around €700,000. That’s an incredible gain of €220,000.

- Another Adega condo was bought by a *RETA* member for around €500,000.

They put it up on the market last year and immediately got an offer of €875,000—a €375,000 uplift.

- One *RETA* member bought a penthouse in a Lagos community I recommended in August 2019 for €495,000. Just over three years later, in October 2022, she sold for €795,000. That’s a gain of €300,000.

- In 2021 a *RETA* member bought a penthouse condo in the community of Dona Maria II, for €1.1 million. It was later listed for €2.4 million, a phenomenal uplift.



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.

Personified as the god “Darius” by the Romans for 700 years, the Douro River has been a purveyor of commerce and culture for millennia.

Now, as my two friends and I made our way to its ancient banks, we were ready to add our own history to its timeless waters.

We were old friends, Paul, Terry, and I—and by old, I mean it had been well over forty years ago since we’d worked together on a Northern California beach for the National Park Service.

While they’d stayed in the US, I’d left more than twenty years ago to teach English overseas and eventually settled down in Portugal, thanks to its bargain-basement property values.

It had been some time since I’d seen Paul or Terry, and even longer since we’d found ourselves all together. It was Paul’s idea to travel the Douro for our reunion in my adopted country, and it was he who booked our private three-day trip with [Sailo](#), a global boat and yacht charter company, for \$3,615 all in.

The coming adventure would be worth it for the memories. Whatever past each of us held would be left on the dock that morning. Invariably, they’d be there when we got back. But the opportunity for us to saddle up and ride together again beckoned—albeit with arthritic pain and reading glasses this time around.

Casting Off for a Three-Day Trip

Our home for the next three days and two nights would be a 42-foot cabin cruiser, captained by Tiago, who’d skippered on the Douro since he was 17.

Along with Daniel, the accompanying deckhand, gourmet chef, and helmsman-in-training, our journey was to take us as far as **Pinhão** in the heart of **Vinhateiro**, or Vine Land, the famous region of the Douro Valley where grapes are cultivated to produce the most renowned vintages of port wine worldwide.

Our itinerary would see us spending one night in the town of **Régua** as we traveled east up the river, and another night in **Pinhão**, our turnaround point.

We’d be comfortable enough on this boat. With lounging areas both aft and beside the helm, lower and forward berths, and the kitchen and shower room, there was plenty of space to walk about, recline at our leisure, and enjoy nicely prepared



A river trip reveals authentic Portugal, from soaring vineyards to decaying mansions—and beyond.

Three Old Friends Charter a Yacht on Portugal’s Douro

Avery Chmielewski

noshes, gin and tonics, the distinctive Portuguese *vinho verde* (green wine), and anything else that would keep us cool and content in the late September heat on the Douro River.

Tiago maneuvered the boat from the marina into the channel, and the river opened itself up to us. It would be a hot and sunny day, but the mid-morning air still held a cool touch to it, like a welcoming gift.

Leaving Touristy Portugal Behind

A light breeze stirred as we moved past the municipality of **Gondomar**, a few miles east of Porto’s city center, where the sidewalks were crowded and the streets congested.

Occasionally, fish that Tiago identified as *tainha*, or mullet, broke the river’s surface between us and the passing landscape. A gray heron glided along the trees that lined the southern shore.

It was only a short while until we reached the first dam, the Crestuma-Lever, one of two we would need to pass through on the first day. As we waited to enter the lock that would hoist us up to the river’s water level on the other side, Daniel served

up a plate of Portuguese pastries: *pastel de nata*, *pão de deus*, *queijada*, among others, while the morning sun began to warm.

Soon after, we stopped for coffee at Quinta de Santo Antonio. While Terry and I got a strong dose of caffeine and enjoyed the view, Paul sauntered off... as he was prone to do. Once back on board, he showed us photos of a cemetery he’d stumbled across.

“Every single grave had fresh flowers,” he said, and I could see it was true. In my years in Portugal, I’ve found the Portuguese quietly appreciate their lives in the smallest of ways. And those who are no longer here are appreciated as well.

The Portuguese aren’t without their superstitions, either. As we set off again, it wasn’t long until we came across a 40-foot tall golden angel that rose above the water on the south bank, where two bridges curiously cross the river side by side.

The monument is a tribute to the victims of the old Hintze Ribeiro Bridge, when it collapsed in March of 2001 during massive flooding on the Douro. The locals refused to use the newly replaced bridge; they overwhelmingly regarded it as “cursed” by the disaster, so a second bridge

was built only feet away.

With the day's heat in full swing, we stopped for a swim in the river's cool water before reaching the second dam, the Carapatelo, at mid-afternoon.

The timing of our arrival had us wait for one of the massive "hotel boats" that was coming down the river. These boats, which can reach over 150 feet in length, are common on the Douro. They boast the same amenities as any of the larger, more recognizable cruise ships that go from one open-sea port to another.

When we finally exited the lock, we could see not far off a large, Roman-built bridge, beautifully intact, still effectively connecting two hillsides after centuries: a testament to the river's long history.

First Stop: A Not-So-Sleepy Small Town

We'd traveled about 70 miles by the time we reached the town of Peso da Régua—or just Régua, as the locals call it.

Here, the Douro River Valley's vast vineyards cover the hillsides in terraced rows and the landscape rises dramatically up from the banks of the river.

A few hotel boats were docked near ours for the night, and when the three of us sauntered into town, the sun had already set. It was eerily quiet. We wandered the dark streets trying to find a place that was open.

"Does anyone actually live in this town?" Terry quipped.

After a short while, we finally found **O Maleiro**, a nice, cheap place to indulge in the local cuisine. The tables were packed with people from the hotel boats, yet the one waiter working never missed a step. The night had a perfect temperature, and everyone was enjoying themselves with the excellent food, wine, and good company. We heard a variety of different languages being spoken at the adjoining tables.

After a pleasant walk back to our boat, we nestled in for the night, and I tucked myself on the stern deck where the river's fresh air and the starry night above soon brought on a deep sleep.

We sauntered back into Régua the next morning for breakfast, and it was a completely different town. The streets were busy, shops were open, with people walking to work, or crawling along in traffic on the small avenues.

It was clearly a town that operated according to the locals, rather than the

tourist trade that stops at the riverside docks. Whether or not tourists showed up, the people of Régua had things to do.

The authentic feel of the place made me want to return and enjoy the local atmosphere for nothing more than what it is.

After finding a little *pastelaria* (pastry shop) for a bite, we discovered the [Douro Museum](#), one of the best museums I've had the pleasure to visit.

Dedicated to promoting the active preservation of cultural artifacts within the Douro region, its collection and purpose not only features fine art, but also ongoing efforts toward ecological, economic, and historical awareness initiatives that include the restoration of old texts, historical and artistic study, documentary photographic surveying, and sustainable curative intervention for the region. It's a can't-miss stop.

Second Stop: Wine Country's Heart

Our departure from Régua was under another clear sky. We passed under the old roadway, known as the Portuguese "Route 66," and soon we were at the Régua Dam, our last to pass through.

While we waited for the green light to enter, we heard gunfire in the hills above. "Most likely locals hunting wild boar," Tiago reassured us.

It didn't take long for us to reach Pinhão, the heart of Douro Valley wine country.

With a good part of the afternoon still ahead of us, we booked a wine-tasting tour at one of the smaller vineyards, [Real Campanha Velha](#), a family business founded in 1756 and still run by Portuguese.

From the top of the ridge where rows upon rows of grape vines stretched for miles, we could see the now distant Douro River snaking its way below.

We sampled the grapes off the vine, sweet as candy. Back at the wine-tasting house, we sized up their Ruby and Tawny ports, as good as any my unsophisticated palette had tasted.

I couldn't help but to offer a toast to the moment: "Here's to the different paths we took that have once again converged in this beautiful place and this beautiful now."

Pinhão was just as provincial as

Régua, its streets a bit narrower and more labyrinth-like. We had dinner at a small restaurant called **The Bridge**, next to an old Roman bridge (hence the name). With wine tasting still fresh in our minds, we ordered a bottle of port... then another... and another after that.

We indulged our palates with the best regional dishes we had had on the trip yet, and the little I can remember from the night is being among very good old friends.

Final Stop: A Long-Abandoned Mansion

The sun was yet to rise over the high ridge as I stayed wrapped in my blanket on the stern deck, sipping the strong coffee Daniel had handed me.

It would be a slow and steady journey all the way back to the marina, but one last stop on the return allowed us a short while to enjoy the riverside charm of **Porto de Rei**.

There, I made my way alone up to a palatial mansion: the **House of Porto Rei**, known locally as the "Great House." It was opulent when it was built in the 16th century, but now stood abandoned.

I was astounded by its size, its decaying beauty, and its magnificent architecture. I could still feel the life it once had as I circled the property, many of the windows broken, but grand curtains still draped

the house's interiors. I came back to the boat with ghosts in my head.

When we reached the marina late in the day, we said our goodbyes to Tiago and Daniel, and thanked them for their good service and company.

When our journey first began, we didn't know what to expect from it—but in the company of old friends, the ancient Douro River suddenly became more personal for us as we absorbed its history and its cultural charm.

It was an experience worth anyone's time, an experience that would capture the imagination of those back home through the stories we would tell of it: this ancient waterway that allowed three old friends to pause for a short while before that vast, open sea of unknown waters comes into view.

We went home in our own directions, thankful for the memories that three days on the Douro River had given us. ■

"Our journey was to take us to Vinhateiro: wine country."



Bangkok may not be on your list of retirement havens, but it should be. One expat explains why.

40 Years On, a Bangkok Expat Reveals the City's Secrets

Roland Dalton

When you hear Bangkok, you might think of traffic jams, pollution, and seedy malls. But like anywhere else, if you know it intimately, it becomes a totally different place. To know Bangkok is to love it.

I first came to Bangkok at the age of 18, on a tour of Southeast Asia. That was forty years ago, and I've lived and worked here off and on ever since. Nowadays, a concrete-and-steel-tooth skyline dominates the city, but Bangkok's soul remains the same. Then, as now, I still regard Bangkok as the greatest city on earth to live, work, and play.

Let me share its secrets with you.

Living Well on \$2,500 a Month

In *The Quiet American*, Graham Greene wrote of Southeast Asia, "Everything is so intense, the colors, the taste, even the rain, not like the filthy rain in London. They say whatever you are looking for, you will find it here."

His words ring true for me.

My wife and I live in Bangkok's **Old Town** amidst golden domes and glittering temples. There's a major tourist road nearby, but we're just far enough

from it to be immersed in Thai culture and the old-style Thai way of life. We shop at generational stores where children help their parents and families live above the storefront, and we eat at delicious, authentic family-run eateries.

In the Old Town, we're surrounded by the Thai people. Friendliness is all-encompassing and we've learned to become more culturally aware. You should know of the importance of the slight nod of the head, to always smile, to never raise your voice, and be aware the head is the most revered part of the body, and the feet are the opposite. Some Westerners fail to adhere to some simple rules and the land of smiles quickly turns to the land of smirks.

We rent a one-bedroom apartment only two minutes from the fabled **Chao Phraya River**, the main artery of the city. One of our favorite pastimes is sitting at a local riverfront restaurant called **Steve Café and Cuisine**. (It's right on the river behind the monastery **Wat Devaraj Kunchon**, the grounds of which you have to walk through to get there.)

This 80-year-old house has been beautifully refurbished, the food is

excellent, and the laid-back ambiance makes for a restful afternoon. We like to sip a cold beer after a day exploring under the Bangkok sun, and watch the tugboats and ancient teak rice barges chug past.

We live on a monthly budget of just over \$2,500. That includes \$500 for rent, \$200 for utilities, \$300 for food, \$500 for entertainment, and \$200 on health insurance.

Our experience with the Thai medical system has been extraordinary. Modern hospitals, such as **Vejthani Hospital**, are as good as anything in the West and feel more like plush hotels than hospitals. (as is indicated by the thriving **medical tourism** industry).

Dental care is wonderful. You can simply walk into a dentist and have a check-up and a cleaning for around \$30. I just had a bridge fitted for \$2000.

We also spend an average of \$750 on travel. Our travel options are amazing, whether it be to relax on the squeaky-clean, white-sand beaches of the southern islands, celebrate the Thai New Year, called Songkran, in **Chiang Mai**, or ride an old-fashioned steam train to the ancient capital of **Ayutthaya**. Bangkok is also the gateway to Asia, and we have Vietnam, Laos, Malaysia, Indonesia, and more all on our doorstep.

A Thriving Cultural Scene

Bangkok is a very different city than the one I first encountered as a teenager. It's now full of trendy coffee shops and delicious bakeries that wouldn't be out of place in Paris.

New roads, the modern metro, and the SkyTrain have made getting around the city much easier than it used to be. I've given up my car; taxis are so cheap and efficient, it's not worth the added cost of owning one.

New museums such as the Bangkokian Museum, the Forensic Museum, or the Siam Museum flourish. We're still working our way through these, though my wife has been a member of the Bangkok Watercolor Society for some years. She's made many friends through it.

Large, natural green spaces have increased, like the innovative Sky Park, a green walkway that crosses the river, or the Green Mile that enables you to walk through the city center to the ever-brilliant **Lumpini Park**. For our daily

exercise, we go to **Rommaninat Park**, which has a great outdoor gym and costs only 60 cents a visit. We have made many Thai friends here, too.

We also cross the nearby Rama VIII Bridge and have a jog around the manicured **Rama VIII Park** on the Thon Buri side of the river. Here there are few or no tourists, and prices are even cheaper.

Some days, we take the *klong* (canal) from **Panfa Leelard Pier**, near the famous **Golden Mount Temple**, into the heart of the city. *Klong* travel is ubiquitous; it's no wonder Bangkok was once called the Venice of the East. The water taxi costs only 50 cents and takes only 20 minutes. It's an exciting water ride to the bars, clubs, movie theaters, and international restaurants.

Several of the five-star hotels here offer a day pass that includes access to the swimming pool and gym—a pleasant splurge that lasts all day for only \$25. It's a tale of two cities when it comes to pricing; tourist areas cost double what you pay in Old Town.

Some days, we meditate at **Wat Suthat** supervised by the monks. Or we search for antique bargains at

eclectic markets, like **On Ang Canal Night Market**, a weekend market along a restored canal, or the legendary **Chatuchak Market**, the biggest market in the southern hemisphere.

Other days, we visit art galleries around the artsy **River City Mall**, where a thriving art community resides amid the backstreets.

Food, Glorious Food

The Thais are either cooking food, talking about food, or eating food, so it's no wonder it has international acclaim. Dining at home in the evening is not an option. The food around the Old Town is stupendous, especially the street food. We eat from a street stall most nights. It's some of the freshest, tastiest food anywhere, all for around \$1.60 a dish. And, despite common belief, hygiene is of the highest standard. In 40 years, I've never become sick.

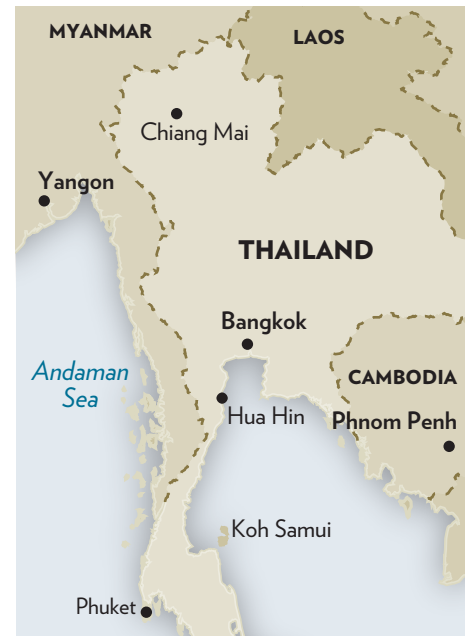
The restaurants and small eateries are just as good as the street stalls. Take a wander down **Klong Bang Lamphu** for never-ending options (the nameless duck noodles restaurant, on the opposite bank from the **Duklong Café**, is a must). Further down at Samsen Alley is the fantastic **Cozy Corner** eatery, another delicious family-run restaurant that does the best deep-fried fish with an accompanying chili dip that has a bit of a kick.

And a stroll through the clamour of nearby Chinatown is a gastronomic delight. Our favorite here are the Chinese noodles at **Mung Korn Khao**, an incredible place to sit and watch the non-stop activity.

Americans Abound Here

Retiring in Thailand isn't always the easiest sell to North Americans, with Central America and Europe much closer... but most of my friends are North Americans.

Some of the best Super Bowls and Memorial Days I've ever had have taken place in Bangkok. There are some awesome sports bars with authentic American burgers and hot dogs. **The Sportsman Bar** on the well-known **Sukhumvit 13** will never let you down with their burgers and American-style menu.



Many of my North American friends have retired to Thailand to indulge their love of golf. Around Bangkok, there are over 70 world-class golf courses designed by the world's leading golf architects. All are in immaculate condition, and you can play for less than the cost of a public green fee back in North America.

In many ways, Thailand is North America's playground, a love affair amplified by the Vietnam War legacy. It possesses the biggest AmCham in Asia and also one of the biggest American embassy presences in the world.

If you come to Thailand, my best advice is to forget all you've learned in the West. Come open-minded, and you can turn your trip into an awakening. Don't try and change Thailand; let it change you.

In Thailand, people don't shunt the venerated elderly off to an old folks' home to stare out the window all day. Here, the elderly stir rice, rock the cradle, and in turn feel wanted, useful, and needed. This sense of care resonates throughout Thailand, and Thais' friendliness is contagious. We live a rich, rewarding, and fascinating life here in Bangkok.

As Graham Greene wrote, "You understand a lot [about a country] in the first few minutes, but the rest has got to be lived." ■

THE THAI RETIREMENT VISA

The [Thai Retirement Visa](#) is straightforward and can be used for multiple entries. You need to be over 50 years old, deposit \$23,000 in a Thai bank, and comply with immigration protocols, including informing Immigration of your current address every 90 days. You must apply for the visa from your country of nationality, and your passport must have one year remaining before expiry.



Thanks to the Thai Retirement Visa, Roland enjoys temple views daily.

It's taken nearly 60 years for this "trend" to catch on... but catch on it has.

The world's fastest-growing sport can be played by just about anyone—no matter your age, height, weight, physical acumen, or number of knee or hip replacements—and is quickly spreading, including everywhere that expats call home.

Pickleball, the offspring of tennis and ping pong with a DNA dose of badminton and wiffle ball, has been called the "new shuffleboard," but its popularity goes way beyond the retiree set.

Everyone, it seems, has caught pickleball fever. It's a great way to meet people and get some good aerobic exercise, too.

Longtime *International Living* reader and expat Sarah Booth, age 55, is one of them. She's helped organize three pickleball leagues in Latin America: in [Panama](#), where she owns a home and rental casitas; in [Playa del Carmen](#), Mexico, where she's owned investment property; and in her new home base of [Puerto Vallarta](#) on Mexico's Pacific Coast.

"You'd be surprised how fast the time flies," she says. "Blink and three hours have gone by, during which time you've giggled and laughed, and done something very healthy. At the end of it, you're usually enjoying a cold drink with new friends."

"It's a sport that's physically, mentally, and socially fulfilling."

Sarah's interest in the sport began in Panama. "When I first started playing, there was a pickleball court a block from my house in Coronado," she says. "You pay to play there, but there are free courts in nearby Gorgona and Chame. Whatever level you're at, you can always find someone to play with."

The key to the game's popularity, she says, is that it can be played by just about anyone. "I've played with young kids and with people in their 70s and 80s who, granted, are usually in pretty good shape. And I've been beaten by all of them. Sure, some people are super competitive, but it's really not about winning. It's about having fun."

Pretty quickly, Sarah found herself designated as a World Ambassador for the [International Federation of Pickleball \(IFP\)](#), working with municipalities in



The world's fastest-growing sport can be played by anyone, anywhere—from Asia to the Americas.

Have Paddle, Will Travel: An Introduction to Pickleball

Suzan Haskins

Panama and Mexico to have little-used tennis and basketball courts taped and painted to allow for the sport.

"We brought a pro from Florida to Panama to do some workshops and some ratings," she says. "And we work with local schools to bring kids into the game. In Playa del Carmen, we solicited donations to help with that. And while there are several groups in Vallarta, I'm helping set up some new ones near where I live."

"It's been really fun to see people come together over a sport everyone can play... you don't have to just be a spectator."

No Matter Where You Wander, You'll Find a Pickleball Group Nearby

How do you find pickleball groups to play with? "Facebook is probably the best way," Sarah says. "Just do a search for 'pickleball [name of town]'. There are groups all over Latin America, from big cities like [Medellín](#), Colombia to small towns like [Cotacachi](#), Ecuador. And I know the game is popular in Europe, too. Everywhere in the world, in fact."

Indeed, if you can't find a group searching as Sarah describes, check out

the [International Pickleball Friends](#) page on Facebook. Post a query about courts in your intended destination and you'll connect with players around the world, from Amsterdam to Cape Town, Asia to the Americas.

Jose Ferrer, age 73, who moved from South Dakota to Portugal last fall with his wife Jesika, says he loves the game enough to make the trip by train from his home in Tavira, on the [Algarve Coast](#), to the larger city of Vila Real De Santo António to play.

He plays with locals and expats from many different countries. "Some come across from nearby Spain. Mondays and Fridays are for open play, Tuesdays are for beginners, and usually a fourth day is reserved for practice play on Wednesdays or Thursdays," he says.

"It keeps me feeling young and agile. Unlike tennis where you cover a lot of area, pickleball is played on a smaller court, so older folk like me can be more competitive. The game isn't about strength; it's more about strategy and finesse, but at our play level it's not that important. We play shorter sets and have fun while getting a nice workout."

In the US, pickleball pros and instructors can expect to make an average \$50,000 annually, and tournaments will pay out some \$5.5 million in prize money this year.

Billionaire businessman and Shark Tank star Mark Cuban, tennis player Naomi Osaka, pro football quarterbacks Patrick Mahomes and Tom Brady, and basketball greats LeBron James and Kevin Durant are just a few of the many celebrities that have invested in new major league pickleball teams.

40-year-old Joshua Bartosh, who made his move from Attleboro, MA to Chang Mai, Thailand in 2010 and onward from there to Bangkok in 2016, says he's just beginning to see his pickleball "addiction" pay off. (He's taped off the top floor of his condo parking garage in the shape of a court where he drills alone or with his girlfriend daily.)

Last year, he and his brother won gold and a small cash prize in a local competition held in Chiang Mai. And this past February, the doubles team was rewarded with new paddles for finishing first place in the first-ever pickleball

tournament held in Vietnam.

"Occasionally, I provide instruction to beginners, but I've never charged money for a lesson, although I do know a couple of proficient coaches here in Bangkok that do," he says. "I'm happily in the red so far for my pickleball tournament career when you factor in all the tournament fees where I didn't win a prize.

"This year's Asia schedule includes tournaments in Phuket, Bali, Australia, Cebu, Ho Chi Minh City, Hua Hin, Chiang Mai, Bangkok, Singapore, and possibly Laos. Not sure I will make it to every single one, but they're all marked on my calendar."

Joshua agrees with Sarah's and Jose's sentiments. "It's a sport that is fun from the very first time you play, and just continues to become more and more fun the better you get. What other sport can you see a 9-year-old playing against a 90-year-old?

"Because it's easy to learn but hard to master, it's a great fit for anyone. This is why this sport is growing at such a fast rate and has such a fun and diverse community."

"Pickleball is easy to learn, but hard to master."

And you can play it just about anywhere. If you like to travel, pickleball is one of the most portable sports out there. Most leagues will have extra balls and paddles and they typically invite everyone that shows up to give it a go.

Large hotels and resorts are increasingly adding pickleball courts to their properties and you'll find courts on fleets of at least a dozen of the major cruise lines. Holland America is the official cruise line of the Professional Pickleball Association, and all of their ships offer top-deck courts, complimentary lessons, and "how to play" tutorials you can watch in your stateroom.

There are even travel companies that specialize in [pickleball getaways](#) and excursions (including with [pro instructors](#)) to places like Costa Rica, Portugal, Slovenia, Croatia, Mexico, and more.

As Sarah Booth says, "I used to be an avid golfer. But imagine hauling your golf clubs around the world. While I understand the lure of golfing, I don't have to do that anymore. I don't have to look for golf courses and schedule tee times and pay expensive green fees.

"I just pack my racket and go." ■

THE HISTORY AND BASIC RULES OF PICKLEBALL

The invention of the sport dates to 1965, when a trio of dads in Bainbridge Island, Washington, wanted an activity their families could participate in. Armed with a badminton net but few rackets, they improvised on a nearby tennis court with ping pong paddles and a perforated plastic ball. From there the game evolved, and in 1967, the first permanent pickleball court was constructed.

Over the next two decades, the sport grew in popularity... and by 1990 was played in all 50 states.

In 2021, 2022, and 2023, pickleball was named the fastest-growing sport in the US by the Sports and Fitness Industry Association, and today, it's played in more than 60 countries and governed by the [International Federation of Pickleball](#) whose goal is to have it added to the Olympic games.

While no one is exactly sure where the

name "pickleball" came from, the prevailing legend has it that one of the family's dogs also enjoyed the game, nabbing the ball and running off with it whenever he got a chance. His name? Pickles.

The rules: While it's not terribly complicated, a few basic rules and strategies are involved. For instance, when the ball is served, the receiver must let it bounce before returning, and then the serving team must let it bounce before returning, thus two bounces. After that, you can hit the ball before it bounces or let it bounce once.

One of the best sources of information on the sport is [USA Pickleball](#). Officially, the game is played on a 44' x 20' court, with a 36" net. On each side adjacent to the net is a non-volley zone called the "kitchen." You can't step into or hit the ball in the kitchen until it bounces there.

The game can be played singles or doubles and, similar to other racket sports,

players win points when their opponent(s) commit a fault. The first side to score 11 points when leading by at least two points wins.

Lisa Hockton, who plays pickleball on a court near her home in Penang, Malaysia, says, "I also play tennis, but pickleball is easier on the hips and joints. Injuries are less frequent because you don't have to sprint, but you still need skill to move it around. You can play if you're wheelchair bound, with full-bodied players. You can't do that in tennis.

"I read recently that racket sports are great for stress, anger, anxiety, and depression, and that table tennis is the best of them all. It activates the largest part of the brain because you're hyper-focused on a smaller space. And pickleball is like table tennis and tennis merged into one. If that helps to reduce Alzheimer's, Parkinson's, and other forms of dementia, I'm in!"

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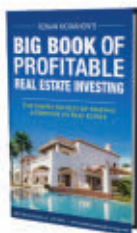
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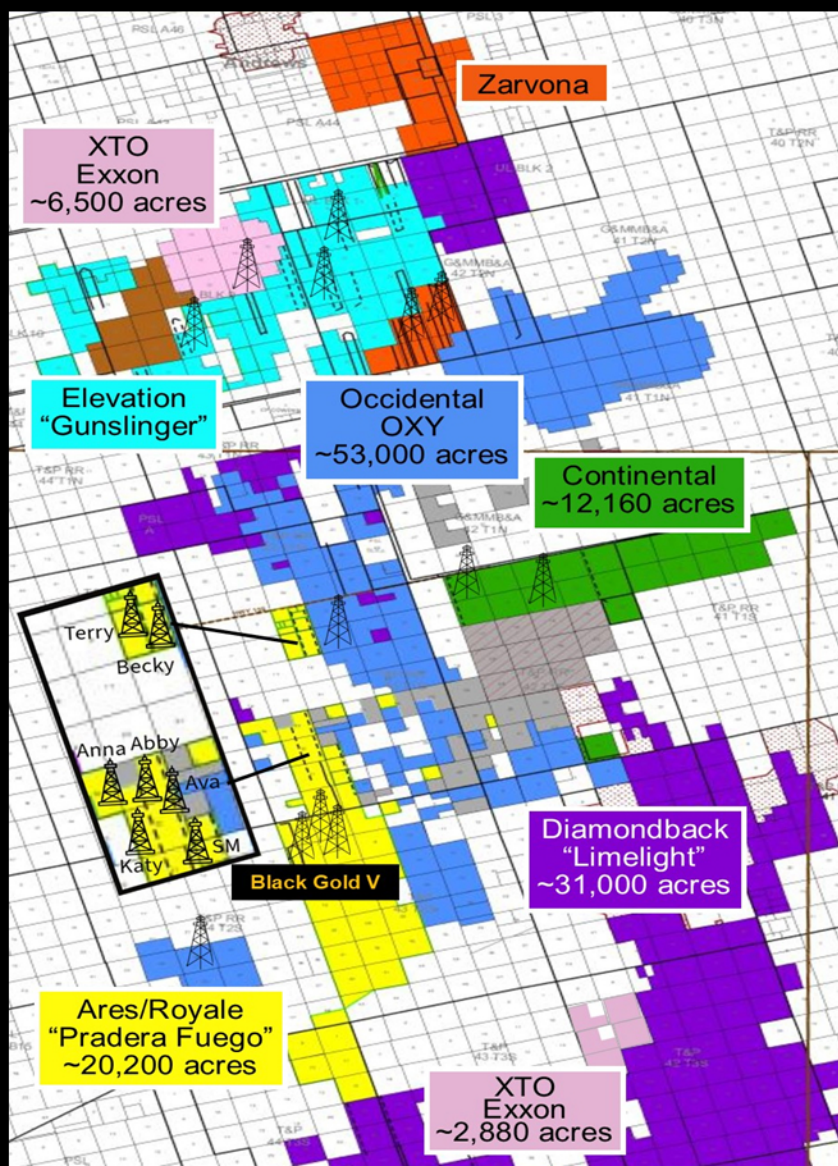
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Save With a Repo Cruise

Norm Bour

Between Airbnb, Uber, and Google Maps, it's never been easier to get from point A to point B. But instead of traveling with a rush-hour mindset, my wife Kathleen and I have bought into that oh-so-omnipresent catchphrase: slow travel.

Kat and I had wanted to take a repositioning cruise for years. Most cruises are roundtrip, but repositioning cruises, or "repo cruises," are one-way. Seasonal cruises, like those heading to Alaska during the summer, need to be docked during the off season. Once upon a time, cruise lines sent these ships back to their home port manned only by a crew... but today, you can often hitch a ride on them for a discounted fare.

We were intrigued, but we'd never done anything longer than a three-day "booze cruise" before, and Kat's prone to motion sickness.

I found an 18-day repo cruise on [Vacations to Go](#), leaving from Honolulu and terminating in Sydney with stops in French Polynesia. But Kat gave me a nauseated look when I told her about the cruise. I pointed out that it docked in French Polynesia, and she stopped me in my tracks.

"I've always wanted to go to Tahiti, but considered it too far away and too expensive," she said. It was true; flights from our home base could run into the thousands just for that one island, but this cruise only cost \$2,200 per person. "Well, if this cruise takes us there, let's do it."

At Sea, We Became Shellbacks

Our ride was on Royal Caribbean's *Brilliance of the Sea*. It holds fewer people than most ships—just 2,500 guests plus the crew, spread out over 12 decks.

Kat and I were thrilled that it was a smaller ship, since neither of us is a fan of crowds, and our party days are behind us. Our fellow passengers were mostly Aussies and Kiwis—and the most cordial and open people we'd ever met. We quickly learned that this repo cruise is a favorite among Australians and New Zealanders who fly to Hawaii, then head home on the ship.

My concerns that we'd get bored on the ship were unfounded. We could relax by the pool or sun deck, lounge outside the buffet hall, watch new flicks and oldies alike in the movie theater, or stroll to the shops on board. We'd opted out of the alcohol and beverage package, but occasionally

we sipped reasonably-priced cocktails at one of the dozen-plus bars on board.

Our go-to activity became the headline shows in the large auditorium. A gentleman who'd apprenticed under Liberace entertained us on the piano, and a husband-wife duo played the violin and guitar. The surprise favorite: a ventriloquist who had us rolling as he brought three dads—prompted by their kids—to the stage and had them answer questions in silly voices.

The weather warmed as we headed south, reaching over 100 F, but the ocean breeze kept us all cool. On day three of our journey, we crossed the equator.

The captain of the ship dressed up as King Neptune and celebrated our graduation from "polliwogs" to "shellbacks." The polliwog to shellback ceremony is a long and honorable one, dating back to the earliest sailing days on wooden ships. In those days, crossing the equator was suitably "celebrated." (Think a college fraternity hazing.)

King Neptune brought up various members of the crew and "punished" them for a host of contrived travesties. The crew had water sprayed upon them, spaghetti dumped on their heads... and the worst offenders were showered with fish.

Land Ho! Docking in French Polynesia

Tahiti offered our first sight of land in almost a week. With just a few hours to spend there, we opted to get our land legs back and explore. We found a secluded cove near the Hilton Hotel Tahiti and parked ourselves there to swim and tan.

The water was a deep turquoise and we couldn't turn in any direction without spotting a mountain. Across the channel, we could see the island of Moorea.

Yet Tahiti didn't leave us wanting more. The commercialization has taken away some of its island feel, with vendors and taxis hawking their services endlessly.

But the next two days more than made up for our disappointment. Next up was the raw paradise of **Raiatea**. We circumnavigated the island on a motorbike—it's small enough to circle in 90 minutes—stopping to explore coves and beaches with waters chock-full of colorful fish.

Then it was on to **Moorea**, with the most turquoise waters we'd ever seen. We opted for a bus tour of Moorea, which we arranged at the port. We found that skipping the cruise-arranged tours allowed us

more flexibility... and saved us on cost.

[Albert Tour](#) was our ride of choice. The driver, a third-generation Moorean and Albert's son, was able to tell us the island's history—including James Cook's discovery of it.

The driver also recommended we see **Belvedere Point**, which offers panoramic views of the mountains as well as the port where our ship was moored.

Spring in Kiwi Country

After three more days back at sea, we crossed the International Date Line, which had us advancing from Oct 15 to Oct 17... meaning we went to bed on Sunday and awoke on Tuesday.

Between that and the time zone changes, we had to rely on our Royal Caribbean app to tell us what day it was—and whether we needed to change our clocks yet again. Kat and I had lost all sense of time... which only added to the novelty of this adventure.

Colder temps kicked in as we arrived in New Zealand, since we were heading away from the equator. We were nearing the Southern Hemisphere's summer, which peaks around the first of January. We docked in Auckland for a much-too-short time—about eight hours—and opted for the [Explorer](#) hop-off bus, which was con-

veniently close to the port.

We finished at [Bastion Point Park](#), offering stunning views of the harbor.

Then it was on to the **Bay of Islands**, a collection of 140 subtropical islands in the north of New Zealand. We took a tender boat to the city of **Waitangi** and explored the city by foot, stopping at a merchant's market offering native products.

Mostly, we soaked up the scenery, which was jaw-dropping even under overcast and chilly skies. We both wished that we could stay in Kiwi country for longer.

We agreed: Another visit to New Zealand was in order.

TIPS TO AVOID SEASICKNESS

Because repo cruises generally travel in the off season, you're more likely to encounter storms and rough seas. But thankfully, today's ships have sophisticated stabilizers to create a relatively smooth ride.

Before our cruise began, we did research and determined that an exterior room midship on a lower deck would be the least likely to make Kat seasick. But with waves crashing a mere 10 feet from where we slept, Kat became ill on our

second day at sea.

We decided that next time, we'd move to a higher deck and forego the ocean view in favor of an interior cabin, since the closer we were to the center of the boat, the less rocking we felt.

Thankfully, Bonine and Dramamine were available on ship, and Kat quickly found that Sea Bands (fabric-covered wristbands with buttons that act as acupressure) helped her immensely. She adjusted quickly.

Waking Up to the Sydney Opera House

On our 18th and final day at sea, we were expected to dock in Sydney at 6:30 a.m. We'd heard the ride in, passing about a dozen islands, was spectacular.

We set our alarm for 5 a.m. But when we awoke, we were instead greeted with a view of the Sydney Opera House shining against the dark sky. We walked along the ship to take in the Sydney skyline, from the Opera House to Harbour Bridge.

We spent just two days in Sydney. We climbed—yes, climbed—[Harbour Bridge](#), encasing ourselves in bright suits so our guides could spot us and keeping in contact with radios. The two-hour tour took us 440 feet above the water, and required us to climb a whopping 1,332 steps, beginning to end.

From Sydney, we rented a Ducati motorbike and headed south to enjoy the inland forests and coastline.

Our destination was the capital, Canberra, to visit our friends. Initially, we'd planned to spend 11 days in Australia, followed by a flight to Bali. But once we were in Oz, we realized that wasn't enough time to explore the country that had captivated us.

We plan to return... likely via another cruise, now that we're seasoned seafarers (or shellbacks, I should say).

As Kat and I move into our sixth year as nomads, we're adding repositioning cruises as a reliable travel strategy. Between the cheap cost and the unique destinations, they're ideal for budget travelers, digital nomads, and retirees alike... and we'll certainly be boarding one again. ■

MAXIMIZE YOUR SAVINGS ON A REPO CRUISE

Repo cruises typically take place during spring and fall. In the fall, cruise lines will move their ships from Europe to warmer seas in South America and the Caribbean, and from Alaska to Mexico. In the spring, you'll find repo cruises sailing north to Alaska and Europe.

Generally, repo cruises offer great value. (At time of writing, a three-night Caribbean cruise leaving from Miami costs \$109... and a 20-night Rio to Rome cruise, with stops throughout Spain and Italy, costs \$879.) Room and board on two-week cruises can be as cheap as \$500 per person, plus you'll visit places that might otherwise be too costly to fly to. Case in point: We learned that Tahiti wasn't what we hoped for, and we were glad we learned so on a repo cruise rather than dropping thousands on airfare. We also learned that Australia is worth shelling out for.

Prices, while generally lower than non-repo cruise fares, are unpredictable. We booked five months prior to departure, but pricing often drops at the last minute. So if you have the flexibility to go on a cruise at short notice, it may well be worth the wait. When you buy, keep in mind that—since this is a one-way ride—you'll be on the hook for the trip home.

Though the base fare is low, add-ons like booze and internet can be significant. We sprung for a WiFi package for two devices for the duration of the trip, adding \$500 to our total cost. (Thanks to Starlink, we were able to get data easily—a pleasant surprise.) Our base fare included port fees, which can be quite costly and can be as much as 10-20% of your base cruise cost. They can be charged per person at select stops, so be sure to inquire about this expense with your cruise line.

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