

INTERNATIONAL LIVING

SINCE 1979

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What Does it Mean to Age Gracefully?



I fully intend to age gracefully... as soon as I figure out what that means.

Smiling beatifically from a rocker, embracing the last vestiges of my teeth? A Colombian mommy makeover every ten years?

Then again, perhaps aging gracefully has nothing to do with the physical. Maybe it's embracing all the world offers with less judgment... and more curiosity.

That's the lesson I've been taking from our *International Living* community... where age seems to hold little sway.

Everywhere I look, you're out there setting the world alight... gray hairs and creaky knees be damned.

There's an infectious *carpe diem* I'm grateful to be a part of... and to share in these pages.

Thing is, *IL* has worsened my fear of missing out (FOMO). There are always new discoveries I have to put on the bucket list.

If you, too, suffer from FOMO, don't miss my latest European crush: the yet-undiscovered "Paris of the Pyrenees"... Or our feature story on the Balearic Islands—where

you don't have to choose between languorous beaches, a sophisticated cafe culture, or a secluded mountain refuge. *It's all there for the taking.*

For the romantics, there's Gavin Woodward's search for the "Greek St. Patrick"... a pilgrimage through white-washed isles imbued with the soul of Hellas.

And a story we've long awaited: Ted Baumann's inside look at Cape Town... a region of South Africa that's so much more than lions and tigers and buffalo.

Increasingly, we're hearing rumors that the Adriatic is the place to be... especially if you're thinking about a smart real estate investment. Find out which country Ronan McMahon says is the real value today. (Hint: every woman's favorite Daniel Craig as 007 scene.)

Further afield, we've got much more for you to explore...

From Costa Rica to the Philippines to Argentina to Thailand, this issue is an ode to those aging with grace—an odyssey for the curious.

Stephanie Reed, Editor-in-Chief

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PLACES

Of the Philippines' 7,600 Islands, This is My Favorite

The island of **Palawan** is only a one-hour flight from **Manila**, but getting there puts you in another world—a world of water, that is.

Of the Philippines' thousands of islands, Palawan is a favorite among water-lovers in the know, whether divers, snorkelers, scuba divers, or just plain beachgoers. The pristine, azure waters and fine sand beaches go on as far as the eye can see.

On a recent trip, my wife and I spent half our time in **Puerto Princesa**, the largest city in the heart of the long, narrow island. We found it underwhelming since it was landlocked, so we opted to shuttle north to **El Nido**, a walkable city surrounded by magnificent cliffs—and home to undoubtedly the best diving spot on the island, thanks to its coral reefs.

From **El Nido Harbor**, there are several pre-packaged island-hopping tours available for \$25–\$30. For divers, my recommendation is the island of **Coron**, just under a four-hour ferry ride from El Nido. This island is a mecca for wreck divers; during WWII, some 24 ships were sunk here.

We chose to stay on Palawan for the most part, renting snorkel masks for \$2 and beach-hopping on cheap scooters (\$5 a day). Our favorite find—possibly of all time—was **Nacpan Beach**, which we returned to twice in two days. We spotted islands right off the shoreline and spent our time splashing in the surf.

Best of all, there's shade available—a welcome respite on these tropical islands—plus a selection of eateries. Truly heavenly.

We ended our trip by canoeing in **Puerto Princesa River National Park**, home to a spectacular underground river. Its limestone stalactites are a spelunker's fantasy, and we stayed here for hours.

If watersports are your recreation of choice, Palawan is the place to be.

—Norm Bour



Colle Val d'Elsa is known as a gateway to Tuscany—but it holds a special allure of its own.

EXPERIENCES

Visit the Crystal City in Hidden Tuscany

Though it's nestled in the heart of Tuscany, **Colle Val d'Elsa's** biggest draw isn't wine. Instead, those in the know flock here for glassblowing.

This small but sophisticated village is nicknamed "Crystal City," and boasts a history of crystal production dating back to the 1300s. The [Crystal Museum](#) is located underground in a one-time crystal furnace, and includes crystal champion's cups, crystal movie props, and even a sensory "crystal forest" of mirrors, crystal columns, and wind chimes. (Tickets are €8, but check the website for latest updates; several exhibits have been moved while the museum undergoes renovation.)

Plus, on the first Sunday of each month, you can watch an open-air glassblowing demonstration in Colle's main square. You'll find various crystal shops, too; one of my favorite stops was the [Cristallo d'Arte Di Mario Belli](#), where I met the manufacturer's "glass master."

If glassworks aren't your thing, Colle also has weekly farmers markets, arti-

sanal bakeries, ceramics workshops, an archaeological museum, an art museum, and even a Pinocchio museum. (It's said that the author of Pinocchio created his fictional puppet here.)

Accommodation in the historical center ranges from luxury boutique hotels (I recommend [Hotel Palazzo San Lorenzo & Spa](#), with wellness and breakfast packages for two starting around €200 a night) to chic bed and breakfasts and Airbnbs (I've enjoyed [Arnolfo B & B](#), where double rooms start at €75 a night). That's far more affordable than neighboring Tuscan towns; Siena's offerings are usually 50% more.

Colle is less than a 15-mile scenic drive from the charming **Castellina** vineyards, a gateway to the famous **Chianti** wine region, as well as the hilltop gem of **San Gimignano**, known for its award-winning white wines.

If you're interested in customized tours of the area or private airport transfers, you can't go wrong with the personable English-speaking services of [chiantitaxi.com](#). —Sophia Elan

EXPERIENCES

The Costa Rican Jungle Can Also Be Your Pharmacy

The pace of life in Costa Rica, home to one of the world's rare Blue Zones, invokes rejuvenation and longevity. I recently immersed myself in the healing plants of Costa Rica under the guidance of [Aya Natan](#), the passionate soul behind [Cura Sana](#).

Since moving to Costa Rica in 2010, Aya has been developing medicines and lotions from the heart of the jungle, collecting leaves, barks, and roots to use in her products—and she'll teach you how to identify and use medicinal plants, too, in her workshop.

The first part of her workshop often involves a hike in the jungle—"a reminder of how much wisdom we can access in nature." During our hike, she explained how to identify different plants, like the soursoy leaf which reduces inflammation and improves liver health. I also learned that neem has antifungal and antibacterial properties, while turmeric is anti-inflammatory and full of antioxidants.

For the second part of the workshop,

we dove into making medicinal remedies. To create a tincture, I put the plants I'd collected in the jungle into alcohol, and Anya instructed me to let the bottle sit for a month before using the tincture orally. We also made a lip balm by dissolving beeswax and adding essential oils.

I found the experience empowering, and I'm now growing hibiscus and moringa to make my own teas.

One of my fellow workshop participants made a medicine with neem that relieved her husband's indigestion, something he'd struggled with his entire life.

Another participant brought her boys to the workshop. They now reach eagerly for her home remedies at the first sign of a cold.

Aya [sells her natural products](#) online and at workshops, retreats, pop-ups, local stores, and weekly *ferias* (local outdoor markets).

[Find out more](#) about Aya's events to learn how to make your own natural remedies. —*Bekah Bottone*



Costa Rica is home to 5% of the world's biodiversity—including plants that double as medicine.



GREECE'S GOLDEN VISA GETS AN OVERHAUL

Ted Baumann

Well, one of my predictions for 2024 has already been torched.

I thought that—after the many changes to [Golden Visa](#) policies in 2023—most European countries would leave things alone.

But the Greek government announced it would raise the threshold for Golden Visa real estate investments in the most desirable areas to €800,000, up from €500,000. (The minimum investment outside big cities and the most popular islands stays at €250,000.)

As in Portugal, golden visas have driven up housing costs in Greece, making it difficult for locals to afford homes. Foreign buyers account for 80% to 85% of all property purchases in Greece.

Greece's announcement did confirm my overall read of the global investment migration environment. Residency via investment in residential property—adopted by governments as a short-term way to get cash after the 2008 crisis—has run its course.

Instead of welcoming immigrants on the basis of one-off investments in housing, governments prefer foreigners who will bring in a steady stream of income.

For North Americans looking to acquire long-term residency abroad, the message is clear. Make your property investment as soon as possible to avoid price rises—or plan to go the “independent means” visa route.



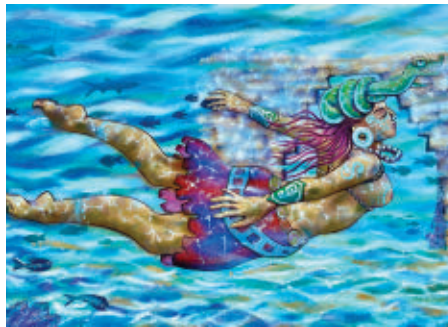
FESTIVALS

Walk With a Goddess in the Mexican Caribbean

You'll find a goddess on the isles of the Mexican Caribbean.

In Maya mythos, Ixchel is the wife of the sun god *Ak Kin* and is herself the goddess of the moon, fertility, love, childbirth, healing, and medicine. On the islands in the **Riviera Maya**, you'll find Ixchel celebrated in street art and statues—depicted as an old woman pouring water with a snake on her head, or a young maiden. In **Cozumel**, you'll even spot a *sacbé* (Mayan for “white road”) leading to her temple within the **San Gervasio ruins**.

Each May, she's celebrated with the [travesía sagrada maya](#) (sacred Maya crossing). Mayas spend a day canoeing from **Cancún** across the strait to Cozumel to pay



In Cozumel, you'll spot murals of Ixchel like above.

homage to Ixchel—just as their ancestors did 500 years ago. This May, Cozumel's [Pueblo del Maíz](#) (the Maya Cultural Center) is also hosting the *caminata* a

Ixchel (trek to Ixchel). This two-hour walk, starting at **Playa Casitas** in downtown **San Miguel de Cozumel** and ending at **Pueblo del Maíz**, is free for the community to join. Expect English-speaking guides in full feathered headdresses and painted Maya dancers along your journey. At the end of it, in Pueblo del Maíz, trekkers will enjoy an artisanal market offering local artwork, jewelry, and textiles, as well as locally-made traditional bites. (I recommend famous Yucatán dishes like *cochinita pibil*, slow-roasted pork in banana leaves.) The event is free—and a wonderful way to experience the local culture, traditions, and vibrant community of Cozumel. —Bel Woodhouse

© BEL WOODHOUSE

BUEN PROVECHO

Celebrate Easter Like a Spaniard with This *Torrijas* Recipe

During the *semana santa*, or week leading up to Easter, tables in every Spanish home are adorned with *paella* or roast lamb. But the most coveted recipe of the season is the sugary treat called *torrijas*.

Modeled after American French Toast, French-French Toast (*pain perdu*), and even Roman French toast (Rome boasts the claim to the egg-dipped bread creation), Spanish *torrijas* are more or less... French toast. But if you ask a Spaniard, they're so much more than that.

The gooey, custard-like bread is drenched in cinnamon and sugar and, during the caramelization process, takes on an almost brandy-like essence. Think the pan sauce in a good *flan*.

In addition to indulging in *torrijas*, during *semana santa*, drummers and pilgrims will process to local holy sites in each town.

Many Spaniards will also dress in single-color robes with pointed hoods, each color signifying religious organization. These men and women, called Nazarenes or *Cofradías*, peacefully parade throughout the week leading up to Easter Sunday.

To partake in one of Spain's most beloved—and accessible—*semana santa* traditions, enjoy making this easy Easter recipe at home.

Torrijas Recipe

Prep Time: 5 min

Cook Time: 10 min

Provided by my Spanish mother-in-law, this recipe, as most European family recipes go, is very loose—use your eyes and your gut as a guide. *Un poco de esto, un poco de eso*—a little of this, a little of that. Adjust the recipe as it suits your tastes.



Ingredients:

- Stale bread loaf/baguette (Cuban or French is best), cut into one-inch cubes
- ½ gallon of milk
- 3 tbsp cinnamon
- 2 eggs
- 2 cups of sugar
- 2 tbsp oil for cooking (in my household, we always use extra virgin, but any oil should do)

To Make:

1. Mix milk and 1 tbsp cinnamon in a large bowl and set aside.
2. In a separate small bowl, beat two whole eggs and set aside.
3. Then, mix sugar and 2 tbsp cinnamon (to taste) in a deep plate or shallow bowl. Set aside for step 6.
4. Dip the slices of bread until moist in the milk with cinnamon.
5. Next, dip slices in the egg bowl.
6. Lastly, drizzle oil on a large frying pan and fry until golden brown. As the slices come off the pan, coat them in the sugar and cinnamon mixture (step 3) and set aside to eat. *Torrijas* can be served cold or hot, and kept for up to three days. —Maria DiCicco

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Croatia vs. Montenegro: Which is the Better Buy?

Ronan
McMahon



■ **Mike says:** Hi Ronan, my wife and I have visited Croatia several times and love it there. We'd really like a vacation home along the coast, but we've also been to Montenegro and properties there seem more affordable. What's your take on Montenegro real estate?

■ **Ronan says:** I'm very positive on real estate in [Montenegro](#). Of course, that's with the caveat that you need to find the right real estate in the right location at the right price, just as you would in any destination. But in general, I expect real estate in Montenegro to do well. The country placed #16 on my index of the [20 best places in the world](#) to buy real estate in 2024.

Tucked away in the Balkans, Montenegro is smaller than the state of Connecticut. But what it lacks in size, it makes up for in beauty. It boasts one of the most dramatic coastlines in all of Europe, as well as some of the continent's wildest and most beautiful mountains. Montenegro's 183-mile-long Adriatic coast is liberally sprinkled with historic towns, lively beach resorts, secluded coves, and white-stone fishing villages, all punctuated by strips of fine sand and pebbled beaches alike. The wild, remote interior, meanwhile, is a landscape of snow-dusted peaks, crystal-clear lakes, rivers, forests, and canyons. Montenegro is said to be the only place where you can pluck an orange from a tree overhanging a beach while looking at snow-capped mountains.

This country is now being touted as the latest "it" spot of the Mediterranean—a place that's still relatively unexplored by most Westerners, but with the potential to have the same phenomenal tourism growth that [Croatia](#) saw over the past two decades.

In fact, the world's most exclusive hotels have already moved in. The Regent, the Chedi, and a One&Only resort are here, with a Ritz-Carlton set to open this year.

Yet real estate prices are, on average, much lower than just a few miles over

in Croatia. Although Montenegro is as stunning as Croatia, in some cases you'll pay half the price for the same kind of real estate. For instance, last year my scout was in Montenegro's **Kotor Old Town**, widely regarded as the best-preserved medieval town in the Mediterranean and one of the country's top tourist sites. Prices there have been rising fast in recent years. When he visited, there was nothing available in the Old Town for under €320,000. But you'd pay double that or more to own in **Dubrovnik's Old Town** in Croatia.

But I don't expect it to stay that way. As more and more tourists spill over from more expensive Mediterranean hot spots in Italy and Greece, my thesis is that the next five to 10 years will see Montenegro's real estate values converge with neighboring Croatia's, particularly in tourist areas, as the country establishes itself as a go-to. This, in turn, creates a very promising opportunity for real estate investors who get in now.

In fact, I'm currently talking to the developer of one of Montenegro's foremost luxury communities about a potential deal to bring to members of my [Real Estate Trend Alert](#) group.

■ **Jonathan says:** Can I use my regular attorney in the United States to help me buy real estate overseas, or do I need to find an in-country lawyer?

■ **Ronan says:** Buyers can sometimes feel nervous about trying to find a good attorney overseas, so they turn to their regular lawyer to help them with their overseas real estate purchase. But this isn't something I advise. Sure, you've got a comfort level with the attorney you've used for years. They know you. They know your personal situation—right down to the name of your partner, your kids, and your dog. And your attorney might know a lot about real estate in your part of the world.

What they don't know is the legal system or the buying process in other countries. Without country-specific legal knowledge and experience, an attorney can walk you into trouble.

For example, some legal terms used

overseas can sound very similar to ones used back home—but don't mean the same thing. Additionally, the type of legal system overseas is likely different from the one you're used to. Most of the US and Canada uses common law. In the world of real estate, common law is very forgiving if you make a mistake or something goes wrong. You argue your case, plead for forgiveness, and reach a compromise with the seller.

Overseas, most countries use civil law. Civil law is much less forgiving. It's black and white. There's no gray area. You're either right or wrong.

For these reasons, your home attorney just won't cut it. To make sure you're getting the best legal advice overseas, you need to find a competent in-country attorney. To do so, look for word-of-mouth recommendations. If you have friends, family, or colleagues who have bought in a certain country, ask them which attorney they used and whether it was a good experience.

Don't take just any recommendation, though. And do not—I repeat, do not—use the attorney your broker or developer recommends. You should make sure your attorney works only for you. That may sound like a given. But it's not a given overseas. In many countries, an attorney can legally represent both sides in a transaction because that may not be seen as a conflict of interest. So, feasibly, the attorney could be representing you, the buyer, and the seller, all without telling you. Ask your attorney specifically if they have any connection with, or represent, the seller.

When I bring a deal to members of my [Real Estate Trend Alert](#) group, I share the name of the in-country attorney that I use in that particular destination. [RETA](#) members also have access to my rolodex of contacts, including the names and contact details of attorneys that I and other [RETA](#) members have used in various countries.

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 Phuket, a Veteran Finds Peace After Political Conflict

Roland Dalton

Name: Donnie Byrne
From: Idaho
Living in: Phuket

This could mean civil war.” After the January 6, 2021 attack on the Capitol, Donnie Byrne’s military unit began to discuss the possibility of the unthinkable: a full-scale conflict between US political parties.

The Capitol attack was followed by the “nightmare” of the Afghanistan extraction. Donnie—a member of the US military for some 22 years—was one of the last service personnel there.

When he returned home to his native Idaho, he found a political microcosm of America. “The town where my parents had lived all their lives—and where I was brought up—had become so toxic. I thought to myself, is this what I’ve been fighting for?”

Years ago, Donnie had been based at Thanarat Camp, a military base just a few hours outside **Bangkok**. He used to visit **Phuket**, a ninety-minute flight south, for relaxation and diving. Now that he was on

service leave, he thought: Why not make it his permanent home?

While Phuket is a “retirement paradise,” Donnie says that it’s essential to be selective in where you settle on the island. Much of the Thai island, which is home to 100,000-plus expats, has undergone rampant tourism development which has led to overcrowding and high prices. But **Surin Beach**, where Donnie ultimately moved, has remained the same since the tourist boom of the early 80’s.

Dave now rents an apartment in a condo building called The Park. “I could have gone cheaper,” he says, “but I loved it straight away. The property is peaceful, private, and has amazing views of the Andaman Sea.”

Surin Beach is only 25 minutes from the major tourist hub of **Patong**. The beach is shaded by a grove of almond, palm, and dazzling flame trees, and lined with laidback restaurants that serve Thai

seafood and cocktails for cheap. The Andaman Sea’s gentle waves lap onto white, powdery sand. Rare, colorful birds dart like rainbows over the warm waters.

David’s daily routine begins with a swim here, followed by an American breakfast, complete with unlimited coffee, for \$4.50 at the [Surin Bay Inn](#). He regularly goes diving in the crystal-clear waters, has joined a friendly gym, has taken up golf, and runs with the [Hash House Harriers](#)—which terms itself a “drinking club with a running problem.”

“Surin’s a perfect spot to keep up my physical fitness, which is important to me,” says Donnie.

America may have a long friendship with Thailand, but Donnie enjoys the eclectic mix of nationalities; many North Europeans have retired here. “I also hang out with many Thai friends. When I’m with them, I never have to think or talk about the noisy politics I left behind. I get

up in the morning and I’m greeted with warm, genuine smiles that say, ‘We know what life is *really* about.’”

He reports that Phuket’s infrastructure is excellent, with supermarkets as well stocked as any in North America, plus excellent medical facilities and dental care at a fraction of Western costs. An extensive bus network was recently introduced, with destinations across the island and to the airport for a flat rate of \$3—allowing Donnie to avoid the terribly overpriced taxis that have had a monopoly in Phuket for years.

Plus, Phuket boasts an international airport with flights connecting to almost any major destination in the world; Bangkok, the Thai capital, is only an hour and a half flight away. The same goes for other Southeast Asian destinations such as **Singapore**, **Phnom Penh**, **Kuala Lumpur**, plus nearby southern Thai islands in the **Krabi province**.

“I spend between \$2,500 to \$3000 a month, depending on the number of dives I do,” Donnie says. “And I’m living like a king.” ■

Roland Dalton has lived in Asia for 40 years. Now retired, he and his wife travel throughout Southeast Asia, uncovering the best destinations to retire in.

“I never have to think about the noisy politics I left behind.”



Above, traditional wooden longtail boats in Phuket. “It’s a retirement paradise,” says Donnie.

Leaving Disney for a Dream Life in Nairobi

Bel Woodhouse

Name: Faye Tillery
From: California
Living in: Nairobi

I had a great experience working in corporate America,” says Faye Tillery. “My only issue was the inability to be able to enjoy life in the way I chose to—having to put business needs above my personal needs, like not being able to work from home while my mom was sick.”

Working for Disney’s legal department in LA, Faye had long dreamed of traveling the world. But it wasn’t until her mom passed away that Faye decided to leave corporate America behind.

She gave away all of her belongings and lived off her savings in Colombia for six months (she lived off of \$650 a month back then) before she started her boutique travel company, [HiSo Collective](#).

“At the time, Colombia was overflowing with American tourists, and I would hear horror stories because they didn’t understand how to navigate the country,” she says. “I wanted to be the person who helped them visit the country and truly enjoy it to the fullest. That’s why I started my travel company.”

Since founding her company, Faye’s lived in Bali, Turkey, England, South Africa, and now, **Kenya**. She’d intended to only stay in Kenya for a few months, but after meeting her now-husband George, she’s settled in the bustling capital city of **Nairobi**, home to some 4 million..

There, they enjoy a five-bed, five-bath apartment for \$895 per month. Electricity and internet come to about \$70 per month. Entertainment costs are low too, says Faye. “I went to a very fancy restaurant last night with two other friends and our bill—for all three of us—was \$33.”

She adds, laughing, that she now makes more than her salary as a lawyer while enjoying more flexible working hours. She says, “My day is split between managing travel for clients, supporting newly relocated Americans getting settled in Kenya, plus helping Americans invest

in local business endeavors, like construction, from abroad.

“Kenya never seems to make the list of dream trips, but it should be on the top of the list,” she says. “I want to help as many people as possible experience this place that offers the highest in luxury, beautiful coastlines, and awe-inspiring safaris.”

Though there are relatively few American expats in Kenya, many who travel to the country end up staying, thanks to the country’s beauty and low cost of living. In fact, Faye’s expanded her travel business to include relocation services. (“The number one question I get asked is: ‘Is it safe?’” she says. “I love helping them realize that they’ve moved to a very warm, loving community.”) She also started a Facebook group, [Black Expats in Kenya](#).

“I wanted to connect with like-minded people,” she confides. “You miss people from home so you want reconnection, dealing with homesickness and having things in common.” She found that many of her fellow expats were American women, too. Most, she says, are over forty.

“Kenya should be at the top of your bucket list.”

Recently, Faye attended George’s father’s wedding. Held on a mountaintop, guests were greeted by traditional Kenyan singers. “I don’t know my exact ancestry,” says Faye, “but it was a glimpse into African ancestry that deepened my connection and love of Kenya.”

Faye and her husband founded a coffee company based out of their farm. Its name, [Ithaga](#), means “beloved” in Swahili. She often brings travelers to her farm, where villagers cook traditional meals for the guests. This personal connection to the community and the land, says Faye, is very Kenyan. “We don’t have the big chains like Walmart or Costco, but we have fantastic farmers markets and local markets. You get to know the farmers and owners producing

and purveying your food.”

Faye says that’s what she loves most about living in Kenya. “It’s a rainbow of people,” she says. “Kenya is the perfect fusion of abundant economic opportunities and unparalleled natural beauty.”

“I think many people are afraid they won’t be able to look after themselves... but you can leave corporate America and still have a thriving life.” ■

Bel Woodhouse is *IL*’s Mexico Correspondent. Hailing from Australia, she’s lived in the Mexican Caribbean for seven years.



“Kenya is the perfect fusion of abundant economic opportunities and unparalleled natural beauty.”

What I'm about to tell you... well, it's technically illegal.

But what's a little crime between friends?

Our story starts in mid-80s, when a cabbie pulled to the curb in front of a **Buenos Aires** steakhouse. As my stepfather handed him pesos to pay for the ride, the cabbie said, "Change dollars? Good rate."

My stepfather Tony, thinking he was a man of the world because he'd traveled to a handful of countries, thought the deal sounded great. He'd checked the black market rate with the bellhop at the hotel earlier in our trip, and the cabbie's offer was slightly better. So, he confidently handed over two US Benjamins and retrieved a handful of pesos in return.

He stepped out into the Argentinian night, a cocksure American who believed he'd just reduced his family's cost for a vacation in Buenos Aires.

Problems, as you might already suspect, arose later, as he tried to pay the bill for four steaks, sides, and a bottle of wine that he, my mom, and my grandmother shared at what was then one of BA's top steakhouses. Tony handed enough pesos to the waiter to cover the bill and a nice tip.

The waiter looked at him, confused: "This is old currency we stopped using last year."

New pesos had replaced the old currency at a 1:10,000 rate, meaning Tony had traded \$200 for currency worth two cents. Argentinian monopoly money.

Your 101 Guide to Argentina's Blue Dollar

Such are the disastrous shoals when you're navigating the eddies of black market currency trading in a place like Argentina, which has changed currencies four times since 1970. Each changeover marked a devaluation, as governments of the day forced locals to swap bad currency for what would ultimately be worse currency.

The most recent switch happened in 1992, when Argentina dumped the austral after six failed years and adopted a new version of the old peso. At that time, each new peso was pegged to the dollar at a 1:1 rate. Owning a peso was as good as owning a greenback.

Only, not so much, really.

Over the intervening decades, the new peso lost its peg and has continually



Argentina's "Blue Dollar" rate is 1,250 pesos to \$1—allowing Americans to still live large there.

The Trick to Living Rich in Argentina Today

Jeff D. Opdyke

ground ever lower. The most recent *coup de grâce* for one of the world's most troubled currencies arrived last December, after Argentines elected their new president, a hard-right libertarian. Javier Milei's a proponent of anarcho-capitalism—what I'll describe as "burn-down-the-state" capitalism. One of his first official acts was to radically devalue the peso by more than 54%.

Right now, pesos that once converted at a rate of 1:1 with the dollar now trade at 825 to the dollar. But that's the official,

government-controlled exchange rate, and in Argentina the savvy know to exchange currency at the so-called "Blue Dollar" rate. This is where we now veer into criminal activity. See, the Blue Rate is technically the black market, and the black market is, of course, 100% illegal.

However... the Argentine government willfully turns a blind eye to Blue Rate transactions because the country desperately wants foreigners to pump dollars into the local economy. Right now, the Blue Dollar rate is bouncing around between

1,150 and 1,250 to 1... meaning Americans heading to Argentina on holiday, or relocating to the Land of Tango as digital nomads or mobile retirees, are going to find that turning their greenbacks blue will allow them to live more richly than they might have expected.

"The savvy know to exchange currency at the 'Blue Rate.'"

Of course, that doesn't mean you won't feel the impacts of Argentina's latest *crisis du jour*. You absolutely will. See the sidebar (pg. 9) from Greyson Ferguson, an American living in Buenos Aires A these days. He's experi-

enced Argentina's most recent devaluation first hand, and sent in some astonishing on-the-ground observations.

But if Big City living at country-road prices appeals to your wallet's sensibilities, then Argentina, despite a financial crisis, might be a great option. Your nest egg or income will go a lot farther.

Armed With Your Dollars, You Can Live Richly in "The City of Amazement"

The sad irony in all of this: Argentina once competed with America for Western

Hemisphere supremacy.

That was in the early 1900s. Argentina was the fastest-growing economy on the planet and the peso was considered the most valuable currency in the world. American visitors at the time called Buenos Aires “the city of amazement,” and a popular phrase of the day to denote wealth was to be “rich as an Argentine.”

Today, the country is a basket case because of abysmal governance over the last many decades. Still, it’s a fabulous country that is extremely affordable for Americans. But you must keep certain best-practices top-of-mind when traveling or moving to Argentina.

At the very top of that list: Whatever you do, **do not stick money in a local bank account and do not hold your pesos very long.** Inflation in Argentina is a beast. At the moment it’s running north of 200% annually. If another devaluation does materialize (a likely scenario), any pesos you hold will instantly buy less—while any dollars you hold will instantly buy more.

Also, **don’t use an ATM.** These machines operate at the official exchange rate, so you’re sharply—and unnecessar-

ily—reducing the amount of pesos you’d otherwise receive for your dollars.

3 Ways to Take Advantage of the Blue Rate

Be savvy when using your credit card. Purchases with US-based credit cards will receive the “tourist rate,” what you will see referred to as the MEP rate (“Electronic Payment Market”). But this can get a bit confusing. Sometimes retailers will charge you the MEP rate directly. Other times, they’ll charge the government rate, but then the credit card processor will refund you the difference between the official rate and the MEP. In short, you’re getting a rebate on your credit card. But you need to know what that rebate is.

The best way to know is to make a small purchase on your credit at, say, a local coffee shop, for instance, then wait a few days—maybe up to 10 days—and check your credit-card statement to see if you’ve received a credit tied to that purchase. If so, check how closely the rate you were ultimately charged compares to

the current MEP rate.

The MEP bounces around and sometimes credit card processors refund you at a rate lower than the current MEP (you’ll find the tourist rate posted everywhere—hotels, restaurants, and shops). The MEP will still be better than the government rate, but potentially much less favorable than the Blue Dollar rate.

Still, if you want the convenience of a credit card versus carrying around hundred dollar bills (which will get you the best Blue Rate), then you’ll need to accept that sometimes you’ll receive an inferior

rate—though that’s still better than the official rate. Note that this does *not* apply to debit cards or cards like Revolut. You have to use a true credit card from Mastercard, Visa, American Express, etc.

If you’re going to be in Argentina for a while, you’re not likely to carry with you enough dollars to cover your ongoing costs. The best way to bring new dollars into the country is through Western Union. The global wire-transfer company will convert them at the Blue Rate. As I was writing this, I popped onto [WesternUnion.com](https://www.westernunion.com). The rate was 1,243 pesos per dollar. (Use the main Western Union offices, not the *bodegas* and shops that display a Western Union sign.)

If you want to be quicker about it, ask hotel staff or any trusted friends you meet in Argentina where you can find the nearest *cueva*, or cave. That’s where Blue Dollar transactions take place. Or just listen for the callers on the street not-so-quietly announcing “*Cambio! Cambio!*”—Spanish for “money change.” Just be aware what the rate is that day. You can check it at [bluedollar.net](https://www.bluedollar.net).

And finally, be fully cognizant of what new and old pesos look like. You don’t want to follow in my stepfather’s footsteps, and convert hundreds of dollars for pesos worth pennies. ■

“Argentina is cheap—if you know what you’re doing.”

INFLATION UNDER THE NEW PRESIDENCY

It didn’t take long for prices to soar following the swearing-in of President Milei. Once the president devalued the peso and stripped away cost regulations, the entire country instantly became more expensive. Walking into restaurants became a crapshoot. Don Julio, the well-known (and now Michelin Star) steakhouse almost instantly doubled, or in some cases, tripled its prices. Many took to social media to call out the restaurant for suddenly charging over \$100 USD for certain cuts of meat. The restaurant has since pulled back (slightly), but is no longer the value it once was.

Grocery stores, specifically local convenience stores, have increased prices across the board. The cost of bread has doubled (a regular, packaged loaf of sandwich bread now runs around \$2+), and many basic items now have a similar price point to the US.

It’s not unusual to find convenience stores no longer list prices of goods, so

it’s anyone’s guess what a final total will amount to when grabbing a few essentials. I no longer shop at the store nearest to my apartment because of this, and because I’m pretty sure they make up prices on the spot. So now I exclusively shop with stores that clearly list prices.

Gas prices shot up nearly 40% overnight. It has taken some time for taxis and Uber to reflect these price changes. And while still extremely affordable compared to the United States, it’s something to consider when budgeting.

This also includes riding the metro or bus system. The exceptional public transit service in Buenos Aires has long been subsidized by the government, but those subsidies have been stripped, with prices quadrupling in places.

Again, still very much affordable (a quarter for a ride on the subway instead of a nickel), but Argentina is getting more expensive by the day.

—Greyson Ferguson



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If you look beyond Palma, you'll be rewarded with the riches of the Balearic Islands: Roman ruins, turquoise coves... and retirement options galore.

Escape to Spain's Balearic Islands: There's a Reason Catherine Zeta-Jones Does

Megan Ritchie

According to Apple Maps, I'm 100 feet away from my hotel. My taxi driver refuses to drop me off any closer—"Too narrow," he says, shaking his head and pointing to the street ahead, where tourists and locals alike linger, cigarettes in hand.

"Fine," I say. *No hay problema*. I tumble onto the street with my suitcase, packed with two weeks' worth of clothing, and the taxi peels away, a yellow afterthought between narrow buildings. As I make my way up the street, glancing not-so-subtly between Maps and the street numbers to my right, I hear, in no particular order: Spanish. French. German. English, both American and British. Catalán.

If I close my eyes, I could be back in the place I've flown in from: downtown Miami, jam-packed with residents hailing from every corner of the globe. Except I am, in fact, in an ostensibly rural village: population 14,000, doubly isolated on a small island that could be

circumnavigated in under two hours, and perched in jagged northern mountains.

Ahead of me, a heavy door swings open. A woman with neatly coiffed hair peers from behind it, her eyes landing on me. "Megan!" she cries. "*Benvinguda a Mallorca*."

Despite their small size, the Balearic (pronounced Bahl-ee-ahr-ick) islands offer stunning variety for expats. You'll find medieval mountain villages, ancient Roman trading centers turned seaside towns, a bustling capital city—all within thirty minutes of each other.

Not sure if you want laidback island living, or the buzz of cosmopolitan Europe? The Balearics offer both. They're the ideal place to test the waters of expat life. Just don't be surprised if you end up staying for the long-haul. That's a story American residents told again and again: Once upon a time, they were vacationers, but they found they didn't want to leave.

Each island has a distinct character;

Mallorca is bigger, anchored by the capital city of Palma. Home to half a million residents, it's by far the most popular destination for expats—but beyond the city sit plenty of less-discovered gems, begging exploration.

Menorca, likewise, is home to turquoise coves and an ancient city little-known to North Americans. But there is an English-speaking community paving the way for expats: the remarkably welcoming Brits.

I set out to explore both islands, with an eye to livability. The good news is: You'll find plenty of options here. If you're put off by the specter of isolation on an island, you needn't be concerned.

Not only is it easy to hop between Menorca and Mallorca, but as a resident, you're eligible for special discounts—up to 75%—on flights to nearby islands and to the mainland. The Palma Airport is Spain's second-largest international airport; you can fly to Madrid in an hour

or to Valencia even faster.

All around Mallorca, you'll find pockets of expats: In the northeast, the beach town of Pollença is popular among British retirees. In the southeast—along the coast from Artà to Santanyi—you'll find German retirees. In Palma and its surrounding suburbs, like Calvia and Santa Maria, you'll find an international mix.

I decided to explore a different area: the island's diverse northwest coast—the so-called "Valley of Gold." This region, as I discovered, offers great diversity in lifestyle options... and good-value living as well.

MALLORCA'S NORTHWEST VALLEY OF GOLD

Sóller: A Cultural Hub

The Valley of Gold—named for its abundant orange groves—made the region rich in the 19th century. It boasts the same sort of sophistication Palma offers, but in a verdant, medieval setting.

First stop: the village of **Sóller** (pronounced soy-yay), a forty-minute drive from the Palma airport on roads that cut through scenery reminiscent of California: steep green mountains, warm-hued desert lowlands, valleys lush with citrus orchards.

Except these are dotted with centuries-old shingle-roofed stone homes. Picture the narrow streets of Barcelona's El Born neighborhood, with the added polish of red stone buildings and ubiquitous green doors and shutters. Buildings



here date to between the sixteenth and eighteenth centuries, and the closer you are to the town square, the older they get.

Catalonian restaurants fill the main square of Old Town Sóller. Tourists sip sangria at plaza tables, under the shadow of the Gothic **Sant Bartomeu Church**. In the midst of this is an orange vintage tram, which once transported oranges but now ferries visitors and locals to Port de Sóller (the nearest seaside town, 15 minutes away) and Palma.

Despite the tourists, the community feel is palpable. As the sun sets on the plaza, a bridal party emerges from the many cobblestone streets snaking from the square. Bride and groom parade to the

church, the bride's hand holding back her veil as the gentle sea breeze pulls at it. They're taking bridal photos, and when the groom swoops her into a kiss, I—and the rest of the plaza—break out into applause.

A retired British couple a table over—well, really a few inches over, as the tables throughout Sóller's restaurants nestle close to each other—lean over to comment on the beauty of bride and groom. According to them, it's not only *fiesta* season—hence the colorful tissue paper strung between buildings—but also the summer

of San Miguel, a time when temperatures across Spain spike back up to their summer peaks.

"Americans, in general, adapt very well to life in Spain," says 68-year-old Gina Vasquez, a longtime expat from Santa Ana, California. (Mallorca reminds her of home.) She lived in Madrid back in the '90s—where she often ran into movie stars—before eventually moving to Mallorca, where her husband's family lived.

"North Americans live throughout the island," says Gina. "I started a Facebook group, ['Americans on Mallorca'](#), and I meet new people almost every day."

She's a tour guide for her company, [Visit My Mallorca](#), and recommends the career for social expats. "It helps me develop my interest in history, wine, cooking, event planning, et cetera," she says. All of that is available on this small island: from the prehistoric village of Talayotic, to multiple annual jazz festivals, to the costumed festival of Es Firó.

Gina's daily life here is enviable. "When my kids were small, we never ran out of things for them to do," she says. "Through them, I explored [other villages]: taking them to karate classes in Santa Ponça, music classes in Calvia, swimming lessons and skateboarding in Capdella, football in Magaluf."

Now, she says, she and her husband like to watch the sunset in the **Las Malgrats** marine reserve, hike in the **Galatzó estate**, or stroll through **Puig de Sa Morisca Archaeological Park**.



An orange vintage tram—an ode to Sóller's rich citrus groves—ferries travelers to Old Town.

That array of activities—from swimming, to hiking, to exploring a historic estate—is exactly why Mallorca’s Valley of Gold is an ideal seat for the active expat. That vintage train will drop you off at the beach in a few minutes, and buses will ferry you wherever else you might want to go throughout the island—and later return you to your secluded home tucked in the hills.

With a population of only 14,000, you’ll be in good company as a retiree. Locals spend their mornings dining at cafes—you’ll find both chic and rustic options—and chatting with the staff and each other. In the evenings, they retire to the Catalan restaurants and sip sangria while the sun falls behind the mountains. If you wander through one of the winding cobblestone streets sprouting from the town square, you’ll likely come upon younger Mallorcans selling their wares—mostly pottery, an ancient island craft.

Because the Valley of the Gold is on the tourist track, English and German are both widely spoken. At restaurants, you’ll be handed a binder containing Spanish, Catalán, English, and German menus—and sometimes French, to boot. This is a polyglot, cultured crowd.

Good-Value Living in the Heart of the Valley of Gold

Yet Sóller’s real estate is remarkably good-value; while you won’t find dirt-cheap property on Mallorca, your money will go far. In central Sóller, you can buy a sprawling three-floor, four-bedroom home for €600,000 (\$648,000). Go as little as a quarter-mile outside of Old Town—and the tourists it draws—and those prices will drop, though the housing quality won’t. Then there’s **Port de Sóller**, where a four-bedroom apartment with ocean views goes for €380,000 (\$410,000).

You’ll also get historic homes in need of fixing-up for a steal. Outside of Sóller are plenty of 16th-century farmhouses up for grabs, scattered amidst the mountains.

“I wouldn’t recommend buying a place right away,” advises Gina. “It’s best to rent and explore the island in different seasons, especially in summer and winter.” In the winter, even popular Palma neighborhoods can become ghost towns.

While the cost of living has gone up in Mallorca in recent years, it’s not the beast it is in the US.

“US visitors always comment that life is much more affordable here,” says Gina. “What we consider high, such as a monthly rent of €1,500 (\$1,640), they think is cheap.”

Indeed, €1,500 is the going rent for a one-bedroom apartment in central Madrid, where housing prices are well on the rise. €1,500 in Sóller? That’ll nab you a stunning two-bedroom in the very center of Old Town—giving you proximity to capital Palma, with the charm of a medieval village and the convenience of nearby beaches.

Gina’s electric bill tops out at €60, and her TV, internet, and phone plans for four people come to €100 a month, including the 21% VAT. As an *autonomo*, or self-employed professional, she also pays an additional €300 fee that will provide her a financial safety net should she be unable to work.

In Sóller, it’s reasonable for a couple to live comfortably on €3,000 (\$3,280) a month, and that holds true for most of the island. There are exceptions: Palma’s Old Town, for one, or a village like Deia, which I found to be more expensive. But anything in between—those Goldilocks villages

with less of a tourist presence—are wildly affordable compared to the States.

Valldemossa: An International Artists Retreat

A running theme in the Balearics: Small size belies international sophistication.

The villages of the Valley of Gold—particularly **Valldemossa** and **Fornalutx**—are no exception, thanks to their artistic bent. Though they enjoy isolation—getting to each one requires driving mountain roads—they’re still within easy reach of the big-city amenities offered in Palma, and the nearest village is never more than a 15 minutes’ drive away.

Plus, because they’re on the tourist path, locals are plenty used to speaking English—even though there are relatively few Americans here. These villages are ideal for the creative expat who wants the community and seclusion of an “authentic” small village... without having to live in the boonies.

Valldemossa (pronounced Vall-de-moh-sa), the larger of the duo, is home to only 2,000 residents. Among Europeans, it’s well-known as an artist retreat, plus it’s a mere 35 minutes from Palma, and 15 from the nearest beach.

Perched in the mountains, the bus ride there is harrowing—though not harrowing enough to keep me from stealing a cat nap. Upon waking, the bus driver is gesticulating wildly at the cars blocking our entry to the village. He rolls down his window and speaks in rapid Catalán; assumedly there are expletives involved. (Note bene: Locals’ friendliness is contingent on decent driving.)

Despite the jarring introduction, Valldemossa proves to be a bustling cultural destination—the outskirts of which are ideal for the expat seeking recluse without the sacrifice of a uniquely creative culture. Local and expat painters alike open the doors to their studios, inviting visitors in from the hilly cobblestone streets. A small museum where artists sell their wares—today, it’s delicately painted ceramic candles—is tucked beside the **Carthusian Monastery**. Until 1399, the monastery was the monarchy’s summer palace, and that shows in its sprawl and time-worn stone turrets.

It’s sunny out, and tourists funnel from the narrow streets to the shade of the monastery’s labyrinth. Under

“Poets, painters, and musicians abound.”



The history of Valldemossa, nestled in “the valley of gold,” dates back to 700 AD.



In Old Town, you'll find evidence of Ciutadella's Roman, Moorish, British, and Spanish pasts—often in the same place. Above, the Cathedral, built on the site of an ancient mosque.

towering trees, I walk the labyrinth slowly, distracted by the view. Citrus groves sheath the jagged mountains; green-shuttered farmhouses dot the valley.

It's cliché to call Valldemossa "out of a fairytale"—but visit Valldemossa, and you'll be spouting clichés, too. Duck into the **Frédéric Chopin and George Sand Museum**, and find

Chopin's sketches alongside his sheet music. (He's celebrated in an annual festival held at the monastery.) Turn the corner, and find a dedication to Sand. Jorge Luis

Borges lived here once too, as did the poet Rubén Darío. All were no doubt inspired by the landscape, both startling and serene, and the long history of this village, which was founded in 123 BC. That seems to be what's drawn a small contingency of the rich and famous, too; Catherine Zeta-Jones and Michael Douglas are counted among the village's part-time residents.

The housing options here tend to be more limited—after all, it's a village of only 2,000—and home prices start at around €500,000. Those prices do shoot up quickly, though; sprawling villas abound in the €1 million range.

Mind you, in well-touristed Deia, a 15-minute drive northeast of here, housing prices start in the million-euro range.

This is likely because it's sandwiched between the two expat hubs of Sóller and Valldemossa, and also touted highly as an international artists retreat. But my advice is to skip Deia altogether. Yes, lovely sea views abound, but you'll find them just as dramatic at less expense farther south along the coast.

“Catherine Zeta-Jones and Michael Douglas are among the part-time residents of the village.”

an almost exclusively Spanish feel. (Most of the German expats have come over in recent years; on the island, there's a running joke that Mallorca is the “17th Federal State of Germany.”)

This is a particularly desirable spot for families. The community is close-knit and there are several international schools tucked away here. If you have a child and are worried about their integration into Spanish society, this, I am told, is the way to go.

Fornalutx is a mellow spot—and one with jaw-dropping vistas in nearly every direction. Locals take to the small town square, if it can be called that; it feels more like a sprawling restaurant terrace than anything else. But it lays out before you

Fornalutx: Secluded and Family-Friendly

Fornalutx (pronounced fore-nuh-looch) is one of Mallorca's few so-called German villages—but with

amazing views of the valley.

The village—a feast for the eyes itself—was founded by Moors in the Middle Ages, and subject to Catalán conquests in the 1200s. It retains a rustic, medieval feel thanks to buildings with rocky exteriors and hilly cobblestone footpaths. The Spanish government frequently recognizes the village for its conservation efforts; large vehicles, for example, aren't permitted on the streets in order to preserve the cobblestones.

You can walk Fornalutx in its entirety in twenty minutes, from the Gothic church at its heart to the public washing house where locals hang their laundry. Yet bars and restaurants abound, despite Fornalutx's diminutive size, and this is where locals gather to absorb the scenic surroundings.

If you're considering a long-term stay in Balearics, and you'd prefer to avoid the crush of summer tourists in Valldemossa, Fornalutx may be your Goldilocks spot.

Here you'll find, primarily, *fincas* for sale: parcels of rural land just outside the village, often including a farmhouse. These tend to be nestled in groves hosting medieval stone-built cottages, and run between €280,000 (for a one-bedroom) and €600,000 (for a three-bedroom).

Villas—many of which share the same dramatic views you get from the town square—start at €1.3 million and run all the way to €5 million. Large townhomes, meanwhile, run to similar costs, but start at €600,000.

I found lower prices—but many of the same benefits in beauty and sophistication—on the island of Menorca.

MENORCA: THE HIDDEN GEM OF THE MEDITERRANEAN

Joanna Young, a Briton who lived in Mallorca for forty-plus years, recently relocated to Menorca with her husband. When Covid-19 arrived in 2020, Mallorca's thriving tourist industry disappeared... and with it, much of the background noise of the island.

“We started to appreciate the simpler things in life,” says Joanna, “like quieter beaches, not rushing everywhere and being stuck in traffic jams.”

So when tourists began trickling back into Mallorca, the couple picked up camp and moved to a quieter locale: Menorca's east coast.

“We knew Menorca from short trips there over the years. It has an unpretentious, more authentic vibe—though there is a lot of serious investment going into boutiques, hotels, and restaurants,” says Joanna. “We decided on the island’s capital, **Mahón**, because we still wanted to be able to walk to shops, bars, and restaurants, and just generally be in the local community.” They bought a historic townhome in the city center and rented for a year while they fixed it up.

Menorca is Mallorca’s nearest neighbor at less than an hour’s flight away. (The thirty minutes in the air feels too short, the aerial views are that spectacular.) Menorca—as you might guess from its name—is smaller, both geographically and population-wise, than Mallorca. Mallorca is home to about a million residents, Menorca just a tenth of that, split primarily between two cities: **Ciudadella** (pronounced cue-ta-della) and Mahón.

But don’t think that means the island is a lesser version of Mallorca. It bears its own unique and ancient culture; indeed, its less-touristy feel is due to its status as a UNESCO biosphere and World Heritage site, which has prevented excessive tourist building. The mountains here are mild, quickly giving way to sea views, and here the homes are white-washed with red roofs evocative of Greece.

Ciudadella: A City Centered on Holistic Health

Ciudadella is on the far western end of the island; Mahón is equally far to the east. Despite being on opposite ends of the island, they’re only a forty-minute drive, or hour-long bus ride, apart. And while both coastal cities have a population of about 30,000 each, Ciudadella offers a more mellow pace. If you’re seeking a laidback locale with the amenities of a big city—including a welcoming contingency of residents—look no further.

Emma Ivison and her husband, another British couple, moved to Menorca in the aftermath of Brexit. “It was originally a dream for retirement, but we finally thought, ‘Why wait?’” says Emma. “When we landed at the airport, our shoulders came down within an hour of being here. It’s the best move we’ve ever made: it’s



such a slower pace of life, and we don’t lock the car or front door. Menorca’s the hidden gem of the Mediterranean.”

“One study proclaims Menorca a new ‘Blue Zone.’”

Like Sóller, Ciudadella offers the expat a great deal of variety. The medieval sand-colored **Ciudadella Cathedral** dominates Old Town, as does the white, open-terraced **St. Augustine Convent**. The rest of the town has the feel of Old

Town Nice: pastel townhomes and maze-like cobblestone streets. If you follow one of these paths, you may end up on a street zooming with Vespas—or find yourself climbing down stairs to reach the port, where dinghies bob and locals lounge at waterfront cafes.

Starting around three p.m. in Menorca, it’s siesta time. But at six p.m. on the dot, those dim storefronts fling their doors open. Spaniards tumble from the warm-hued townhomes lining the streets and flood the plazas, drinking and chattering at restaurant tables as the sky fades to a soft blue. Families walk their dogs and small children escape their strollers to chase after hawk moths. When the street lights flick on, they illuminate murals of serpents and—could that be right?—a glass-encased shrine to St. Nicholas.

There’s equal amounts of “tacky tourist” and authentic local shops, but there seem to be far fewer tourists than Spaniards. Expect to hear English, but no American accents. “Locals are wonderfully welcoming, even though our Span-

ish is poor,” reports Emma.

There’s also an open-air *mercado*. Central Sóller had a market—specifically, a *pescadería*—in a one-time train station, too. But it didn’t boast this one’s beauty, replete in brilliant green checkered tiles. Fresh fruit is colorfully arranged in stands. Butchers chop meat to order.

Food and drink on Menorca, which I found to be of higher quality than in Mallorca, is slightly cheaper across the board, from supermarkets to the *mercado* to restaurants.

Life expectancy on the island is 82 years old, compared to the US’s 77. Some even proclaim Menorca a new “Blue Zone.” The fresh fare makes it easy to see why. Indeed, there’s an emphasis on holistic wellness throughout the city, from vegetarian restaurants to smoothie shops to accommodations plastered in ‘70s-style macramé.

Central one-bedroom apartments in Ciudadella begin listing in the low €100,000s. More luxe options—think seaside villas with pools—reach to €1.5 million, but there’s greater availability of the former than the latter. Once you’re ready to buy property, advises Emma, it’s wise to get a good lawyer to review the sale. Property regulations in the Balearic Islands are strict, and properties in violation can subject the buyer to additional taxes or a fine.

I pass by some of those pricey seaside villas while walking a centuries-old trail. Back in the 1300s, knights patrolled the coast on horseback, wearing a 100-plus-mile path around the island. It’s called the **Camí de Cavalls**—horse path—and has since been converted into a public promenade that jogs from dirt path to paved sidewalk, and dips past prehistoric sites and turquoise-ocean coves. (Menorca boasts twice as many beaches as Mallorca.)

Starting near Ciudadella’s picturesque port, the path snakes past the **Punta Nati Lighthouse**—once used to ward sailors off the island’s dangerous reefs—then leave Ciudadella behind. A mile in sit villas with views of sheer cliffs, a bright but mellow ocean—and a scattering of thousand-

year-old buildings and starkly striped lighthouses.

It isn't long before the path veers to a cove. Bushes conceal the steep cliff's stairs, and here, Spaniards sunbathe on their stomachs, cliff-dive from story-high platforms, and snorkel in the shallows. The water's like the Dead Sea—so salty they can float on their backs without effort.

Joanna had advised that the best part of living here was exploring the island's hidden gems—she still finds new spots, she confides—and that proves true. My greatest discovery is a casual restaurant built into a cliff, stone roof and all. Restaurant-goers can lean over the rail and spot minnows chasing the gentle waves.

The **Ciutadella Cathedral** and the **St. Augustine Convent** form the core of Old Town Ciutadella. In addition to nuns and a very adorable—if unfriendly—tabby, it also hosts a museum. Menorca's history is a long one; the island is rich in Roman history and boasts one of the highest concentrations of ancient sites in the world, dating back to 4,000 BC.

Indeed, the Cathedral itself, established in the 13th century, was built on the ruins of an even older mosque, and houses ancient Roman artifacts from weaponry to pottery. Ciutadella is a Russian doll of a city; every time you think you've uncovered the final layer of history, there's another.

Britain retained rule of Menorca for

part of the 18th century, which may explain why the island still attracts so many expats from that country. Sure enough, at a portside restaurant, a kind British couple catches my American accent. The woman comments that she never runs into Americans here.

"You're so far from home!" she quips.

That's true. Getting here from the US requires a layover in Madrid. But the long travel time is well worth it for this rare combination of island life and access to all of Europe. Flights to the Spanish mainland run as low as \$28, while you can find similar steals to elsewhere in Europe. Joanna takes regular advantage of the substantial discounts on air and sea travel offered to Balearic island residents. She's able to visit her old friends in Mallorca easily, and they hop over to see her frequently, too.

Distance from the US has its upsides, too. This is the first place in Europe where I haven't immediately been asked my thoughts about American politics. While there are Americans here, the expat community is truly international.

"The expat community is very welcoming," says Emma. "There's a community of Europeans; the island is very popular with French, German, and Italian visitors. And we have an [English cricket club](#)."

I take this as proof that those looking to make the leap won't have trouble grow-

ing a social circle. In fact, your friends might follow you.

"At first, our friends thought we were a bit crazy to leave for Menorca," says Joanna, "but now that they've seen our new lifestyle, they want to do the same."

A Summer Destination Primed for Year-Round Living

My last day in Menorca is also, it seems, the last day of the summer of San Miguel. On Sunday, I wake up to see that fall has arrived during the night. Crisp leaves have dropped from the trees lining Ciutadella's main street, and those still on the branch are tinted a fiery orange. The temperature had dropped—albeit only from the mid-80s to the high-70s F.

Still, it's enough to give a peek of the coming fall and winter months. Residents take to the streets in their jackets and stroll the plaza. Retired men drink espressos and gossip. A young man takes a break from his breakfast to soothe his baby to sleep in a pram. A child splashes in the central water fountain, while her grandmother looks on between gabs with her friend.

Leaves crunch. A chill ocean breeze promises winter. Here is a place that will carry you through the seasons of life. ■

Megan Ritchie is the managing editor of *International Living* magazine and a citizen of the US, UK, and Ireland.



Trodden by knights back in medieval times, the Camí de Cavalls is now walked by Menorcan locals heading for a swim in salty turquoise coves.



Affluent buyers are flocking to Costa Rica... and that means real estate prices are likely to soar.

Costa Rica's Billionaire Playground Reopens

Ronan McMahon

It was morning in [Costa Rica](#), and I was gazing out over the Pacific Ocean from the terrace of a sprawling, hillside villa. Just below me was **Playa Flamingo**: a mile-long arc of pristine beach.

From my terrace, I could make out early-morning swimmers in glistening waters and a couple strolling barefoot on powder-soft sand. The air was filled with birdsong, punctuated only by the gentle rustling of palm trees and the rhythmic crashing of waves. It was February, and I'd just arrived in this region because exciting things are happening along the coast here.

For years, the northwest Pacific coastline of Costa Rica has been a playground of billionaires and celebrities. You'll find high-end resorts and upscale marinas. Ocean-view homes sell for millions—even tens of millions—of dollars. Twitter co-founder Jack Dorsey has a house here. So does Facebook boss Mark Zuckerberg—reportedly. Rumors say Tom Brady and Andre Agassi own here, too.

But a new set of affluent buyers and renters are starting to flock to this region. These aren't the super-rich—they aren't in the market for multi-million-dollar mansions—but they do want high-end ameni-

ties, and they're willing to pay to get it.

This is a pattern I've seen play out before in places like [Cabo](#) and the [Algarve](#) region of [Portugal](#). And each time, it led to huge capital appreciation and rental income for real estate investors who got in ahead. That's exactly what members of my *Real Estate Trend Alert* group and I are doing now in this part of Costa Rica... we're getting in ahead.

The Original Eco-Tourism Destination

Costa Rica is a natural paradise—a land of stunning beaches, verdant jungles, and rushing rivers. Around a quarter of this country is made up of protected areas, like national parks or forest reserves.

Since the 1980s, the authorities have played on this, cranking out tourism slogans like “Costa Rica, it's only natural.” These pioneering eco-tourism campaigns have been wildly successful. Today, Costa Rica is the most visited country in Central America. It had 2.47 million visitors in 2023—huge numbers for a country with a population of just 5 million.

Natural beauty aside, there's another reason millions of people come here: Costa Rica is among the safest, most stable

countries in the region. The army was abolished in the 1940s. And the money other countries spend on the military goes into education and a top-rated national healthcare system here.

Life expectancy averages 79.28 years. That beats out the US by a couple years. And in northwest Costa Rica, you'll find one of the world's five “Blue Zones”—regions that are home to the healthiest and longest-lived people on the planet.

The Rise of Guanacaste

Way back before Costa Rica's tourist boom, the country's northwestern province of **Guanacaste** was a sleepy region of empty beaches and good surf breaks. It fit the bill if you were looking for a little adventure and fun in the sun, but getting to this idyllic spot took some doing.

The drive from the capital city took four or five hours on bumpy roads. It set you up for the lack of frills when you arrived. Your digs were small mom 'n' pop hotels. Your dining choices were limited.

But a savvy group of hotel and real estate developers saw the appeal of this endless-summer location. The Four Seasons pumped more than \$200 million into a top-quality golf course, rooms and suites, and hillside villas. Investors involved in the Four Seasons, as well as the Hacienda Pinilla and Reserva Conchal resorts, were then instrumental in persuading Delta to fly to Guanacaste's international airport in the provincial capital, Liberia.

This transformed the region. In 2003, Liberia airport saw 50,000 passenger arrivals. By 2022, the numbers had hit almost 1.4 million. (While the figures for 2023 haven't yet been released, they're expected to exceed this record high.)

Today, Liberia airport is easy to get to from virtually anywhere in North America. More than a dozen airlines operate direct flights from Liberia to 20 destinations, including Los Angeles, Dallas-Fort Worth, Miami, New York, Toronto, and Atlanta.

Visit Guanacaste today and you can stay in hotels with 5-star service. The Four Seasons has since been joined by JW Marriott, Ritz-Carlton, and the Westin. An investment group from Dubai is about to begin construction on a super-luxury project called One&Only Papagayo. They claim it will be a 7-star resort.

Meanwhile, a Waldorf Astoria hotel and

residential community is set to open this year. It will feature estate homes, condos, and a 190-room hotel resort. Two-bed condos there reportedly start at \$1.62 million, and four-bed estates at \$5.31 million.

As investment came to this part of Costa Rica, towns along the coast of Guanacaste grew quickly. [Tamarindo](#), once a little-known haven of surfing nomads, became an internationally renowned beach and surf destination. In the once-rustic beach town of **Playas del Coco**, you'll now find sushi bars and gourmet supermarkets. And in Playa Flamingo, where I recently stayed, an upscale marina just recently opened. This first phase of the project reportedly cost \$12.7 million and further phases are planned, with the total investment estimated at \$50 million.

The "Cabo Phenomenon"

All this new investment helped spread the word about Guanacaste. This, along with the increased flight availability, has attracted a new kind of affluent visitor and expat. Think doctors, lawyers, executives, self-made entrepreneurs, and work-from-anywhere professionals.

Since they started coming, real estate here has been heating up right alongside the hospitality development. With new construction in popular towns like Playas del Coco, Playa Flamingo, and Tamarindo,

high-end condos go for \$500,000 and up, penthouses for over a million...

All that's not to give a false impression of this region. Far from overdeveloped, Guanacaste retains a rustic, rural charm. It's a family-oriented destination where life is lived at a laidback pace. But the patterns I see playing out in Guanacaste remind me of the trends I tracked in Cabo.

Cabo was once a destination for celebrities and the elite. Then new affluent visitors and long-term residents started coming in big numbers. They weren't in the market for mansions, but they wanted luxurious, resort-style amenities and a perfect location—and they were (and are) willing to pay to get it.

I tracked this trend in Cabo for members of my *Real Estate Trend Alert* group and bought them some killer deals to get ahead of it. Then there were our deals on luxury homes in Cabo.

- **\$602,885 More**—A *RETA* member bought a luxury villa in Copala, in the Quivira master-planned community, for \$385,115 in 2017. I recently saw the same Copala villa listed for \$988,000—that's an uplift of \$602,885.
- **\$421,778 Uplift**—Also in Quivira, a *RETA* member bought a villa in Mavila for \$428,222 in June 2018. A villa there was just on the market for \$850,000. Now, similar trends are playing out in

Guanacaste. What's happening in the rental market is telling. Long-term rental prices along the coast of Guanacaste were already among the highest in Costa Rica. Now, they've pushed even higher.

A few years back, one of my scouts, who previously lived in Tamarindo, visited the condo he used to rent there—a three-bed about 15-minutes' walk from the beach. He paid \$1,200 a month five years ago. It was going for \$3,000 a month when he visited. Prices have remained in this range since.

The issue is that almost no one is catering to these new affluent visitors and long-term renters. There are high-end resorts for the ultra-rich, and there are basic accommodations to serve the surfer crowd that first discovered this region. But luxury real estate is scarce, even though demand for it has exploded.

A big reason for this scarcity is that development here is strictly controlled. Costa Rica is focused on protecting the natural environment that's so key to its tourism industry. There are very strict permitting and licensing requirements on new construction. This creates a "moat," or barrier, to new development. And it means huge opportunity along this coast.

I've just brought a deal here to my *Real Estate Trend Alert* group—and I bought alongside *RETA* members. We had the chance to lock in what I believe will be gains of over \$200,000 just three years after delivery on luxury homes, in an ideal location close to two beaches and the marina at Playa Flamingo. And thanks to our group-buying power, our price was just a fraction of what others pay along this coast.

This is a killer deal, and I'll be looking out for more like it. Demand is skyrocketing here, but supply is limited and will remain so due to Costa Rica's strict rules on development. This means the real estate market here is locked in a long-term uptrend. ■



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.

THE LAND OF ETERNAL YOUTH: LIFE IN A BLUE ZONE

Blue Zones are regions of the world where people live exceptionally long lives. There are only five Blue Zones globally. Three are islands—a tiny Greek island called **Ikaria**, the Italian island of **Sardinia**, and **Okinawa** in Japan. Closer to home, there's a community of Seventh Day Adventists in Loma Linda, California.

The fifth Blue Zone is the **Nicoya Peninsula** on Costa Rica's northwestern Pacific coast. People there are twice as likely to live to 90 as Americans. Like the four other Blue Zones, the Nicoya Peninsula is warm year-round, gets lots of sunshine, and offers easy access to the ocean. The local diet is excellent too, featuring plenty of locally caught fish, plus beans, rice, and fresh fruit.

Most crucially, this is a destination that

encourages communal outdoor activities.

Nicoya is a natural paradise, with stunning beaches and lush jungles. Surrounded by this remarkable natural beauty, people regularly take the time to go surfing, explore nature and hiking trails, or swim in the ocean. This daily activity not only improves physical health, it also helps reduce stress.

The Nicoya Peninsula also has a unique advantage you won't find in other Blue Zones: its calcium-rich water, which improves bone health in later life.

More sunshine, more good food, and more time outdoors and by the ocean—these are keys to an exceptionally long and healthy life. And it's a lifestyle that you'll find in northwestern Costa Rica.



Fellow expats frequently come to Paul, a former IRS tax attorney, for advice. Below, he answers the most common questions he gets.

Ask the Tax Expert: Sell or Rent Your Home?

Paul Carlino

Since I moved to San Miguel de Allende, Mexico, I've rubbed elbows with former executives, diplomats, educators, athletes, authors, musicians, and global consultants. Despite these fellow expats' sophistication and *savoir-faire*, even they are often stymied when it comes to issues of tax law.

I don't blame them. As Katrina Haynes mentioned in [last month's overview](#) of American tax law, the US is one of very few countries to tax their citizens overseas—and to make matters worse, these tax laws are incredibly complex.

As a former International Revenue Service (IRS) tax attorney, these are the most common tax questions I get from expats like you:

■ **I want to move overseas, but I'm not sure whether to sell or rent out my home in the US. Which is more tax-advantageous?**

Answer: If you own a home in the US and are contemplating a move overseas, your decision to rent or sell your house should include considerations like the strength of the housing market, your ability to find

reliable tenants, the viability of alternative investments besides real estate, and your appetite for being a landlord.

Selling your house can benefit you by moving a substantial debt (in the form of a mortgage) off of your balance sheet while also providing you with a lump sum of money to purchase a property in your destination country.

On the other hand, renting it to the right tenants can provide a steady stream of income.

By selling, you can also take advantage of a special IRS rule. If you've owned your home for two or more years during the five-year period ending on the date you sell it (thus fulfilling the ownership requirement) and lived in it as your main home for two or more years (fulfilling the use requirement), you can exclude up to \$250,000 in gains from your income.

If both you and your spouse meet these tests, and you file a joint return, you can exclude up to \$500,000 of gain. That's an attractive tax break.

You're not eligible for this exclusion if you used the rule to exclude gain from the sale of another home during the two-year period prior to the latest sale.

In this case, you must use Schedule D, *Capital Gains and Losses*, and Form 8949, *Sales and Other Dispositions of Capital Assets*, to report the gain.

If you receive an information document such as Form 1099-S, *Proceeds From Real Estate Transactions*, you must report the sale of the home even if you can exclude the gain from your income. IRS Publication 523, *Selling Your Home*, has information on reporting your sale on your income tax return.

Renting your house provides a different benefit, though not necessarily tax-related. When my wife Rebecca and I moved to Mexico in 2018, we weren't eligible to take retirement distributions, and we liked the idea of having a monthly rental income to cover our daily living expenses.

Of course, we had to include our rental income on our tax return. And now that we've lived overseas for six years, we can't take advantage of the housing exclusion because we haven't lived in the house as our primary home for the required time. If we sold it now, we would have to include all of the gain in income.

Still, the housing exclusion isn't

completely off the table. Under the law, we could reset the five-year period critical to the use requirement if we decided to move back into the house.

In other words, if we moved back into the house as our primary residence for two years, we would be eligible again for the housing exclusion.

■ I know I have to pay US federal taxes while I'm overseas... but what about state taxes?

Answer: States generally tax residents on all of their income, no matter where it's earned. If you live in California, that tax could be as high as 13%. Hawaii has one of the highest state income tax rates at 11%. In New York, your income could be hit with an 8% tax, while on the other side of the country, in Oregon, the highest income tax rate is over 9%.

But you only have to pay state taxes if you're a state resident.

The most common way to be a state resident is to live in the state. But, for tax purposes, residency goes beyond physical presence.

For example, New Jersey determines residency by looking at whether you have a domicile in the state. New Jersey defines domicile as the place you consider your permanent home—that is, a place you maintain as your principal residence and to which you intend to return to after a period of absence, such as a vacation, temporary work assignment, or for educational leave, like time spent at college.

If New Jersey is your domicile, you are considered a resident for tax purposes. If New Jersey is *not* your domicile, you are only considered a resident if you maintain a permanent home and spend more than 183 days there.

The majority of states view residency similarly: as your true, fixed, and permanent home from which, whenever absent, you intend to return. Thus, based on the standard that you can be physically present in one place and still have a domicile in another, your intent becomes important.

After I moved to Mexico, one of my first clients was still filing North Carolina state tax returns even though she had not lived in the state for the previous five years. When I asked her if she intended to go back to North Carolina to live, she said,

“No way!”

If you're not certain whether to pay state taxes, here are the general guidelines:

If (1) you intend to abandon your old domicile in a state and take actions consistent with that intent, such as actually moving out of that state, and (2) you intend to acquire a new domicile and take actions consistent with that intent, such as renting a house in Mexico, and (3) you are physically present in your new house in Mexico, then you have changed your domicile and are no longer a resident of the US state that you left.

That means you only have to pay state tax on income earned from sources within that state—like business performed in the state, or from rental property located there.

My wife and I lived and worked in Virginia for 20 years. During that time, we filed a state income tax return as residents and paid income tax to Virginia on our wages, investment income, and bank account interest.

In 2018, we left our jobs and moved to Mexico. We didn't intend to move back to the US, but there was an element of uncertainty. When tax time came around, I determined that we were no longer residents of Virginia.

Since the business income we earned wasn't sourced in the state, we weren't required to report this income as Virginia source income. Additionally, our investment income and bank interest were not sourced in Virginia.

However, because we owned a house in Virginia that we rented to tenants, we were required to file a nonresident income tax return to report the rental income.

Filing as a part-year resident or nonresident generally requires that you pay tax only on income earned while resident in the state or from state sources (such as rental income from a property located in the state.)

If we'd only planned to be overseas as long as it took for our kids to graduate high school and then planned to move back, I would have taken the same position regarding our state residency. So long as we weren't using our Virginia house as our home—in other words, going back and forth there during the year—and we lived and worked outside of Virginia, we had given up our residency.

What if we were only overseas for one year on a digital nomad visa? This is a little trickier, as the time period is shorter and it could be viewed as a temporary absence.

But if the same facts were present, and we had moved out of our Virginia home for the entire year and established ourselves out of the country, my opinion is that it would be reasonable to consider us as having established a new domicile for the year.

My advice to anyone in this situation is talk with your tax professional about your specific facts and circumstances.

■ I've checked with my tax attorney and I'm technically not required to file my US taxes. Why do I keep hearing that I should anyway?

Answer: Reasons to file include: (1) to get a refund of any income tax that was withheld from your pay or your retirement account distributions, (2) to satisfy requirements to obtain a green card for a non-US spouse, if you plan to apply for a loan from a US bank, or (3) to get certain refundable tax credits such as the Additional Child Tax Credit for dependent children or the American Opportunity credit for higher education costs.

Refundable tax credits are essentially reimbursements from the government of a portion of what you spent on what it deems “qualified costs.” Even if you don't owe any tax, you can receive these payments, but you have to file a return to claim them.

Another reason to file a return, even if you aren't required to: doing so can help prevent identity theft. If both you and a fraudster file a return using your personal information, the Internal Revenue Service (IRS) will contact you about the duplication.

Following up with the IRS in this circumstance will help the agency to quickly resolve the fraud and issue you an Identity Protection Pin (IP PIN) to use on future returns. An IP PIN is an extra layer of protection to ensure the IRS processes only returns filed by you. ■

Paul J. Carlino worked as an Internal Revenue Service (IRS) attorney before moving to San Miguel de Allende, Mexico in 2018 with his wife and two kids.



In cool, green Costa Rica, John and his husband milk goats, make cheese—and rescue birds.

Gentlemen Farmers Go Back to Basics in the Orosi Valley

John Michael Arthur

If you've ever been to Disney's EPCOT, you know that despite it being a mere 300 acres, by the end of the day you feel as though you traveled around the world—you're in "France," and then suddenly, around the corner, you're in "Mexico" or "China."

That's what it's like to live in **Costa Rica**. I mean, where else can you be in the ocean and, an hour later, be a world apart in a rainforest... and an hour after that, on top of a volcano?

Costa Rica is a tiny country, encompassing an area about the size of West Virginia. But once you're actually on the ground, it might as well be bigger than Texas. Packed into this wee piece of geography you'll find an abundance of climates, nature zones, and wildlife. That's one of the primary reasons that my husband, Michael, and I were drawn to this remarkable country.

Fourteen years ago, when we began our search for where to relocate from Dallas, Costa Rica kept rising to the top of every list we made. I was ready to retire, but couldn't comfortably do so in the US without working many more years. Plus, we both felt the political system was broken,

and the kids were grown—we were ready for some adventure. Costa Rica answered all those issues for us—and a perfect climate, too.

In today's world, where time seems to be our most valuable commodity, it's notable that the country is only a three-hour flight from Dallas. Plus, we have two international airports—San Jose and Liberia—that provide direct flights to destinations around the globe. Perfect for us since we love to travel.

There's a reason it was just named the [No. 1 Retirement Destination](#) again this year. Costa Rica has been an expat hot-spot for four decades and is still going strong.

"We're Here for Good"

One thing that might hint at our feelings is that we consider ourselves to be immigrants, not just expats. We're never moving back. We're here for good.

I love my daily life. It's not what everyone would choose, but it's what I want my life to be. It's what I enjoy. I can do anything and everything I want. You might think lounging at the beach all day is paradise. But for me, it's in the countryside, in the cool of the mountains, but with quick

access to metropolitan life. (We are only about 30 minutes from all the amenities of the big city.)

When we found our property, it not only met those desires, it was adjacent to primary forests, with views of not one but two massive volcanos, and it has a crystal-clear stream that runs the full length of the acreage. We knew we had found our "Goldilocks" spot.

Buying property here, even as a foreigner is a simple task. After the land was ours, I quickly set about renovating the 4,000 square-foot house to fit our needs and style. You can easily find contractors to do the work—and the cost of labor is ridiculously low by US standards—but I love that sort of thing, so I did most of the work myself.

These days we consider ourselves to be what Thomas Jefferson called "gentlemen farmers." We live and work on our hobby farm growing fruits and vegetables, raising farm animals—spending time on back-to-basics living.

My days start with caring for all the animals. I roll out of bed and (sort of) wake up while milking the goats. Then it's feeding the chickens, ducks, geese, turkeys, guinea pigs, and rabbits, plus our "regular pets"—three Belgian Malinois. A morning chat with our gardener, maybe a morning coffee inside our 1,600-square-foot walk-in aviary. (I built the aviary to look like a dilapidated, abandoned Indo-Asian temple. We use it to house rescue birds. For example, Elton, our peacock, has a bum leg, so he can't really walk.)

Then it's off to other tasks. Twice a week, I make artisan cheeses from all that goat milk. While this takes up much of the day, in my free time during the process I play the piano, read, or sit by the river and just enjoy nature.

Other days, I busy myself with one of the many projects I have on my want-to-do list, like laying out new gardens, or channeling the river to make waterfalls or fountains. I also make time for a dip in the pool. Sometimes I volunteer at local charity events, or judge English spelling bees at the nearby schools—you name it.

Several times a week we're visiting friends—expats, *ticos*, or most often a mix of both—at their own pieces of paradise, or they're here with us, laughing, eating, and drinking cups of amazing shade-grown Costa Rican java, or sipping brandies and

liqueurs I distill from all the tropical fruit we grow. (I never drank or even liked coffee before I found the liquid treasure that is Costa Rican coffee. Now I'm addicted.)

Despite all of this, we live on much less than we did in Dallas. With my Social Security check of \$2,500, we're able to live comfortably, including paying for a full-time gardener, a full-time handyman, and a maid five days a week.

We have two Airbnb units on the property, not because we need the income, but because it's such fun meeting so many cool people from around the world. (Nevertheless, the "fun money" we earn makes traveling even easier.)

These visitors arrive as guests and leave as friends. Now we have *amigos* from South Africa, to Switzerland, and beyond. It's easy to manage as the maid prepares the space between guest stays; we just have to welcome them when they arrive in their wide-eyed wonder at what they lies out before them.

We usually don't go more than a few weeks without a trip. We explore some new place in Costa Rica, or we make a getaway to our beach condo on the Central Pacific—or we take a "real" vacation.

I laugh when I use that term, because our entire life is really a vacation now. But because we save so much on our cost

of living, we usually take three or four international trips a year. We just got back from Barcelona and soon, we're headed on a trip around Patagonia. In July, we're visiting friends in Germany, then some of the

grandkids are coming for a two-week stay with Pops and Grandpa Michael. That's always fun, but after that we'll be ready for the Caribbean cruise we've got planned in early fall.

"On \$2,500 a month, we have a gardener, a handyman, and a maid."

There Are Drawbacks, But Not Many

Yes, Costa Rica has some warts, too. So does your Uncle Marvin, but that doesn't make him any less special and lovable, does it?

There's governmental bureaucracy; it's not worse than in the States, just different. And there's *pura vida*. I'm sure you know that's the mantra of Costa Rica, and it is wonderful to be so laid back and relaxed. But you have to be prepared for the other side of that *pura vida* lifestyle. For example, a repairman may tell you he will come on Tuesday—he just doesn't say which Tuesday.

And while living here is like a return to life of the '50s, that also means some of the things that weren't so great about those times exist as well—like power outages during electrical storms.

But, in the grand scheme of things,

Costa Rica's beauty alone makes up for the minor drawbacks. Crossing from one coast to another is a jaunt of only 170 miles. But on the journey, you'll leave the forever-vista of the warm Pacific coast—and the monkeys, sloths, and macaws that come with—and cross through verdant rainforests.

In Costa Rica, you can cross the continental divide and, at its summit, have climbed from sea level to over 11,000 feet. And you'll reach heights where you can see both oceans—Pacific and Atlantic—once you clear the cloud forests with their prehistoric-looking plant life.

Round a bend, and you'll come face to face with volcanoes rising massively before you. Farmlands appear on slopes, looking like those paintings Grandma Moses used to make.

You'll see the fields that provide the world with Costa Rican coffee, then come the lower elevations replete with sugar cane, bananas, and pineapples. Finally, you'll feel the Caribbean calling with its bohemian vibe and turquoise crystal waters.

But no matter where you journey in this small country, one thing remains constant: the smile and welcoming nature of the Costa Rican people. ■

John Michael Arthur retired to Costa Rica 10 years ago after a career in medicine. Today, he's a hobby farmer in the Costa Rican mountains.

COSTA RICA'S APPEAL GOES FAR BEYOND ITS LANDSCAPE

There's so much more to living here than basic facts can tell, but they're a good place to start.

Costa Rica is a nation of 5.5 million. Residents call themselves *ticos*. The population is 70% Catholic, 14% Protestant—and 100% soccer.

Costa Rica has been a stable democratic republic for over 75 years. And that democracy guarantees both citizens and foreigners—that means *you*—equality before the law, plus the freedom to own property, freedom to petition and assemble, and freedom of speech. Costa Rica also abolished its army in 1948. Guess where the extra money went? Into education. That's why Costa Rica has a 96% literacy rate.

Coffee was Costa Rica's No. 1 source of

income until tourism replaced it in 1991. It's now the second largest exporter of bananas in the world—so you probably already see a bit of Costa Rica at your local grocery store.

Our wee footprint takes up only 0.03% of the world's land mass, yet we shelter almost 5% of the species of the world. Almost 25% of the country is protected.

Costa Rica plans to be the first carbon-neutral country in the world by 2025, and it's already well on its way. For the past several years, the country has used almost no fossil fuels to generate electricity. Last year, Costa Rica was fueled by 99.6% renewable energy.

Speaking of electricity, we use 120v, 60 Hz—just like the US. So all of your appliances and electronics are just plug and play. Not many retirement destinations can say that.

Costa Rica has a socialized medical system (called the CAJA) available to every citizen and legal resident—regardless of age or pre-existing conditions. You read that right; no pre-existing conditions are excluded from medical coverage. While there is a monthly cost for the CAJA, it is a fraction of North American insurance costs—we pay \$78 a month.

On top of that, Costa Rica has a top-notch, state-of-the-art private medical system that rivals (and often surpasses) medical care in the States. Most expats use a combination of the public and private medical systems. In general, private dental care costs run about 20% of US costs, and private medical care runs about 25%–30% of US costs.



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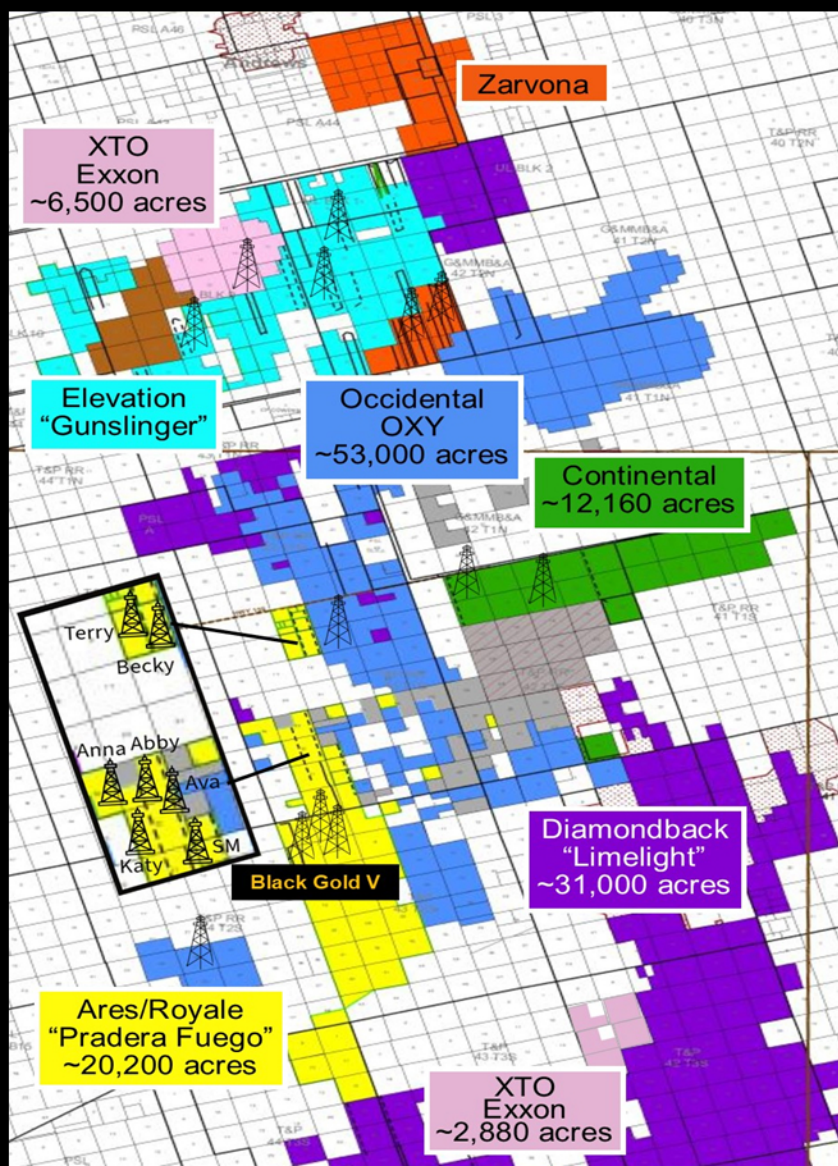
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Pau, France—located near the Spanish border and two hours south of **Toulouse**—escapes most travelers’ attention. Including, until recently, mine.

When I wrote a [mystery series](#) set in the Renaissance-era **Pyrenees**, the city of Pau was a key location. Back then, Pau was a cosmopolitan trading city in the region of Béarn. Pau’s river ferried goods to the Atlantic, and pilgrims stopped on their trek to the great cathedral of **Santiago de Compostela**.

In my novels, Pau beckons to my fictional characters with the promise of refuge and answers to long-held mysteries. When I finally experienced this small city myself, nestled at the base of the Pyrenees, I too fell under its spell.

Pau has it all: proximity to mountains and beaches, affordable living, a pleasant climate, friendly locals, great food. The city’s gorgeous heart includes the medieval **Château de Pau**, the seat of the Navarran kingdom from 1512 to 1620 and now beautifully restored for history buffs.

Pau is also a jumping-off point for outdoor enthusiasts who can’t get enough of the mountains. And as the home of the **University of Pau and Pays de l’Adour** (with more than 13,000 students), it has all the benefits of a thriving university town, including myriad cultural offerings.

Pau doesn’t exude a provincial attitude the way some small cities do (its population is a mere 75,000). That’s because it’s long been attracting foreign visitors and residents, and its connection to Anglo-Saxon history runs deep. During that era, the architect Adolphe Alphand (a collaborator of Paris’s famed Baron Haussman) created the **Boulevard des Pyrénées**, a mile-long promenade stretching from the château to the lush **Parc Beaumont**. Lined with hotels and restaurants on one side and snow-capped peaks on the other, the boulevard offers an ideal location for flâneurs to stroll at their leisure.

Retired historic preservation professor Kate Dimon and her husband, David, live steps from this iconic boulevard in a three-bedroom apartment (\$1,300 a month) overlooking the **Place Royal** in Pau’s city center. They live car-free and within walking distance of restaurants, stores, and the post office. A free local minibus circles the city center; Kate uses it regularly to get errands done.



The seat of a 16th-century kingdom, Pau is now a haven for history buffs and outdoor enthusiasts.

The Paris of the Pyrenees: A Centuries-Old Expat Secret

Amy Maroney

Determined to retire in Europe when the US political situation became untenable to them, the Dimons left the Pacific Northwest and scouted locations in southwestern France. They bypassed drier, hotter Carcassonne and the more isolated Dordogne region.

“When we got to Pau, we just knew,” Kate says. They settled here in 2022.

Elizabeth Marshall and her husband, Charlie Mead, took a different path to Pau. In 2006, they traded Northern California for Paris, which became their home base for the next 15 years. Avid cyclists, they followed the suggestion of a friend to try bike tours in the Pau area. They fell in love with a century-old two-bedroom, two-bath farmhouse on 2.5 acres, only a few miles from Pau. They purchased it for \$430,000 in 2021.

The couple had already reached permanent resident status after their first five years in France, renewing their one-year visas annually until that point.

“Entry into France is pretty standard, but there’s lots of red tape,” Elizabeth says. “The only way to start is with a one-year visa. We had to find out the documents required, get an appointment at

our US embassy, and start the process. We had to have a bank account that supports [the visa application] and prove we’re not here to take somebody’s job.”

The Dimons, meanwhile, are two years into this process and will renew annually until they reach the five-year mark and can become permanent residents. (Their recommendation: Start the paperwork a year in advance.)

“We never really had a social life in Paris,” Elizabeth tells me. “But we’ve met wonderful people in Pau, mostly British. I really feel at home here now, and it’s thanks to the friends I’ve made. We’ve met some wonderful French people as well, in particular our neighbors. They’re super supportive of the new Americans.”

Social by nature, Elizabeth joined a weekly hiking group organized by the Anglophones Pau Pyrénées (APP), a 150-member organization founded for English-speakers. Once an enthusiastic member, she’s now the organization’s president.

Where to Eat Like a Parisian at Pau Prices

One of Pau’s stand-out delights is **Les**

Halles de Pau, a gleaming market on Rue de la République. *Les paloïs* (residents of Pau) flock here to pick up favorite regional specialties and meet friends for meals.

Kate tells me expats love the food mecca as much as the French do. “God and country go up to Les Halles,” she says with a laugh. “On Friday morning I walk there to get vegetables, visit the butcher, the fishmonger—I get everything we need for the weekend.”

Kate says expats gather regularly for meals in Pau’s city center at haunts like **Café du Palais** and **Le Café du Passage**. “Two-hour lunches give you room to talk, enjoy the sun-spilled tables out front, or stop for a *glace* (ice cream) or *crêpe*.”

For their part, Elizabeth and Charlie enjoy trying different restaurants’ formule lunch menus in Pau after workouts at a fitness center.

Among the restaurants Kate recommends: **Le Poulet À 3 Pattes** on Boulevard des Pyrénées and **Henri IV** on the Place Royale (King Henry IV of France was born in Pau’s chateau and crowned at Chartres in 1594).

A Haven for the Outdoorsy

Outdoor enthusiasts find much to love about this area. The **Gave de Pau river** is a point of recreation for locals. The **Aquasports Park**, which links an artificial river to the waterway, offers rafting, kayaking, and stand-up paddleboarding.

In all, Pau boasts 1,900 acres of artfully tended parkland. While strolling through the chateau grounds, my husband and I spied a flock of sheep munching on the grass—perhaps a sustainable alternative to mowing?

Meanwhile, a greenway trail (**Le Parc des Rives du Gave**) offers pedestrians and bicyclists 2,000 acres of riverside trails from Pau to the medieval seaside city of **Bayonne**. Cycling enthusiasts come here each year in anticipation of La Tour de France, which passes through Pau en route to a grueling ride over the mountains.

“Because there are so many cyclists in the area, motorists are more courteous to us in the Pyrenees than they were in Paris,” Elizabeth tells me. “We ride three times a week between April and October.” She’s now organizing an expat group to

ride together every Sunday.

As a university town, it’s no surprise Pau also offers plentiful conferences, lectures, festivals, sporting events, and other events each year. “We enjoy the conservatory of music in Pau,” Elizabeth says. “We love jazz, and there are several good jazz festivals in the area, [Jazz in Marciac](#) being one of them.”

Kate too delights in the many cultural events around Pau, such as the annual winter carnival featuring lots of live music, and the Night of the Bears, a madcap local tradition that includes chasing people in bear costumes through the streets and dancing in the Place Royale.

“It’s great to be centrally located,” Elizabeth adds. She and Charlie enjoy taking visitors on weekend trips to destinations such as **Biarritz** (a one-hour drive), **San Sébastien** (just under two hours), and **Bilbao** (just under three hours).

Learning Béarnese and Other Adjustments

Elizabeth and Charlie got by with little French in Paris. But in rural France, English is rarely spoken. “We look up vocabulary before going to medical appointments, home renovation stores, and so on.”

Kate faced a similar challenge when she arrived in Pau. While her husband had studied French in school, she was starting from scratch. She’s taken classes, has a tutor, and finds that the locals are forgiving when she struggles to communicate. “The people in Béarn don’t speak ‘Parisian’ French; they speak ‘Béarnais,’ so that is a learning curve. But the *paloïs* are friendly. They appreciate that you’re making the effort. It shows you’ve got respect for their language.”

Pau’s location presents a challenge to expats who regularly return to the US. “The distance from a major airport is inconvenient,” Elizabeth explains. “Mostly we take the five-hour train up to Paris, spend the night, and go to the States on an early morning flight.”

Kate misses the flexibility of owning a car. For weekend trips, she and David sometimes rent one. Long-term car rental in France is expensive and requires getting a French driver’s license (a process conducted entirely in French).

Elizabeth says, “No place is perfect, and France certainly has its problems, but we

feel it’s the best non-perfect place for us.”

A Lovely French Life for Less Than You’d Think

Despite all its amenities, Pau’s cost of living remains reasonable. An expat couple could live on \$4,000 a month, depending on their housing costs.

Two-bedroom apartments rent for anywhere from \$900 to \$1,500, depending on proximity to the city center, views, terraces, parking, and high-end upgrades.

Kate cautions, though, that rental rules are different in France. For example, if an appliance such as a hot water heater must be replaced, renters are typically liable for the cost.

Meanwhile, multi-bedroom apartments in the city center sell for the high \$100,000s while homes further away—but still within a ten-minute drive—start around \$270,000.

Other daily costs also depend on lifestyle. Public transit is clean, safe, and reliable, with discounts for those over 65. Farmers markets offer great value on in-season produce and other staples. And expats with long-stay visas can join the affordable French healthcare system after three months in the country.

Kate broke her arm a week after moving to Pau. Her arm surgery cost \$1,400 (some of which was reimbursed through the national healthcare plan), and her monthly prescriptions (nearly \$400 in the US) are just \$14 in Pau.

The Allure of Pau’s Enduring Charms

On a warm fall evening at the Boulevard des Pyrénées’ newly revamped **L’Aragon brasserie**, my husband and I took in views of the granite peaks to the south.

I loved the full-circle impact of the moment. The magnetism of Pau that I’d conjured for my novels was no longer the stuff of fiction. This small city overlooking the Pyrenees has rich history, a welcoming ambiance, and endless opportunities for recreation—a magic all its own.

As Kate told me, “Pau’s got everything we need.” ■

Amy Maroney spent many years as a writer and editor before turning her hand to historical fiction. Find her books and her blog [here](#). Platinum Circle members can watch our interview with Amy on her writing process [here](#).



During her culinary adventures, a private chef taught Ann to make *pintxos* (tapas) from Iberian *jamon*.

A Foodie's Tour in "The Best City to Eat in Europe"

Ann Kuffner

In *Parts Unknown*, Anthony Bourdain—rockstar of the culinary world—declared **San Sebastian, Spain** “the best city to eat in Europe.”

Indeed, many foodies visit San Sebastian to experience Bourdain's favorite Michelin-starred restaurant, [Arzak](#)—but their €450 (\$486) seven-course tasting menu didn't appeal to my husband and me.

Instead, we chose to indulge our palates like locals, with the traditional *pintxos* (Basque for tapas) crawl. This tradition involves “eating small amounts, many times”—an approach better for our digestion and our wallet.

We booked A Taste of Spain's private [San Sebastian Basque Foodies Tour](#), a foodie's dream vacation involving five days of culinary touring and four nights in a four-star hotel, for €2,600 (\$2,800) per person.

A Taste of Spain also offers more affordable options—or you can read on and plan your own itinerary based on our excellent experience.

Five Pintxos Bars—and a Nap

After a spectacular breakfast buffet at the [Hotel Londres](#), we met our suave Basque

tour guide, Inaki, in the hotel lobby. He guided us through San Sebastián on a walking tour.

From him, we learned that Spain's Queen Maria Christina was the first “ambassador” of San Sebastián. From the late 1800s until 1929, she spent her summers at the **Mirador Palace** overlooking La Concha Bay.

Her presence in the Mirador Palace attracted Europe's aristocracy, helping to convert the town into a summer retreat—with the local architecture styled after that of Paris as a result.

Then it was on to our first *pintxos* crawl. **Paco Bueno**, founded in 1950 by a boxer, was our first stop. Its specialty is fried *gambas* (shrimp). Inaki brought us a plate of shrimp, coated in a crunchy tempura

DOWNLOAD THIS BEFORE YOU GO

Before you visit San Sebastián, download the [Pintxos](#) app on your phone. You can scroll through 99 award-winning *pintxos* offered in San Sebastian, plus learn where to find them.

style batter and cooked to perfection. He paired this with our first glass of *txakoli*, the popular fizzy white wine produced in the region.

Our seafood adventures didn't end there. We headed to **Bora Berri Bar**, where a chalkboard listed the day's fresh *pintxos*. I chose the *pescado del dia* (fish of the day). The lightly seared tuna sat in a silky white sauce, adorned with pickled squash and sprinkled with pistachios—a truly delectable bite.

A glass of Galician Albarino white wine paired perfectly. (The wine cost only €3; in Spain, wine often costs less than water.)

Stop No. 3 was [Ganbara](#), Bourdain's favorite *pintxos* bar. Salty anchovies do not appeal to me—but given their ubiquity in Basque country, and Bourdain's endorsement, I gave in. Much to my surprise, we devoured an entire plate of anchovies in a mild vinaigrette.

We also ordered a plate of small, green padron peppers. They were sauteed in herbaceous virgin olive oil (the Spanish love their virgin olive oil) until blistered, then lightly salted. By the end of the trip, I would become addicted to those fresh, crispy, blistered peppers.

The fourth stop was [Txuleta Bar](#), so we could try the local beef. We ordered two beef cube *pintxos*. Three cubes of meat arrived on each dish, laced on a stick and placed on french fries. The beef, seared on the outside, medium rare inside, was tender and flavorful. We also ordered a robust red Rioja.

Our final stop was [La Vina](#), famous for its crustless burnt Basque cheesecake. La Vina recommends pouring some Malaga sherry over the cheesecake, and we were game. Part of the sherry doused the cheesecake; the rest we sipped. La Vina's cheesecake is unusually creamy inside; the contrasting flavor of sherry really punches it up.

This rich dessert put us over the top. It was time for a well-deserved nap.

It was a warm, brilliant day. After we slept (and digested), we explored the spectacular **La Concha** beach, regularly—and ubiquitously—rated the best beach in Europe. The sun's rays shimmered off the waves as I strolled barefoot on the soft golden sand. **Mount Urgull** rose up on one side of me, **Mount Igeldo** on the other. Behind me, the boardwalk was adorned with Art Deco railings.

An Exclusive Basque Cooking Club

Gastronomic sociedades, or cooking clubs, are an integral part of Basque culture. Traditionally, these were men's clubs wherein members cooked, socialized, and dined together. (Thankfully for me, these days women also join in.)

Membership is handed down for generations. Most members meet weekly to cook and share a meal with family, friends (they can invite up to 10 guests), and fellow members. Today, some 150 clubs exist in San Sebastián alone.

Our cooking class, led by Chef Ben, would take place at one such club. We met up with Chef Ben at the **Mercado de la Bretxa**. He led us through the market, picking fresh ingredients for our lunch and pointing out delicacies such as *kokotxas* (hake cheeks), often served in gourmet restaurants. He introduced us to his preferred providers, many of whom sell to the local Michelin-starred chefs.

At Ben's favorite *jamon* (ham) stall, he explained what differentiates *jamon iberico* (from black Iberian pigs with black hoofs) from *jamon serrano* (from common white pigs). The Iberian pigs roam free in woodland meadows, dining on acorns. No wonder their meat—with its higher unsaturated fat content—is intense and succulent.

Ben selected a large *merluza* (hake) for our meal, some fresh clams, then some *jamon* and *chorizo* (sausage). Our final stop was at [Ogi Berry Bakery](#), where we picked up a crusty baguette.

Our cooking class was held at **Gastronomica**, the club Ben belongs to. The rustic stone building, perched atop a hill, is outfitted with several dining areas, each with heavy family style wooden tables. The

IS THE TOUR WORTH THE \$?

A Taste of Spain's five-day Basque Country food and wine tour runs around €2,075 (\$2,600). It's pricey, but the personal nature of this tour made it well worth the cost for us.

We were impressed by the quality accommodations, tours, tastings, and cooking classes. It is possible to plan your own tour at a lower cost—but the quality may not be comparable.

expansive kitchen boasts restaurant-quality stoves and everything needed to cook a meal for a large group—except ingredients, which members provide themselves.

Since we had chosen a private class, it was just us, Ben, and his wife. We finished cooking and eating lunch before members arrived, so had the kitchen and dining room all to ourselves.

When we entered the kitchen we spotted a platter of tasty olives, fried padron peppers

(I told you I'd become addicted!), and *txistorra frita* (sauteed and spicy sausage slices). We nibbled away as Ben explained what we'd be cooking.

Our first task was to make *pachineta donostriarra*, a cream-filled puff pastry. Ben demonstrated. This part was easy, since we used puff pastry, added a dollop of filling, then sealed it before adding sprinkled nuts to the top and popping them into the oven.

While we waited for our first attempt at Basque pastries to bake, we moved into the dining room. There Ben explained the history of the famous Gilda *pintxo*, a kebab of olives, anchovy, and pickled peppers. The Gilda *pintxo* was created by [Bar Vallés](#) and

named for Rita Hayworth, after her spicy performance in the movie *Gilda*.

We threaded a long wooden stick through the ingredients and, as tradition dictates, popped the entire Gilda into our mouths, producing an explosion of flavor. Ben explained that the Gilda stimulates the palate, preparing the stomach for the main course.

After snacking, we returned to the kitchen to prepare our main course: *merluza en salsa verde* (hake in green sauce). Ben kicked off the recipe, then directed me through each step until I'd finished preparing the complex dish.

It was gratifying to sit down in the dining room and consume the delicate fish we'd prepared. The hake was moist, and the salsa verde—made from olive oil, garlic, parsley and, of course, Txakoli wine—was simple, yet silky. Our crusty baguette was perfect for soaking up the divine sauce. Ben opened a bottle of a Galician white wine, a Gaba de Xil, O Barreiro—a white Albariño—to pair. It was a tasty, satisfying meal.

A Visit to Oceanview Vineyards

On day three, we toured and tasted at the family-run [Ameztoi Txacoli](#) vineyard and winery, nestled in lush green hills in **Gaintza**, a thirty-minute drive west from San Sebastián

During the tour, I was surprised to see vines growing on steep hillsides, the Cantabrian Sea in full view. We learned that the local weather can be cold, windy, and rainy, with salty sea air—harsh conditions for growing wine grapes. So most grapes are grown using a trellis system on southeast-facing slopes in order to better protect the vines.

The very dry white *txakolinas* range from pale yellow to green in color. They are high in acidity, and low in alcoholic content (9.5-11 ABV). They pair perfectly with seafood *pintxos* and are intended to be drunk young, within a year of bottling.

In the tasting room, our guide dramatically poured our *txacolina*—from three feet above our glasses.

This, we'd learned, is done to increase the wine's fizzy, effervescent quality. It's a party trick I'm sure to adopt—alongside serving plenty of *pintxos*. **Topa!** ■

Ann Kuffner was previously *IL's* Belize Correspondent. In 2018, she moved to San Miguel de Allende, Mexico, where she enjoys all this *pueblo magico* has to offer.

“In Basque culture, cooking club memberships are passed down for generations.”



“When an elephant claims the right of way, give it to him.” That was my advice to my nervous stepfather, who was behind the wheel as we wound our way northward through **South Africa’s** magnificent wildlife-filled [Kruger Park](#). In the road was a young bull elephant coming toward us—and he showed no sign of stopping to let us pass.

I told my stepdad to throw it into reverse and back up slowly... just a little bit faster than the elephant. Sure enough, eventually the pachyderm got bored and wandered off into the bush.

Many foreigners associate South Africa with adventures like these. But as extraordinary as these wildlife encounters are, they’re just part of what South Africa has to offer. There’s also world class wine... mountains and valleys indistinguishable from the South of France... flavorsome cuisines ... and some of the world’s best surf spots.

Why I Made South Africa My Home

My family and I live in a 175-year-old farm cottage in a village called **Muizenberg**, built of stone quarried from the Table Mountain chain which looms above it. Muizenberg is part of greater **Cape Town** and famous for its beach, the most popular surfing spot in the region. It has the sort of hippie, bohemian vibe you’d associate with California’s Venice Beach.

I came to South Africa as a 20-year-old American looking for adventure and fell in love with the place at once. I’ve been living here for over 40 years, married a local, and became a citizen.

South Africans are a rambunctious but honest bunch, and some of the friendliest and most hospitable people on the planet.

There are still plenty of poor people in South Africa, but fortunately, the cost of living is much lower than in many other places, including the US. Staples like bread, rice, milk and eggs are half to one quarter of the price you’d pay in a major US city. A meal at a decent restaurant will cost you about 20% of what you’d pay in the US. Mobile phone and Internet costs are about 1/3 of the US. Whether renting or buying, Apartments and homes go for about 85% less than they do in the US.

Of course, this is hardly a perfect country. It’s one of the world’s most unequal societies. The national government and most provincial governments are corrupt



In South Africa, you’ll find top-tier surf, “French” wine country, and a uniquely international culture.

Do More Than Safari: Come to South Africa for the Culture

Ted Baumann

and inefficient. (The Western Cape, where Cape Town is, is a well-run outlier.) But none of this prevents South Africa from being a premier tourist destination.

South Africa is also an attractive destination for “snowbirds,” people who buy homes here and come down for the southern hemispheric summer between November and April. And we’re likely to see more foreign residents: the government has just announced its intention to create a digital nomad visa, as well as a long-term independent means/retirement residency permit.

Just the other day, I ran into a young American couple in one of the delightful stone tidal pools that dot the coast of **False Bay** between Muizenberg and **Kalk Bay**, a fishing village with a serious old-time feel a few miles to the South.

That’s because there are now 21 weekly flights from the US to South Africa, both to Johannesburg and direct to Cape Town. The total flight time from Atlanta to Cape Town is about 18 hours and 30 minutes—admittedly a lot. But I’ve done it dozens of times, and it’s not as bad as it sounds. Every time I take it, I just focus on what’s going to be at the end of that journey.

A True Wild Kingdom

As a kid growing up on Maryland’s Eastern Shore, I watched a show called *Mutual of Omaha’s Wild Kingdom*. I was too young to know that the more adventurous scenes were staged, but it left an indelible mark.

Many scenes in *Wild Kingdom* were filmed in South Africa’s Kruger Park, the oldest and largest in the country. Created by the South African Republic in 1898 to preserve hunting game, it was proclaimed a national park in 1926. Today, it’s part of the largest transnational conservation area on the planet, where border fences between South Africa and Zimbabwe have been removed to allow animals to migrate as nature intended.

Depending on the time of year, in Kruger you’ll meet vast herds of Cape buffalo, wildebeest, springbok and other gazelles, zebras, giraffes, baboons, hippos, rhinos—and of course, lions and cheetahs. If you’re going out on a night safari, you might even spot a leopard.

That’s not to mention the duiker, the world’s smallest antelope, long-tailed monkeys, porcupines, African wild dogs, jackals, hyenas, and all the rest of the wildlife that lives under the bush canopy. And of

course, the birds and vegetation, including the majestic baobab.

But Kruger is only one of the country's nature reserves. There are over 1,500 protected areas on both state and private land. In the last few decades, conservation and tourism have combined to encourage investors to buy up large tracts of marginal farmland to convert into nature reserves in parts of the country that lost most of their wildlife centuries ago.

These days, you can go on safari within two hours' drive of Cape Town, where I live. For example, last year my family and I went to [Aquila Private Game Reserve](#) north of the city. We enjoyed spectacular game drives, meeting hippos, rhinos, elephants, lions, giraffes, and all manner of gazelles. And in the evenings, we were delighted by the sounds of African bullfrogs croaking in the pond directly in front of our thatched hut.

A Taste of French Wine Country

Many tourists—especially those from Europe on return visits—come to South Africa primarily for the Western Cape. In addition to the dozens of *dorpiés* (small towns) dotting the valleys between mountain ranges, there's also the Mediterranean climate, warm and dry during the summer.

And then there's the wine.

The southwestern Cape region is home to one of the world's most productive viticultures. The Dutch East India Company founded the settlement at Kaapstad (Cape Town) to create a supply base for ships plying the route between northwestern

Europe and the Far East. It quickly became a favorite destination of retired employees of the Dutch East India company, who were encouraged to settle and produce crops for the shipping trade. Some chose to focus on grapes for wine, setting up vineyards to the east of Cape Town, around Stellenbosch and Paarl.

Thirty-five years after the Dutch planted their flag, another group of European wine lovers landed: Huguenots fleeing religious persecution in France.

The Huguenots founded a small town called **Franschhoek** ("French corner") nearby. Today it's home to some of the highest quality vineyards in the country—bearing names like [La Motte](#), [La Cotte](#), [Haute Cabrière](#), [Grand Provence](#), [Chamonix](#), and [Dieu Donné](#). Most of them still have their original farmhouses and outbuildings built from the 17th and 18th centuries. Foreigners who discover this little transplanted piece of France at the bottom of Africa never forget it.

The wine is one reason. But Franschhoek's culinary and artistic attractions deserve equal weight. The village is dotted with world-class restaurants, such as [La Petite Colombe](#), [Orangerie](#), [Le Quartier Français](#) and [Haute Cabrière](#). It's also home to many art galleries, like [Grande Provence](#) and [Everard Read](#). Not for nothing did *Time Magazine* declare the town "One of The World's Great Places" in 2022.

A Nation in Love With Food

South Africa is a remarkably diverse country, with influences ranging from 17th century European settlers, Malaysian and

Indian immigrants, and of course, indigenous African cultures.

The country has 11 official languages, reflecting not only the Dutch and British settlers, but also nine distinct ethnic groups who make their home here.

Although they may not be as outwardly fancy as Franschhoek, within township neighborhoods you'll find world-class restaurants specializing in African dishes, such as *masonja* (caterpillars) in tomato sauce, *umngqusho* (cracked corn and beans), and peanut and chili-infused greens.

And of course, everywhere you go you'll be presented with shisanyama, which translates as "burnt meat." Indeed, cooking various meats over an open fire is South Africa's national passion, shared equally by all (except Hindu vegetarians!). Known universally as *braaivleis*, it's so important to our culture that it even has its own national day, made popular by its founding patron, Archbishop Desmond Tutu.

How to Spend Two Weeks in South Africa

South Africa is at a crossroads. The post-apartheid political culture has run its course, and a younger generation wants to foster growing and more equitable economy. So does most of the older generation... That's why I'm so bullish on the country: It's on the cusp of a big leap forward.

If you decide to visit my beautiful home here at the tip of Africa, I suggest a minimum of 10 days to two weeks. Fly into Cape Town. Start with an exploration of the Western Cape and its winelands. From Cape Town you can get cheap flights to wildlife destinations like the Kruger National Park. Whilst you're in the northern half of the country, you can easily explore the countryside with tourist excursion buses or a rental car. Then make your way down to Durban, with its fascinating fusion of African, Indian, and European culture and cuisine. From there you can fly back to Cape Town and spend a couple of days exploring the mountains and beaches on your own. ■



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

IS SOUTH AFRICA SAFE TO VISIT?

No travel article about South Africa would be complete without some mention of safety.

I've been living in South Africa for the better part of four decades. I have never experienced any physical crime, although I have suffered a few break-ins, both to vehicles and on one occasion to my home.

In 2018, the Institute for Economics and Peace's Global Peace Index ranked South Africa the 20th worst country in the world in terms of safety and security.

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That's the lesson here: Overall statistics paint an entire country with a single brush. Just as millions of Americans go about their daily lives without meeting personal safety issues, so do most South Africans.

Having lived in a major American city with a high crime rate—Atlanta—I know how Americans manage crime in their environment. They stay informed, consider how likely they are to become a victim, and avoid contexts in which they are likely to do so. But most people keep a balanced view, and don't succumb to unwarranted paranoia. The same applies to South Africa.

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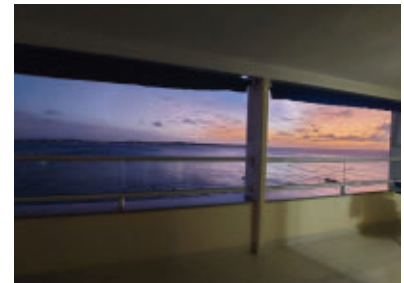


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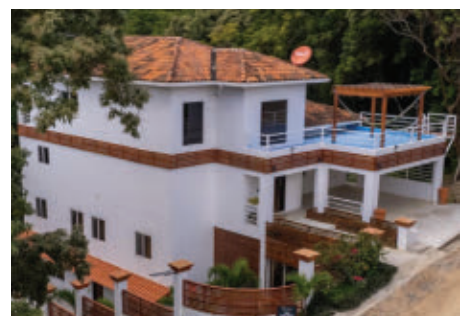
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An expat sets out on an island-hopping quest in search of St. Elias, often associated with Zeus.

A Greek Odyssey in Search of Solace and a Saint

Gavin Woodward

Last summer, while ferrying into the Greek isle of **Sifnos**, I saw a familiar sight: a small, lonely white dot on a distant hilltop.

I'd seen this—a building, perhaps?—many times in my travels around the Greek isles.

As I disembarked the ferry, I asked the friendly woman at the information kiosk what—or who—was on that mountaintop. I got the same answer I usually did: St. Elias.

Greeks don't mean the *actual* St. Elias, of course. Those small white dots are often chapels, or monasteries—places of worship to commemorate the saint, whose feast day is celebrated all over Greece on July 20th. You might think of him as the Greek answer to St. Patrick. In the Bible, he's known for conjuring rain during a drought. But his connection to Greece has pagan roots, too; he was often compared to Zeus, the Greek god of the sky, hence his elevated places of worship.

When I glimpsed that white dot on Sifnos, I'd been living on the island of **Syros**, capital of the Cyclades archipelago, for some 20 years. I was a frequent adventurer of these lesser-known Cyclades

islands in the southeast, rather than the powerhouses of Mykonos, Paros, or Santorini.

These under-the-radar isles, I've found, provide better insight into daily Greek life than common tourist destinations. So I embarked on two adventures, to two different island groups, in search of a connection with St. Elias—and a deeper understanding of Greek culture. I invite you to come along...

In Hydra, an Ode to Leonard Cohen and an Empty Monastery

My first adventure: climbing the 1,500 feet required to reach the monastery of Prophet Elias on the island of **Hydra**. The monastery, located near the island's highest peak of **Mount Eros**, was founded in 1813 by 13 Greek monks seeking a place of secluded worship—and secluded it is.

I ferried from my home on Syros to Athen's port of **Piraeus**, and from there took a ninety-minute ferry to Hydra. For

three nights I stayed in a cozy pension room in a private house, a mere thirty yards from the port's busy waterfront cafes, bars, *tavernas* (pubs), and a towering clocktower.

My stay was coincidentally an ode to another great man—if not a saint. Back in the '60s, Leonard Cohen used to hang out at this port alongside his literati friends. These days, the small, attractive port is inundated with affluent international and Greek tourists alike in summer, and costs reflect that. My obligatory morning cappuccino, served *poli zesto* (very hot) set me back nearly €6. Ouch!

Not to be distracted by this charming island's tourist attractions (I was on a quest, after all) I made inquiries at the waterfront **Roloi Cafe** the following evening. The locals had warned me not to attempt the hike during the heat of the day, so it was an evening excursion—three hours before sunset.

While I'd located the monastery on my tourist map, I couldn't figure out where to start the trek from. The friendly café host quickly gave me the necessary directions. It would be simple, he said, once I got started.

He was right... mostly. From Roloi Café, I headed up the adjoining laneway. This led me away from the waterfront up a gentle hill through the upper part of town for 150 feet. From there, I found my way to the

main road that connected to a zig-zagging pedestrian path. The signs here pointed me to the mountainside, surrounded by idyllic conifer and pine trees.

As I climbed, I couldn't help but wonder

how those monks had managed to transport building materials up the mountain. Donkeys, surely—and perhaps some divine assistance to boot.

After an arduous 90 minute walk the monastery buildings finally came into focus. It was certainly an uplifting feeling—as if a magnifying glass had been used to transform those tiny white dots into life-sized buildings.

I entered the grounds through an ornate stone gate at the head of the steep steps. There, I was greeted by a large barking Alsatian dog. There were no humans to be seen. But a caretaker must have been in residence somewhere, because once I pushed past the dog, it seemed to vanish.

“St. Elias, the Greek answer to St. Patrick, is celebrated throughout the isles.”

The monastery was eerily quiet, though it seemed to be in the midst of an extensive renovation.

The monastery hosts a rich, well-stocked library of valuable religious manuscripts. Fellow intrepid tourists, I advise you to ring ahead (+30 22980 52540) for their hours ahead of your own trek.

Though I couldn't enter the monastery, I still felt the essence of this special place. The solitude and serenity of the grounds made me feel that I was in the celestial environs of the saint. The monastery grounds overlooked Hydra town and its port far below, plus several other islands out to the west. The light was a soft glow from the setting sun.

It was a relief to escape the summer hordes and ascend to an historic place of worship, especially one with such serene surroundings. Thank you, St. Elias.

In Kalymnos, a Fated Encounter With a Greek Congregation

My second adventure in honour of the great man was far more arduous. For this, I had headed east, to the Dodecanese islands near Turkey.

As my ferry cruised into the port of **Kalymnos**, I became acutely aware of the rugged mountain terrain and sheer limestone cliffs. Kalymnos is a mecca for mountaineers in more recent times—replacing its fame as a working island with a thriving sponge diving and fishing industry.

I settled into the picturesque village of **Masouri**, halfway up the west coast. This section of the island—with the villages of **Mirties**, **Masouri**, and **Armeos**—is the most picturesque and developed for tourists. These villages overlook the Aegean, with the main road directly above the sea. There's plenty of affordable tourist accommodation here, plus *tavernas* and pedestrian-friendly footpaths. A regular bus service connects this tourist strip with the main town at the port.

Again I took a pension room on the waterfront. It looked out at the small adjoining island of **Telendos**, only a 15-minute boat ride away. (It's a worthwhile sojourn, and the island offers numerous bars and tavernas for day-trippers from Kalymnos.)

But again I remained focused on the job at hand, which was to locate and visit the mountaintop chapel in honor of the

prophet. The tourist map again showed its location at the center of the island, on the island's highest peak of 2,000 feet.

A 20-minute bus ride took me to the central inland village of **Chora**, where my hike would begin. Again, I had difficulty finding the trailhead. But St. Elias intervened.

It was a Sunday, and I soon came upon a Greek Orthodox Church, with the characteristic blue-domed roof of the region. Its priest and congregation had spilled out onto the adjoining courtyard. I approached them for help, and in broken English I was directed by the kind priest to the starting point for my trek—only a couple hundred feet down the path.

I'd forgotten the wise advice I'd received in Hydra, and the congregation was incredulous that I would take the two-hour hike in the heat of the day. They advised me strongly against it, as best they could in Greek—but armed with my reliable widebrim Akubra Aussie hat and a bottle of water, I pressed on. Being Aussie and tough go hand in hand—or so I thought.

A Two-Hour Endurance Test and a Locked Chapel

The hike took me up a narrow stone track through dry, barren countryside. Twice I almost faltered, but saw a reassuring—if dilapidated—sign with a painted arrow reading “Prophet Elias,” and so continued.

It was mid-afternoon and I was exhausted when I finally reached the whitewashed chapel and its adjoining buildings perched on the mountaintop. It wasn't a large monastery complex set in comfortable grounds, as in Hydra, but a simple building with a small courtyard.

The spot offered a stunning 360-degree view of Kalymnos as well as neighboring islands. The two-hour endurance test, I decided, was well worth the effort.

After taking in the vista I headed to the chapel, but found it locked. Once again, I was deprived (*vis à vis* Hydra) of the ultimate experience of gaining access to his inner sanctum.

Perhaps the prophet was avoiding me... or just not in the habit of taking in unannounced random pilgrims like me.

A thousand years of solitude could do that to any man, I suppose.

After a 30-minute rest I headed back down the mountain, disappointed.

But only fifteen minutes into my journey back down the mountain I spotted a tiny chapel built into the side of the mountain. It was set in a shallow cave, cut precariously into the underside of an overhanging rock.

I entered the tiny place of worship with extreme trepidation. Despite its sparse furnishings (just an altar and some chairs) all the usual religious accouterments were on offer, from candles to sacred religious icons of long-gone but never forgotten saints... including, at long last, Elias himself.

Such a peaceful place deserved contemplation. I couldn't help but wonder if this was a small offering from Elias, in lieu of access to the chapel above.

Again, I found peace and tranquility, and I could now understand why the saint and his followers had sought such solace, with only nature and the sky as company. We were a long way from civilization and the distractions it brings.

Descending from the Home of Greek Gods

When I finished my trek back down the mountain, I stumbled, exhausted, into a small local *taverna* in the village of Chora. When I ordered a beer *poli krios* (very cold), the local patrons extricated themselves from their usual smoke-filled conversations. After explaining my expedition, they nodded in wonderment that this crazy Aussie had actually bothered to venture up the mountain on such a hot summer's day.

One of the local patrons asked, tongue in cheek, if “the great man had been home” when I arrived at his mountaintop chapel. “Was he in good health after all of those centuries?” another joked.

I've been to many of the Greek islands, but there is a common thread: the soul of Greece, emanating from its connection with the Greek gods. By searching for the Prophet Elias, I'd finally joined its long history. ■

Gavin Woodward hails from Australia and has now lived in Greece for over 20 years, soaking up the country's rich history.

“I could understand why his followers sought such solace.”

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