

INTERNATIONAL LIVING

SINCE 1979

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**INTERNATIONAL
REAL ESTATE INDEX 2025**

Here's What the Future Could Look Like



"I started dreaming about what I want my future life to look like," writes Lisa, a 62-year-old single mom. "You've inspired me and brought me hope... I feel like a kid on Christmas Eve!"

Perhaps like you, Lisa's been reading *International Living* for years, soaking up bits of knowledge until she was ready to take the leap. And now she has. This year, Lisa, who's also a member of Ronan McMahon's *Real Estate Trend Alert* (RETA), invested in a condo in Montenegro's spectacular Kotor Bay, taking advantage of a special deal Ronan put together for members. But when the time is right, she tells us, she's looking to land in Portugal...

This month, we bring you a sneak preview of the 2025 RETA *International Real Estate Index*, or the top places to buy real estate now. (And Lisa, the winning town just happens to be in Portugal.)

As you'll see in these pages, the world is full of opportunity... you just have to know where to look. Barton Walters found it in Thailand... where he owns several profitable rental properties. "American expats," he says, "move here to live twice as good for half as much."

Bart's real estate decisions have been largely based on the country's forward-

looking infrastructure projects. In 2010, for example, a new motorway opened to connect Bangkok to the vibrant beach town of Pattaya, and the Eastern Seaboard exploded with development. "It felt like Bangkok threw a rope around the beach and pulled it three hours closer."

Even if you've never considered a move to Thailand, Bart's deep-dive into what the future holds for this land, where the ancient and modern blend together "as delicately as a piquant Thai curry," will leave you feeling a little bit smarter.

We've included ways for you to travel smarter, too... Like how to transport your pets in style to Europe, and how to get free flights to Sweden—and a two-week fantasy road trip to boot.

I've barely scratched the surface of what you'll discover in this month's issue. But be sure to catch Sean Jansen's 1,000-mile solo paddleboard journey down the Baja peninsula, where he braves the desert, sharks, and a hurricane to help rescue an endangered porpoise.

Stephanie Reed, Editor-in-Chief

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Cunard's Queen Mary 2 offers a 5-star transport for cats and dogs, circus animals, racehorses, and even hippos...

TRAVEL SMART

White Glove Service for Your Pets on the Queen Mary 2

If you're looking to come to Europe with your pet, the Queen Mary 2 (QM2) offers a unique alternative to the stress of flying.

Rather than dealing with cramped airline cabins, long lines, and jet lag, both you and your pets can enjoy a leisurely transatlantic crossing. The QM2 is the only passenger ship in the world that accommodates pets, with a full-time kennel master and dedicated spaces for dogs, cats, and other furry friends.

Cunard, the company behind the QM2, has been transporting animals in luxury for nearly 200 years. The ship has hosted everything from cats and dogs to circus animals and racehorses. One famous instance even involved transporting a hippo, which enjoyed regular cold showers on deck during the voyage.

Today, the QM2's pet facilities are world-class, with 24 kennels—12 for small animals and 12 for larger ones. Each pet is pampered with Cunard's legendary White Glove Service, ensuring they are as comfortable as their human counterparts.

The ship's kennel master, Oliver Cruz, personally oversees the care of all the animals on board. He memorizes each pet's

name, dietary needs, and even the preferences of their owners. Cruz takes great pride in pampering his furry guests with gourmet meals prepared by the ship's kitchen, which may include salmon, filet mignon, and fresh vegetables.

Each pet also receives a photo shoot and a coat bearing the Queen Mary 2 insignia.

Cruz is deeply attached to the animals in his care and often develops lasting bonds, particularly with frequent travel-

ers, like one terrier who has crossed the Atlantic 32 times.

The pampering begins right at embarkation, where Cruz and his team greet the pets by name and ensure a smooth, expedited boarding process. You can visit your pets four times a day and enjoy outdoor playtime or strolls, which offer beautiful views of the ocean.

The cost of traveling with a pet on the QM2 is surprisingly reasonable, considering the luxury. A kennel space for smaller dogs costs \$800, while larger dogs require a \$1,000 kennel. Cats must reserve two upper kennels—one for living and the other for the litter box. Before you can request a kennel for your four-legged friend, you must book and pay a deposit for your cabin, which can range from \$2,500 to \$9,000 for two persons, including food and entertainment.

The QM2 is Cunard's flagship vessel, making regular transatlantic crossings between Southampton, UK and New York City. See all its itineraries and [make a booking here](#). In my opinion, it's the best way for you and your pet to travel to Europe in style.

—Karen Stuart



EXPERIENCES

Banned Books and Magnificent Murals in Mexico's Oldest University

The cavernous grand hall of the Universidad Michoacana de San Nicolás de Hidalgo library in Morelia, the oldest university in the Americas (founded in 1540), houses an astounding collection for bibliophiles... and art lovers.

Its 23,000 volumes include dozens banned in the Catholic Church's [Index of Forbidden Texts](#) (first published in the 1500s). Seven books in the collection are incunabula—texts from before 1501, when the art of printing was still in its infancy. You'll also find hundreds of ancient Mexican and Morelian imprints.

The wood-paneled baroque library was originally built as a convent in 1660, and included a Jesuit college in addition to a church. During the mid-19th century, Mexico's Reform Laws were responsible for transforming many the country's convents

into secular institutions—often libraries, museums, or cultural centers.

The state of Michoacán transformed this former church into a library in 1929. The building's original purpose is no longer evident, but with exquisitely painted vaulted ceilings and archways, it's still an architectural wonder. Murals

adorn the transepts and apses of the main room, and ancient books sit on wall-to-wall antique shelving, extending from the ground floor to the ceiling.

The murals are as inspiring as the book collection. Painted in the 1950s by internationally renowned artists from the US and Mexico, including Antonio Silva Díaz, Hollis Howard, S.C. Schoneberg, and R. Hansen, they depict teachers, scholars, and other leaders. In one, Einstein points to the Greek alphabet and Spanish conquistadors burn books while indigenous people watch in sorrow.

Visitors can relax by the fountains and small garden outside the main building before exploring the rest of Morelia's *centro histórico*. The library is free to the public, open 8 a.m. to 8 p.m. Monday through Friday, except on university holidays.

—Wendy Justice



© DAVE G. HOUSER / ALAMY STOCK PHOTO

TRAVEL HACKS

Volvo's Dangling Carrot: Buy a Car, Fly Free, Drive Europe

Imagine roaring along Germany's infamous autobahn at 100 miles per hour in your brand-new Volvo... then winding your way through the Bavarian Alps. When your road trip wraps, you simply drop off your car to be shipped home to the States, courtesy of Volvo's [Overseas Delivery Tourist](#) experience.

Since 1956, Volvo has been inviting its clientele to Sweden to pick up customized cars at its factory in Gothenburg, and throwing in a dreamy two-week European road trip.

Essentially a European automobile purchasing excursion and vacation rolled into one, Volvo's Overseas Delivery program pays for your airfare and provides a first-class tour of its factory and museum. Volvo even has a private track (cue the satisfying rev of an engine), where you can test drive your new ride before setting off on the open roads of Europe.

They'll equip your new Volvo with European registration and temporary insurance for two weeks and wave, "hej

då" (Swedish for goodbye). With nearly 20 shipping options throughout Europe, you can drive nearly anywhere on your European excursion and ship your car home from there.

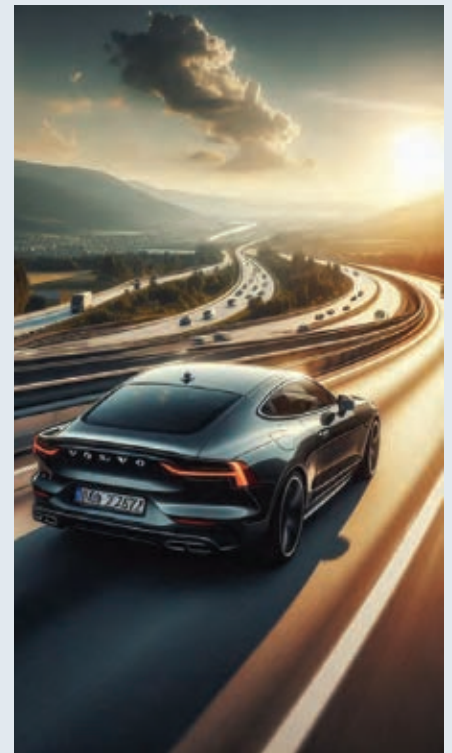
If you opt to cruise the autobahn, hot spots along the way include Frankfurt's [Seven Swans](#), a Michelin-starred vegan gourmet experience about a 13-hour drive from Gothenburg.

Just down the road in Wiesbaden, you can rest and recharge in the epitome of luxury at [Hotel Nassauer Hof](#).

Or, spend the entire two weeks in Scandinavia... adventuring through Sweden, Norway, and Finland, with bridge or ferry options to get to Denmark and mainland Europe.

Once you create your custom automobile at your local Volvo dealership, it will take about four months for your car to be built from the wheels up. Which gives you time to plan your fantasy road trip through Europe. [Go here for more details... and trip ideas.](#)

—Holly Andrew



Buy a new Volvo and get a racy Euro-trip free.

© MICROSOFT EDGE AI



GET A GOLDEN VISA FOR LESS ON THE OTHER “GREEK” ISLAND

Ted Baumann

From its historical sites to its outstanding cuisine and thousands of beautiful islands... Greece is one of the most attractive places in the world to settle. But it now costs up to €800k to get Greece’s residential Golden Visa.

Enter Cyprus: an island nation 400 miles east of Crete and about 50 miles from the Turkish coast. The northern 40% of the island is controlled by Turkish speaking Cypriots, but the rest is the officially recognized Republic of Cyprus. The Republic is Greek speaking, its culture is identical to that of Greece itself, and it’s an EU member.

Greek-speaking Cypriots would like to be part of Greece, but regional politics make that impossible. If the Greek way of life appeals to you, however, it’s a lot cheaper to get residency in Cyprus.

If you buy a property worth a minimum of €300,000, can show an income of at least €30,000 a year, and make a €30,000 deposit in a Cypriot bank, you can fast-track to permanent residency.

An alternative program gives you residency with an income of just under €10,000 a year, with €15,000 for a couple. You don’t have to buy a property, but you do have to show sufficient means to support yourself. Both programs make you eligible for EU permanent residency after five years.

If recent increases to Greek investment thresholds have you looking for a Plan B in the region... give Cyprus a look.



© DIKOBRAZY/ISTOCK

TAAN HAI A-ROI (“EAT DELICIOUSLY”)

An Unlikely Thai Chef Creates Jewish Delicacies in Pattaya

An invitation to participate in Thailand’s version of Iron Chef (the cooking show) is an honor that few receive... and even fewer decline.

The offer came to Natalie Sittapisansekul (Sharpe) in 2019, a Thai woman who’d barely cooked an egg until a year before.

Over the years, her British (and Jewish) husband, Spencer, did the cooking, or they’d eat out. But five years ago, in an effort to eat healthier, Natalie began experimenting in the kitchen. With the help of YouTube, she produced one of Spencer’s favorite Kosher meals—gefilte fish and potato latkes.

It was so delicious that it gave her the confidence to enroll in the Dusit Thani cooking school. Her creativity and enthusiasm stood out to her instructors, who suggested she enter a highly prestigious contest at the school.

The one-day event brought in 20 competing chefs from various restaurants and hotels in the area, all with far more experience. One of the judges was Chef Prachan Vonguthaiphon, the head judge on Iron Chef Thailand.

The task was to buy inexpensive fruit from a street vendor and transform it into a dessert worthy of a five-star restaurant or Michelin-star establishment.

And Natalie’s dessert won.

Chef Prachan was so impressed with her natural abilities he invited her to be a contestant on Iron Chef.

Though she passed on that, she was motivated to cook more Jewish delights, including the iconic “beigel”—the Polish version of the savory donut-shaped delight.

She offered her creations to friends who insisted on more... until she and Spencer turned their home kitchen into a food lab. As Natalie perfected her craft, the couple developed a presence—and a reputation—throughout Thailand, expanding into eight bagel varieties and an 80-page delivery menu.

In June 2024, they opened a retail



Natalie’s sensational “beignets” are shipped all over Thailand.

spot in Pattaya with a commercial kitchen, [London Beigel and Salt Beef Bar](#).

“We use the traditional beigel recipes and methods, which are similar to bagels, but the resting and baking processes differ significantly, giving [our] beignets that unique taste and texture,” says Spencer.

“We are the only Jewish deli, not just in our area, but in all of Thailand and Southeast Asia!” he claims.

Their process for making salted beef (corned beef in the US) and pastrami is complex and lengthy, but brings in locals and tourists from everywhere.

Natalie, or “Mrs. Salty” to her customers, oversees three employees, and cooks the beef 150 kilos at a time. She and Spencer love what they do. They freely offer samples and monitor growth to gauge future trends.

Though there is a significant Jewish and Israeli presence in Pattaya, many British, American, and Aussie expats love London Beigel for its “familiar taste of ethnic Jewish culture.”

“Our motivation was never about profit,” says Spencer, “but instead about achieving a balance between work and home, and nurturing Natalie’s passions.”

Future plans include opening in a Bangkok food court and expanding into 15 locations.

—Norm Bour

Can You Buy Overseas Real Estate in a 401K? Plus, One of Ronan's Top Deals in Costa Rica

**Ronan
McMahon**



■ **Alan B. asks:** Can I use my 401(k) or IRA to buy overseas real estate?

■ **Ronan says:** Hi Alan, this is a good question and one shared by a lot of people who are thinking about investing in real estate overseas.

The rules around this are complex, but the short answer is yes, investing in overseas real estate is possible through an IRA or 401(k) provided you have what's called a self-directed IRA or solo 401(k).

These allow you to invest in a broader range of assets such as precious metals or real estate, both within the US and overseas. For investors, owning real estate through one of these accounts can diversify your portfolio, and it can provide a steady stream of income from rents, which then grows tax-free within your account.

There are rules you need to be aware of, though, when using self-directed IRAs or a solo 401(k) to purchase real estate. The key point to understand is that your real estate must be purely an investment for the benefit of your retirement account. The property must be titled in the name of your IRA, its LLC, or your 401(k) trust, rather than your name. And all income and expenses related to the property, such as rent and maintenance, must go through the self-directed IRA or a solo 401(k), rather than any personal accounts.

This means you can't use real estate purchased through a self-directed IRA or a solo 401(k) as a second home or vacation home, even for a few days a year. That rule applies even if you pay market rate for the rent. These regulations are also applicable to anyone in your life whom the IRS terms "disqualified," including your spouse, children, and parents, among others.

As I say, the rules here are complex. And it's always advisable to consult your accountant, financial advisor, or

self-directed IRA custodian about your personal situation before making a decision regarding owning real estate in a retirement account.

The bottom line, though, is that it's perfectly legal to own overseas property through a self-directed IRA or solo 401(k), and these accounts provide an option for investors who want to access the capital appreciation and income potential of overseas real estate.

■ **Angie S. asks:** Hi Ronan, we want to move to and invest in properties in the Guanacaste region of Costa Rica. Are there any towns or opportunities you recommend there?

■ **Ronan says:** Hi Angie. My team and I have scouted Costa Rica's **Guanacaste** region many times, and I love this area. This northwestern province is a natural paradise of stunning Pacific beaches, verdant jungles, cloud forests, and rushing rivers. And it's easily accessible from the U.S. and Canada thanks to the well-connected international airport in the regional capital, Liberia.

The Pacific coastline of Guanacaste is known as the "**Gold Coast.**" It's a stunning "billionaire's playground." You have resorts like the Four Seasons, The Westin at Reserva Conchal, the JW Marriott at Hacienda Pinilla, and Secrets Papagayo. Nightly rates at these resorts and others run into thousands of dollars. Branded residences sell for \$10 million... \$25 million... and up.

One community that I'm a big fan of on the Gold Coast is **Playa Flamingo**.

Playa Flamingo is home to a new, ultra-modern marina... luxury resorts... fine-dining restaurants... and a stunning, postcard-perfect beach. But it still has a real village square vibe, especially in the late afternoons when families, groups of friends, and expats gather on the beach for sun-downers and catch-ups.

This town has been identified by multiple heavy-hitting business groups as the place to invest. To give you three:

Costa Rica's gourmet supermarket group, a national bank, and the group behind the incredible new two-acre, 92-slip marina (where condos rent from \$2,000 to \$6,000 a month) are all investing big.

Homes here can be very pricey. The typical listing is well over a million dollars. But earlier this year, I was able to use the collective buying power of my [Real Estate Trend Alert](#) (RETA) group to negotiate an incredible deal here.

This was a chance for RETA members to own luxury, two- and three-bed homes in an amenity-rich community a short walk from two beaches and the brand-new marina—at RETA-only pricing from \$286,800.

These homes will be stunning. You'll be enveloped in nature at every turn. And they come with pools, an indoor and outdoor gym, a co-working lounge, juice bar, jogging track, underground parking, lush tropical landscaping...

Just six months after I brought RETA members this deal the developer told me

two-bed homes similar to those that RETA members were able to buy for an off-market price of \$286,800 were listing for \$339,000. That's an uplift of \$52,200... already!

The ferocious

appetite for incredible luxury homes at RETA-pricing in this part of Costa Rica has been obvious to me for a long time. It's why I worked hard to bring members this opportunity. Now my team and I are working hard to find another deal for *Real Estate Trend Alert* members. And I think we're closing in on something big. When there's a new deal for my RETA members, I'll be telling them all about it. ([Learn more about RETA here.](#))

Editor's Note: Ronan McMahon is *IL*'s international real estate expert and founder 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.

**"You can't use
real estate
held in a self-
directed IRA."**



Just 55 miles west of Panama City, the beach community of Playa Caracol is easy, breezy, beautiful.

From City Lights to Ocean Song: An Idyllic “Double Life” in Panama

Jess Ramesch

Retired early, with a home on the water and a pad in the city—that’s the dream. And at the age of 60, Pam Trezevant is living it.

You can see it in her smile... hear it when she describes the beauty of her morning walk on the beach, or her circle of found family in a vibrant new city.

Though a bit of a party scene on weekends, she often has the beach almost to herself. “Today I was out just after sunrise for my two-mile walk on the sand. I only ran into one other person (who was also exercising) and I saw two surfers in the water.”

If she’s not walking, then she’s on her balcony with a cup of coffee, enjoying the view and the mesmerizing rhythm of the sea. Sunshine on pale sands, aquamarine waves dissolving into white foam and spray, crashing onto the shore only to slip away and do it all over again.

“I Chose the Beach AND the City”

Pam retired just shy of her 58th birthday, leaving behind corporate America and her home in Oregon for a new life in Panama. Alternating between an oceanview apartment in the Pacific beach community of

Playa Caracol—her “Zen place”—and the hip and bustling downtown of **Panama City** allows Pam to get her alone time and plenty of social time, too.

It’s a “best of both worlds” situation that suits her perfectly.

“This retired life is a wonderful thing,” she says. “It doesn’t matter what day of the week it is.” Mornings at the beach are tranquil, while the capital—a UNESCO-recognized foodie heaven—is a cornucopia of fun. “In the city, sometimes I have too much to do—way more than I ever did when I was living in Oregon. I’ve been here since November of 2021 and I already have a lot of friends. We’ve become like our own little family.”

Panama Ticks All the Boxes...

“I landed on Panama for so many reasons, but—and this is important—I’m a member of the LGBTQ+ community, and so that was a big part of my research, to make sure that I could feel welcome.

“*International Living* played a huge role—I was always in there looking up stuff, and Panama had the best benefits for retirees,” she says. As she speaks, she mimes ticking boxes on a list:

“I learned the age for women to receive retiree discounts was 55—*check!*—and the US dollar was the currency”—another check. “That’s major. I don’t have to sit here worrying about conversions every day. My money is my money, it works the exact same way, and I don’t have to guess at what’s what.”

GETTING RESIDENCY: A CAUTIONARY TALE (WITH A HAPPY ENDING)

With *RETA* “members-only” pricing, Pam’s Playa Caracol apartment came in at just under \$200,000. A great deal—but she did hit a snag because of it. She’d planned to get her Panama residence through the “[Friendly Nations](#)” program. There are several ways to qualify, but most require an investment of \$200,000 minimum. Thankfully, Pam had the means to buy an apartment in Panama City too; one that met the investment requirement. *Note that you do not need to become a resident to buy property in Panama.

"I Wanted to Beat My Mom's Record and Retire Earlier"

From a young age, Pam had a "retire early" mindset. "I had a competition with my mother," she says. "She retired at 61, but I beat her—I managed to leave corporate America a few months before my 58th birthday."

"In Oregon I watched prices go up and everything get crazy expensive. I knew my money could stretch further if I moved out of the country."

Pam came to Panama for an *International Living* event in 2017. After the conference, she took a tour with Ronan McMahon's [Real Estate Trend Alert \(RETA\)](#) group to the site of what would be a new beach development called Playa Caracol. Impressed with the raw coastline and the master plan, Pam put a deposit down to buy. And she has no regrets...

"There's nothing disappointing about my unit," she says. "It's nearly 1,000 square feet, with two bedrooms, two bathrooms, and a large balcony." Pam wanted to be able to see and hear the waves, and at Playa Caracol she was able to make that dream come true. "Now when I wake up, I open my eyes and I'm looking at the ocean!" she beams.

Today, Playa Caracol is a private gated community popular with Panamanians. Many like Pam are city-dwellers with second homes here, but there's a steady stream of seasonal and weekend renters, too. The location, just 55 miles west of the capital, makes it an easy, obvious choice.

Pam spends about 25% of her time in Playa Caracol, 25% traveling, and 50% in Panama City. Her building in the city is in a highly coveted location just off the **Cinta Costera**, a stellar bayside promenade and recreation area with tennis courts, workout spaces, bike lanes, gardens, and more.

"I can see the ocean, the **Amador Causeway**, and part of the **Panama Canal** from my apartment. I have a car, but I can also jump in an Uber and get to where I need to go without worrying about parking. There are so many activities, shows, restaurants, movie theaters... there's just a lot of crazy, fun stuff in Panama City."

The avid traveler also has the Hub of the Americas at her doorstep—that's **Tocumen International**, the region's [best and busiest airport](#). "I wanted to see the world like my mom—the woman went everywhere after she retired," says Pam.



"She went to Korea, she went swimming in the Dead Sea... for a Black woman from the South, born in 1928, to travel as much as she did... let's just say I learned a lot from her. I enjoy walking in her footsteps and I do a lot of what I do to honor her." (Pam's been to every continent save Antarctica, and has many more trips in store.)

With so many friends and loved ones coming down to visit, she's always doing something new, whether it's a bar crawl in **Casco Viejo**, the city's nightlife district, a whale watching tour, or a road trip to the [Caribbean district of Portobelo](#), home to Panama's famous Black Christ statue.

Living by the Cinta Costera, staying healthy isn't too much of a challenge. "I also have a trainer, and three days a week he makes me work out hard. He speaks very little English and I speak very little Spanish, but we've been working out successfully for two years. He's a wonderful person—I love him like family and he loves me like family, too."

As an expat, Pam has truly made the most of her experience—spending time outdoors, exploring this beautiful country, and taking advantage of all it has to offer.

"My family and friends all want to come back," she says. "I turned 60 in January and had 32 friends and family members come from the US to help me celebrate. With my local friends, there were over 100 people at my party. My family was like 'How do you know all of these people? You've only been here two years!'"

"There are so many groups you can join—on Facebook and Whatsapp—it's been easy to connect. I've met people I think I'll be friends with for the rest of my life."

Panama Isn't Perfect, but it has Pride

Pam's experience in Panama has been fantastic, but there are challenges when it comes to LGBTQ+ rights.

"I was in Panama City for its Pride celebration, and I really enjoyed watching the locals put on such a nice event... Still, Panamanians have a long road ahead. Gay marriage is not legal here, let's just be honest about that. But I'm very out—it's no secret—and I feel I can be myself," she says. "I feel safe here."

Generational and Financial Benefits...

"I have a great niece staying with me—she's here writing her thesis on Afro-Panamanian culture, but we planned a fun getaway to [Bocas del Toro](#). She's 25 and enjoying spending time with her 60-year-old great aunt. That's amazing," says Pam.

"I'm so happy my relatives can come and experience this. It's not just for me, it's for them as well. I love that they can say, 'We're going to our beach place in Panama.' My property here—it's something I can pass on in terms of generational wealth. I hope it stays in the family."

Pam credits her dad with teaching her the importance of being financially savvy, and now she says she's got a new reason to be excited about her property in Playa Caracol. The newest phase in the development will be a Margaritaville-branded community.

"That was a big surprise," she laughs. "I didn't purchase my condo as an investment property—I meant for it to be my retirement home. But my mindset has shifted slightly. This is going to be a serious investment area. I'm happy for the investors and I'm happy for myself!" ■

Jess Ramesch has lived on the Indian subcontinent and floated all around the Caribbean (and some snazzy parts of Europe, too). Now, she resides in Panama as *IL's* Overseas Editor.

Editor's note: In the December issue of *IL*, Jess will take you inside the kaleidoscopic capital of Panama for an intimate peek behind the bright lights, crazy architecture, stellar nightlife, and NYC-style food scene. If you think you know Panama City, you'll think again...

Two Friends and a Wooden Boat: Finding Fellowship on Corfu

Leena Horner

The sun is starting to set on a lovely spring day in Corfu as my husband walks through the door. His face and arms are a deep shade of red from a day at the harbor, working tirelessly on his latest project—restoring a charming 21-foot wooden fishing boat.

With sweat still glistening on his forehead, he tells me about his day welding a sturdy frame to fit a sunshade on the boat. Despite his exhaustion, I can see the satisfaction and pride in his eyes as he shares his progress with me.

Last autumn, my husband Sumeru and his friend, Peter, decided to embark on a new adventure, purchasing the boat, called *Agios* (Saint) *Nicholas*, from the harbor near our home in Corfu. Little did they know that this vessel would become their passion project... and a gateway to the heart of the Greek community.

If you want to immerse yourself in Greece's rich culture and vibrant community, consider buying a boat. Whether exploring the dazzling coastline, soaking up the sun on secluded beaches, or just enjoying the company of friendly locals, owning a boat is the perfect way to experience all that Greece has to offer.

The boat boasts a rich history, including a storied career of loyal service to a Greek family, ferrying them around the Ionian Sea to various islands for leisurely family vacations.

In 2020, the boat belonged to a local man named Giorgos, and was “commandeered” by smugglers. The thieves used the boat to transport immigrants to Italy. After a while, Giorgos was informed that his vessel had been impounded in Italy. It took several years for it to be returned to him. Now in his 80s, he decided to put his beloved vessel up for sale.

Sumeru, an accomplished aerospace engineer, loves working with his hands and the wonders of transportation—from trains and airplanes to boats. Peter, from Germany, has a wealth of experience restoring cars. Last October, the two joined forces and became proud owners

of Giorgos' boat.

As winter approached, Peter returned to Munich. But Sumeru is not one to sit idle, and he set about starting an extensive makeover on the boat.

Sumeru plucked the boat from the safety of San Stefanos's Harbor in Corfu, and welded a steel frame to host a new sun shade on her deck. It added protection and a touch of elegance to her appearance. He then sanded with excruciating care to remove the old, worn-out paint. Finally, he added a layer of water-proof paint to give the boat a polished look and protect her from the harsh marine environment.

In just a few short weeks, Peter will return to Corfu with a brand new engine for his beloved boat.

We're looking forward to experiencing boat camping, and discovering the hidden gems of the nearby islands. It will be a thrilling journey... filled with breathtaking views and unforgettable memories.

“He's Become a Part of the Community So Naturally”

Meanwhile, Sumeru has been spending long, lazy afternoons at the harbor, soaking up the warm Greek sun and getting to know the friendly local men who work there. One of his new buddies, Dino, speaks fantastic English and has lived in the United States.

Dino has been an invaluable resource, helping Sumeru find talented workers to help with the sanding and painting of the boat. He's also shown Sumeru the best local chandler—a boat outfitter who could custom-make steel pipes to the exact specifications for the new sunshade. Thanks to Dino's help, the boat will be in tip-top shape for new adventures on the crystal-clear waters of Corfu.

Last week, my husband spent the afternoon with Vangelis, an old hippie who wears a red bandana across his head,

and sports a beard that reaches to his chest. Together, they searched for logs and telephone poles to support our boat while it was on land. Vangelis, an expert in sanding and painting vessels, will soon be working on our boat.

As my husband drove from town to town, harvesting materials, Vangelis casually drank six beers in the backseat. Vangelis is a well-known local character, and is adored by everyone—his presence is always accompanied by smiles, laughter, and warm hugs. On one occasion, a telephone pole needed to be cut up. Vangelis came to the rescue by calling upon his enormous muscular friend, Yianni. Yianni, perhaps channeling his inner Hercules or Ajax, hoisted the pole easily as if competing in a Scottish caber toss.

“At the port,
at the cafe,
everybody
greets him.”

My husband has immersed himself in the patriarchal world of fishermen, construction workers, and sea-faring locals via regular trips to the port, the chandler, and the hardware store. Even at the local cafe, he's now greeted

by familiar faces, and it seems everyone knows him.

His efforts to integrate himself into the community have paid off... he's become a part of it so naturally, in a way that couldn't possibly be achieved through ordinary shopping trips and dining out.

As the boating season approaches, the plan is to get her back into the water.

This summer, the men will install a table between the seating areas to create a more functional space. The table will be adjustable, so it can be lowered to level with the bench seats to make a bed in the cabin. This will allow us to comfortably spend nights on the boat during our trips. After they wrap up this project, we plan to embark on an exciting adventure to Paxos.

Watching her bob up and down in the harbor's rolling swell, the boat transcends a mere physical object—it represents a myriad of opportunities and adventures... all waiting for us out on the open sea. ■

Dr. Leena Horner is one of *IL*'s overseas experts. Originally from Colorado, she now lives among a vibrant expat community under Corfu's azure skies.

Dubai Loves the “Elite”... But What About the Rest of US?

Ted Baumann

The transit area of Dubai International Airport was the most extravagant I’d ever seen. Every surface was gilded, chrome, or silver, or some other shiny medium. The highest of high-end luxury goods beckoned from every direction. No expense had been spared to create the impression of extreme wealth and abundance.

But before that, there’d been an unsettling scene at disembarkation from my Emirates flight from Johannesburg. Half a dozen young Moroccan men had been misbehaving on the flight, stealing from the booze carts and harassing the stewardesses. Heavily armed, aggressive policemen were there to meet them when we landed. And I feared for their immediate futures.

That’s Dubai in a nutshell. It’s cultivated a reputation as one of the most opulent cities on the planet, with a fabulous lifestyle available nowhere else. It’s gone to great lengths to attract expats, especially in technology, commerce, and finance. And it all rests on a commitment to cracking down hard on disorder.

Dubai continues to rise on the international radar. For the third year in a row, investment migration firm Henley & Partners named the United Arab Emirates—of which Dubai is part—as the country attracting the most new millionaires in the world. Countries like the UK and China are losing thousands of millionaires as they flee for elsewhere... in many cases, to places like Dubai.

So, I wanted to do a deeper dive... Is Dubai a place that *International Living* readers should be considering?

Well, like any destination, it depends on what you’re looking for...

“An Emirate of Immigrants”

The first thing to understand about Dubai is that it’s not a country.

Dubai is one of seven emirates that make up the United Arab Emirates (UAE). Although it’s technically accountable to the federal government in Abu Dhabi, it is



Dubai has no personal income tax, but the cost of housing is high.

autonomous in internal matters, including immigration.

The second key fact is that native-born citizens only make up a small proportion of the population. The rest are immigrants.

- **South Asians: 70%.** Most of Dubai’s expatriate population comes from South Asian countries like India, Pakistan, Bangladesh, and Sri Lanka. All are engaged primarily in unskilled labor or the service sectors.
- **Other Arab Nationals: 10%-15%.** Expatriates from other Arab nations, including Egypt, Jordan, Syria, and Lebanon. Some engage in business, others are in the service sector.
- **Western Expats: 10%.** Many Westerners, particularly from the UK, Europe, the US, Canada, and Australia, live in Dubai. They are often employed in professional sectors like finance, education, and technology.
- **Native-born Emiratis: 10%-15%.** Very few Emirati citizens work in the private sector. Most either work for the government or survive on government hand-outs.

This population structure allows Dubai to position itself as a land of opportunity for expats. The South Asian population is migrant workers on contract via labor brokers. They’re tightly controlled, and often live in segregated barracks away from

main population centers. Labor organization and strikes are forbidden. This ensures they can be employed at low wages.

Cheap labor allows expatriates to enjoy an attractive standard of living. Economic activity like government revenue from expat-run economic sectors help fill the government’s coffers and allow the native population to live without working.

Life in Dubai: No Taxes... No Free Speech

Dubai is one of the most popular destinations for expats seeking a high standard of living.

Healthcare and schooling are excellent. Infrastructure is ultramodern... futuristic skyscrapers, luxury malls, and high-end residential communities. Luxury cars, fine dining, and exclusive beach clubs abound.

The world’s greatest luxury brands are here, as well as Michelin-starred restaurants. Dubai offers a vibrant nightlife of bars, clubs, and lounges oriented to expats. Beach clubs and rooftop bars are especially popular.

Dubai’s one-of-a-kind location as a desert city adjoining the sea offers unique outdoor activities, including dune surfing and desert safaris. Beaches, water parks, and resorts are plentiful.

This lifestyle attracts people from all over the world. But expats from specific nations can easily find each other to recreate a sense of home.

Dubai is one of the safest countries in the world, with exceptionally low crime rates. Another big attraction is its lack of personal income tax. Salaries are competitive, especially for skilled professionals, which contributes to the luxury lifestyle. Public transportation is excellent and 14%-25% less expensive than in most western cities. The economy is growing at a fantastic clip of 8% every year.

Offsetting this is the inflated cost of groceries, since most foodstuffs are imported. High taxes mean that alcohol can be double the price of other countries. Internet access is also costly, at 45% more than the US average.

The most challenging expense, however, is housing. Rentals in central Dubai are 20% to 30% more than in comparable US cities. The price per square meter of apartments and freestanding homes is up to 50% higher.

Another consideration is that summers in Dubai can be brutally hot, with daily

temperatures commonly exceeding 100°F.

The downside is strict enforcement of laws about speech, alcohol consumption, drug use, public displays of affection, and behavior considered indecent to Muslims. Westerners can be ensnared in the legal system for behavior that would be normal at home. In 2017, for example, a Scottish man who touched a man's hip while trying to pass through a crowded bar was arrested and accused of public indecency. He was sentenced to three months in jail, then deported back to the UK.

In 2009, a British woman was accused by her estranged husband of adultery. Despite a lack of evidence, she was sentenced to three months in jail and lost custody of her children. Western women are advised to dress modestly in public.

Nevertheless, Dubai is not the rigid Middle East many Americans imagine. As my colleague Jeff Opdyke [reports](#), you'll see women everywhere in burqas and hear muezzins call the faithful to prayer. "But you'll also see women in bikinis on the beach, wandering the city in shorts, and people openly consuming alcohol in hotels, bars, and beach clubs. In short: Dubai is for the jet-set and those who aspire to be."

Dubai Could Suit You If...

The typical Dubai expat works in finance, technology, trade, construction, tourism, or healthcare. Dubai's business-friendly environment and tax laws attract startup entrepreneurs.

Dubai's expats tend to be people in the middle of their working lives. The emirate has excellent schools, world-class healthcare, and many safe gated communities, which makes it family friendly for expats with young children. The hard-driving work culture attracts career-oriented people climbing up life's hill rather than easing down it.

That isn't to say everyone in Dubai is there for work. The city's tax-free status, luxurious lifestyle, and world-class residences in areas like Palm Jumeirah and Dubai Marina attract high-net-worth individuals from all over the world.

Dubai's streets are full of the rarest and most expensive automobiles to be found anywhere, and exclusive clubs and restaurants cater to the world's wealthy elite.

As Jeff put it: "Of the cities I've hit across 80-ish countries, Dubai is the only

one where I saw a Lamborghini pull up behind a Ferrari at a red light, only to have two Maserati SUVs arrive on either side of me, followed by a Mercedes Maybach SUV. I was in a Tesla SUV."

Who's Dubai Not Good For?

I consulted a former *IL* colleague who now works in real estate in Dubai, and asked her a straightforward question: What type of person would not enjoy life there?

She had no hesitation in saying that for the average Western retiree, Dubai is challenging. Taxes are low, but that's offset by the cost of accommodation. Although it's possible to find cheaper apartments outside the city center, they're so far away that you can't take advantage of Dubai's attractions. If you're looking for a quiet life, you're going to struggle in Dubai because it's all about nightlife, restaurants, and bling.

Another challenge my friend cited is the heat. High-net-worth retirees can live in an air-conditioned apartment and be ferried from place to place in air-conditioned cars and limousines. But for those of lesser means, living in Dubai can mean being trapped in one's apartment for months at a time, venturing out only to shop. When I asked her about the beaches during the hot weather, she said people tended to congregate in the air-conditioned lounges next to the water.

Service establishments like restaurants, clubs, and salons require a particular type of worker in Dubai. Emiratis don't want these jobs... but expats don't want to be served by migrant laborers from South and East Asia. Consequently, labor brokers have recruited young South Africans (and the English and Irish) for decades.

I've known many of them... and many are comfortable with their experience. But a sizable number express concern about Dubai's society. They say it reminds them of apartheid South Africa, in the sense that working people are controlled and exploited for the benefit of the wealthy. They say one can ignore this for a while, but eventually the contradiction makes living in the country increasingly uncomfortable.

Visa Options for Investors, Freelancers, and More...

Dubai is welcoming to immigrants—after all, it's built around them. But as I've

explained, the emirate wants a particular kind of expat. That shapes the pathways to long-term residency there.

The first is the country's Golden Visa. Renewable long-term residency of five to 10 years is available to investors in local businesses or those who buy real estate worth at least \$550,000. Also eligible are doctors, scientists, researchers, and specialized experts. Professionals in technology, engineering, and medicine can get a Golden Visa.

Long-term residency is also possible if you buy a property for at least \$205,000. The property must be owned outright, with no mortgage. The permit is valid for three years and can be renewed as long as you still own the property. The downside is that there are very few properties in that price range, so that most people looking for a residential route to life in Dubai opt for a Golden Visa.

A five-year retirement permit is also available. It requires ownership of a property worth at least \$550,000, a minimum passive income of \$5,500 a month, and \$275,000 in an Emirati bank.

Digital nomads can live in Dubai in two ways. There's a freelance and self-employment visa that requires a work permit issued by one of the emirate's free trade zones or government programs. It's only available to people in specific technology and media sectors. It's issued for one to three years and can be renewed.

There's also a digital nomad visa that requires a minimum salary of \$5,000 a month. It's valid for a year and is renewable. However, it's only available to employees of foreign companies, not freelancers.

Dubai is worth the trip for its many attractions. There aren't many places in the world you can experience the high desert on a camel in the morning and lounge on the beach in the afternoon. But it's designed for hard-charging, ambitious expats in mid-career. And a hefty income to be comfortable. If you're looking for a slow-paced, carefree place to call home, [I have other recommendations](#). ■



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



The charming, historically rich town of Caminha lies in Portugal's "undiscovered" north. "We have a once-in-a-generation opportunity here," Ronan says.

The 10 Best Places in the World to Buy Real Estate in 2025

Ronan McMahon

Two years ago, I stood on a golden-sand beach in Los Cabos, Mexico and announced the start of a special mission for me and my team of international real estate scouts...

We were going to fan out across the globe and find the "next places."

In the wake of the pandemic, many of the world's most popular and desirable destinations—from Cabo to the Costa del Sol in Spain... from Portugal's Algarve region to Mexico's Caribbean coast, known as the Riviera Maya—were seeing unprecedented influxes of not just vacationers, but also digital nomads, snowbirds, young families, and remote workers...

As more people came and demand for real estate soared, I knew the opportunity would spread to new destinations...places off the typical tourist and expat paths.

So, for two years, my team and I have been on the road, driving rural routes in Spain, Italy, Portugal, and France... talking

to brokers in the Balkans... meeting big-time developers in little-known beach towns on Mexico's Pacific and Caribbean coasts... touring incredible new communities in the Dominican Republic and Costa Rica and Panama...

Now, after years of boots-on-the-ground research, I can say this: The era of the "next places" has arrived.

Across the world, people are beginning to hunt for quieter destinations that offer better-value real estate opportunities. As a result, a whole host of little-known towns and cities are on the cusp of exploding into the mainstream.

You'll see this reflected throughout the just-released 2025 *Real Estate Trend Alert* (RETA) *International Real Estate Index*.

Topping the index for 2025 is the small town of Caminha in the far north of Portugal. This community is virtually unknown to the tens of millions of tourists who flock to Portugal each year.

But Caminha, alongside other towns and cities in the region north of Porto, has immense potential. So confident am I in the future of this town and this region that I'm in the process of spending around €410,000 on a historic mansion here. (More on that below.)

In second position on the index is the vast, master-planned community of Cap Cana on the Caribbean Sea. Billions have already been spent building this ultra-luxurious community... and billions more are set to be invested. This is a veritable city-state rising on the shores of the Caribbean, and yet I suspect many people are unaware of it.

Also in the top 10 are the overlooked coastal city of La Paz in Baja California... a 50-mile stretch of coast in Panama known as the Pacific Riviera that's home to new luxurious communities... hill towns in Sicily that are being brought back to life by clever policies, but where you can still buy a historic home for less than the cost

HOW WE CREATED THE RETA 2025 INTERNATIONAL REAL ESTATE INDEX

The *RETA International Real Estate Index* is different from many others you'll find online or in print for a few reasons...

First, for every destination on the index, I or a member of my team has scouted it *in person*. My *RETA* group has been around now for 16-plus years. Today, I have an elite team of handpicked scouts, editors, due diligence experts, accountants, and engineers. We spend more than \$1 million on travel and research every year. We put our boots on the ground and our toes in the sand (as the case may be). We meet developers, talk to brokers, and build local contacts. The point being, we're not just looking at macroeconomic data (though that certainly plays a role), we're speaking from firsthand experience.

Second, our goal is to identify places that offer both incredible lifestyles and value for money. Often property indexes tend to focus on major economic and financial centers. Think: New York, Paris, London, or Singapore. But destinations such as these typically have very high entry prices and huge holding costs.

The *RETA* index takes a different approach...

We look for good-value destinations that are growing rapidly and as such have the potential to deliver strong capital appreciation...that welcome investment...that have broad appeal to short-term and long-term renters...and that they offer excellent weather and lifestyles. To be clear, not every destination in the index excels in

all of those areas. But most hit at least two or three. To create the index, destinations were ranked across 10 categories. These are:

Relative Value: This can be summarized as “bang for your buck,” or what does your money buy you in this market relative to back home. Most destinations listed in the index offer exceptional value when compared to major markets in the US and Canada.

Climate: For this index, higher-scoring markets are warm and sunny, but not humid. This explains why Cabo received a score of 9.5 on climate, while tropical, humid Panama City received a lower, if still strong 7.5. We also made allowances for temperate climates, which are growing in popularity as people look to escape soaring summer temperatures. This explains why destinations like Caminha also scored highly.

International Appeal: This category is a measure of how well-known and popular a destination is among foreign tourists, expats, and the work-from-anywhere, digital nomad crowd. This category also considers how internationalized a market is, covering such factors as flight connections, internet connectivity, and whether visas are required to stay short- or long-term and how easy they are to obtain.

Path of Progress Indicator: A “Path of Progress” is anything that makes a place easier to get to (new roads, airports, or bridges) or more desirable (a 5-star resort in a place that previously only had cheap hostels). If a Path

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

Income Potential: This is the amount you can expect to earn from renting out a property short- or long-term, relative to the amount invested. Los Cabos and Playa del Carmen score very highly here as high-end rentals are in huge demand in these markets.

Quality of Life: This category considers the availability of dining, shopping, transportation, healthcare, and entertainment options. Also factored in are natural attractions such as beaches and hiking trails.

Ease and Cost of Transaction: This measures how difficult, time-consuming, and expensive the process of purchasing a property is for overseas buyers. Destinations in Italy and Spain received lower scores in this category,

since the legal process of purchasing properties in those countries can be slow and expensive. Panama City scores highly since it's a major global financial center, and banks and real estate professionals are accustomed to working with foreign clients.

Stability: This covers political, economic, and social risk. Is the political environment stable and is it likely to remain so? Is the economy strengthening, or weakening? Are crime, corruption or fraud prevalent? Note that scores in this category reflect the particular destination, not the country where it is located. That's because factors like crime levels and economic performance can vary significantly within countries.

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

Holding Costs: This assesses all the costs associated with owning a property in this destination, such as local or national taxes, typical insurance pricing, and common ranges for HOA fees.

“We look for good-value destinations that are growing rapidly.”



Value, climate, and path of progress are among the criteria carefully selected for the *RETA International Real Estate Index*.

RETA'S TOP 10 INTERNATIONAL REAL ESTATE RANKINGS 2025

		Relative Value	Climate	International Appeal	Path of Progress Indicator	Income Potential	Quality of Life	Ease and Cost of Transaction	Stability	Availability of Bank Finance	Holding Costs	Total
1	Caminha, Portugal	10	8	8.5	9.5	7	9	7.5	9	9	10	87.5
2	Cap Cana, Dominican Republic	9	9	9.5	9.5	9	9	8.5	8	7	8	86.5
3	Los Cabos, Mexico	9	9.5	9.5	9	10	9	8	8	6	8	86
4	Guanacaste, Costa Rica	9	8.5	9	9	8.5	9	8	9	7	7	84
5	Playa del Carmen, Mexico	9	9	9.5	9.5	9.5	8.5	8	7	5	8.5	83.5
6	Panama City, Panama	9.5	7.5	9.5	8	8.5	8	9	9	7	7	83
7	Pacific Riviera, Panama	9	7.5	9	9	8	8	9	9	7	7	82.5
8 (Tied)	Hill Towns of Sicily, Italy	10	7.5	7.5	7.5	7	9	6.5	9	8	10	82
8 (Tied)	Bay of Kotor, Montenegro	9	7.5	9	9.5	8.5	8.5	7	8	7	8	82
10	La Paz, Mexico	9.5	9	8.5	9.5	8.5	8.5	7	7	5	8.5	81

of a new car... and the stunning Bay of Kotor in Montenegro where billionaires park their mega-yachts...

Each of these destinations flies under the radar to some degree. Each is in the midst of, or primed for, a huge transformation.

All of this is not to say that the opportunity has passed in mainstream places like Cabo or the Riviera Maya, which make the list too. Those destinations will continue to grow and develop.

But the opportunity in these

“Each of these destinations is primed for a huge transformation.”

destinations is now deal-specific. By that I mean, prices in these locations are pushing higher on incredible demand. So, to own there and see excellent capital appreciation and high rental yields, you need to find just the right deal at just the right entry price. That typically means buying in an off-market deal, as members of my RETA group do (See p. 15 box on “off-market” deals.).

With that, here’s a breakdown of the best places in the world to own real estate in 2025, and the factors driving opportunity in them...

No. 1: Caminha and the Undiscovered North of Portugal

Located in the far north of Portugal, on the Minho River that separates the country from Spain, the charming town of Caminha has existed since Roman times. Walk its cobblestoned lanes and alleys, and you’ll see constant reminders of this rich history, from the 15th-century Igreja Matriz de Caminha church to the 13th-century Torre do Relógio clocktower, which stands watch over the town’s main square.

Yet despite all this history, Caminha often feels modern and upmarket. There are art galleries and boutique hotels, fine-dining restaurants and wine bars. Then surrounding the town you have the river, lagoon and Atlantic beaches, bucolic countryside, and lush rolling hills. Caminha has so much to offer, but like other towns and cities in the far north of Portugal, it remains overlooked and undervalued.

Over the past five to 10 years, Portugal has become one of the world’s most popular destinations for vacationers and expats. Throughout much of the year, tourists inundate popular destinations ranging from Lisbon to the Algarve, from the Silver Coast to Porto. But head 30 minutes or so north of Porto, outside the reaches of its extended metropolitan area, and all that fades.

Here, in what I call the “undiscovered north,” you’ll find all the elements that make destinations to the south so appealing—incredible food... soft-sand beaches...rich history and culture. Plus, you have an amazing, temperate climate.



Caminha is like stepping back to the southern Algarve 30 years ago.

But because these destinations are virtually unknown to foreign tourists, expats, and second home-owners, prices in the region are astonishingly low when compared to the rest of Portugal.

Very soon, that will change. This region will be discovered. Prices will soar. But for right now, we have a once-in-a-generation opportunity here. It's as though we have a time machine and can step back to Portugal's southern Algarve region 30 years ago...or the Silver Coast region between Lisbon and Porto 20 years ago...before the explosion in tourist numbers and real estate prices.

Here I've zeroed in on Caminha. But there are other destinations in the north that similarly have amazing potential, like the coastal city of Viana do Castelo and the river town of Ponte de Lima. I've been singing the praises of this region for well over a year now, since I first scouted it. Now I'm putting my money where my mouth is. As I write, I've just signed a contract to buy a home in Caminha.

This home is a stunning, historic mansion. I have a garden where I can see waves crashing on two beaches—one in Portugal, another in Spain. Inside, the home is immaculate, furnished with original pieces that came from Brazil with the first owners at the end of the 1800s. In total, the home spans around 5,000 square feet. But I got it for around €410,000. That's just \$90 per square foot! This demonstrates the insane value you can find here.

No. 2: Cap Cana, Dominican Republic

After Mexico's Riviera Maya, the Dominican Republic gets the most tourists in the Caribbean region. And just like Mexico's Riviera Maya, this country is smashing tourist records. Last year, it welcomed more than 10 million travelers. This year, it's expected to see 11.5 million. That's astonishing growth.

Most of these arrivals go to Punta Cana, easily the country's biggest destination. And this is where you'll find the stunning master-planned community of Cap Cana...

At 30,000 acres, Cap Cana is twice the size of Manhattan. And it's just 10 minutes from



"Everything screams luxury" at Cap Cana, a master-planned community twice the size of Manhattan.

Punta Cana International Airport, with regular flights across Canada and the American Northeast. Everything in Cap Cana screams luxury. It's home to 5-star resorts... the largest inland marina in the Caribbean... world-class golf... incredible fine dining... state-of-the-art equestrian facilities...

The region's biggest water park also just opened here, and its amphitheater was inaugurated by Elton John. There's also a university campus, convention centers, a fire station, medical and veterinary clinics, high-speed internet, and over 62 miles of paved roads. And the setting is unrivaled. I've never seen sands so white, or waters so quintessentially Caribbean, as at the Juanillo Beach Club in the heart of Cap Cana.

The description "master-planned community" doesn't do Cap Cana justice. This is a vast semi-autonomous city-state

of luxury. Already, billions of dollars have been spent to build these incredible resorts and facilities. But this is just the first phase. The plan is to spend billions more. A highlight of the near future is

the \$500-million Juanillo Village. This is a lavish project with a Barcelona-inspired shopping street leading down to Juanillo Beach.

Cap Cana is a new city rising on the Caribbean. But by acting now, you still have an incredible opportunity to own on the ground floor here.

No. 3: Los Cabos, Mexico

Set at the base of the Baja California peninsula, Los Cabos is one of the world's most popular and desirable destinations. You have the natural beauty of the desert and mountains meeting the sea in dramatic fashion, the perpetually sunny weather, and the stunning beaches. And lining the shores are luxury resorts and residential communities, world-class golf courses, glistening marinas, high-end malls, and fine-dining restaurants.

Since the pandemic, Cabo has seen a massive influx of people. Last year, it welcomed a record 3.86 million air passengers. This year, it's on track to exceed that figure. Crucially, many of those are coming are staying longer.

I spend time in Cabo every winter. I've bought six properties here. I live and breathe this real estate market like almost no other, and I've observed firsthand as

"You still have an incredible opportunity at Cap Cana."

WHAT IS AN OFF-MARKET, RETA-ONLY DEAL?

I founded *Real Estate Trend Alert* more than 16 years ago to bring together like-minded people who recognize the incredible potential of overseas real estate. Since then, our group has grown into an unrivaled block. Using the collective buying power of *RETA*, I can negotiate exclusive deals with developers for our members. It's a simple win-win for both sides. For a developer, selling even best-in-class real estate can take a lot of time and money. But by working with our group, they can sell a chunk of their inventory right off the bat. In return, they give us an off-market price that ordinary investors never see.

Not every destination is conducive to one of these off-market *RETA* deals. Take the top-ranked destination on our index, Caminha. Since this is a small town, it's unlikely to see a large-scale development, which means we can't bring our group-buying power to bear. But in many of the destinations on the index, including four of the top five, I've been able to negotiate incredible off-market deals for *RETA* members...

- **\$55,600 More in Cap Cana (in two months!)**—Just in September, I brought *RETA* members a deal to own luxury condos in Cap Cana from a *RETA*-only price of \$382,400. I bought alongside members in this deal. A month ago, the developer sent word he was already raising prices and two-bed condos similar to those available to *RETA* members from \$384,400 are now listed

at \$440,000. That's an uplift of \$55,600 in two months!

- **Uplift of \$388,844 in Cabo**—Our first *RETA* deal in Cabo was in 2015 in the 5-star Quivira resort. Our *RETA*-only price on a two-bed, two-bath ocean-view condo in the best-in-class Copala community was \$336,156. I bought one alongside *RETA* members. An identical condo to mine two floors above me later listed for \$725,000. That's \$388,844 more.
- **\$52,200 Boost in Guanacaste**—In March this year, we had an off-market deal in Playa Flamingo on Costa Rica's

Gold Coast. This was our chance to own incredible luxury homes a short walk from two beaches. Recently, the developer told me that two-bed homes similar to those that *RETA* members could buy for an off-market price of \$286,800 are now listing for \$339,000... an uplift of \$52,200.

- **\$309,018 More in Playa del Carmen**—In 2021, *RETA* members had the chance to buy two-bed condos in a community called Singular Dream in Playa from \$265,304. In early 2024, a two-bed condo in Singular Dream was listing for \$574,322.



Ronan at Playa Flamingo on Costa Rica's Gold Coast.

Cabo has hit a whole new level. There are all sorts of restrictions on building here, yet people just keep coming.

By leveraging *RETA*'s group buying power, I've been able to bring our members numerous opportunities in Cabo. (See the box above for just one example.) But even with our group buying power and insider connections, deals like these are increasingly hard to find.

In the introduction, I mentioned that certain destinations in the index are deal-specific. Cabo is the prime example of this. Prices will continue to rise here. But this is such a hot market, you need to be selective... find just the right deal at the

right entry price.

I'd also advise those interested in Cabo to look at other, emerging markets in Baja California. As Cabo becomes busier and more expensive, money will flow into less-visited destinations on the peninsula, launching what I predict will be a multi-decade upswing in places like La Paz (10th on the index).

No. 4: Guanacaste, Costa Rica

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

could see the appeal of this endless-summer location and spent hundreds of millions of dollars building hotels and resorts.

They needed tourists to fill their luxury rooms and pay their premium rates. So soon the airport at Liberia, the provincial capital just 30 minutes from the coast, was expanded and upgraded. In 2002, regular direct flights to the US kick-started a stunning transformation on this coast...

In 2003, Liberia airport saw 50,000 passenger arrivals. Last year, the number hit a record 1.65 million.

Along the way, this region earned the



Playa del Carmen has undergone a sophisticated transformation. Here, the Singular Dream community's rooftop pools overlooking the Caribbean.

nickname the “Gold Coast.”

Today, this is truly one of the world's up-and-coming high-end havens. You have 5-star resorts like the Four Seasons, the Westin at Reserva Conchal, the JW Marriott at Hacienda Pinilla, and Secrets Papagayo. To spend a single night at these resorts can cost thousands of dollars. New communities like the Waldorf Astoria are selling branded residences for millions and even tens of millions of dollars. In short, this is no longer a low-cost destination, whether you're buying a home or heading out for dinner.

That said, there is still an incredible opportunity here. Demand on the Gold Coast is huge, *but development cannot keep up*. Costa Rica is the originator of eco-tourism and has set aside vast swathes of land as national parks. There are also lots of restrictions on development. Permitting is tight.

As a result, in the most sought-after coastal locations, supply is scant. Because of this, short-term rentals are thin on the

ground and rates are high. So the right home here can be a great investment.

No. 5: Playa del Carmen, Mexico

For many decades, the Caribbean coastal town of Playa del Carmen was little more than a few dusty dirt roads, with rustic accommodations and eateries. Think palapas and even livestock roaming around. But Playa has innate appeal.

It boasts white-sand beaches... azure waters... perfect weather...

As the years passed and the resort destination of Cancún, located an hour north, became busier, tourists started to look for quieter

alternatives. Services and little businesses began to crop up in Playa. A restaurant here... a little tienda there.

Over time, the sandy streets gradually got paved. Small boutique hotels opened, as did trendy restaurants. Like Cancún before it, this sleepy seaside village transformed into a world-class destination

in a matter of decades. But it also followed a different path. Playa became a true city...

Today, this is the type of place where you can grab an espresso and croissant at a coworking café in the morning... enjoy a lunch of fresh seafood on the beach with your toes in the sand... and have your choice of any number of gourmet options for dinner...

Playa is an “It” spot right now when it comes to world travel. The Riviera Maya overall and Playa del Carmen in particular are two of the most searched international destinations for US travelers. Playa is also a favorite of Canadians and Europeans, not to mention Latin Americans and Mexicans from other parts of the country. It has an enduring appeal to diverse markets, from vacationing families and couples of all ages to groups of friends, snowbirds, expats, and remote workers...

Vacation rentals are in demand pretty much year-round. As my contacts on the ground have told me: “There just doesn't seem to be a true low season anymore.” In other words, this is not a second Cancún. It's something entirely different. A true beach city where people want to come and live year-round. That means Playa has a very bright future...

Find the right real estate, at the right price, in Playa, and you'll see huge gains. This remains a destination I'm scouting closely...and a place where I'm constantly hunting for the right deal to bring to my RETA group. ■



Ronan McMahon is IL's international real estate expert. If you've been thinking of buying property overseas, but could use help with your search, consider

joining Ronan's [Real Estate Trend Alert](#). Thanks to group buying power, members get access to best-in-class pre-construction properties in the right locations—at below-market pricing.

Editor's Note: The full version of the RETA index, featuring 25 destinations and full analysis on each, is now available to RETA members soon. (To learn how you can join RETA and get access to the index and all Ronan's off-market deals, [go here now](#).)



"Lille is the perfect place for those moving to France who aren't fluent in French," says one expat.

A Happy, Let-Your-Hair Down Flemish City... in France

Tuula Rampont

We walked slowly along the banks of the canal, admiring the small, silvery ducks bopping up and down the mossy embankment. Swirling lily pads shifted from bright green to pale yellow and back again as the sun played peek-a-boo under a thin cloud cover.

A group of cyclists angled carefully around us, following the curved path of the canal as it disappeared under a towering canopy of sycamore trees.

Arms looped casually over handlebars, their tote bags were stuffed with picnic provisions for the day.

We crossed the path to what had initially drawn us to the elegant waterway in the first place... houseboats. A trio of them. Large, elegant, steel and wood-trimmed *péniches*—as they're called here—that had been converted into French restaurants. Part bistro, part floating happy hour, the boats were already rockin' and rollin' at the advanced hour of 12 p.m. on a Sunday afternoon.

Pop music flowed from a houseboat called the *Aristote*, where I spotted a gentleman with a white and gold captain's hat swaying to the music, a red bandana draped casually around his neck.

His "crew" was outfitted in white T-shirts with thin blue stripes, each with an artfully tied red bandana.

As the captain took a mock bow, a chorus of *Joyeux Anniversaire* rang out from the glass atrium that served as the houseboat's main bar. Champagne flutes in hand, the group cheered loudly, bumping a few stools precariously close to the water's edge.

A theme party! We'd stumbled upon a group of joyous French folks celebrating their best mate in the middle of **Citadel Park** in Lille.

I was enchanted. I'd expected a lot of things out of this architecturally renowned French city, but this cool, let-your-hair-down Sunday party in the middle of such a beautiful setting had taken us both by surprise.

My husband and I had driven cross-country from our home in Provence for a once-in-a-lifetime chance to watch LeBron James and his team in US Olympic basketball, as part of the Paris 2024 Games.

Although the magic of the Olympics had left us speechless, we'd soon discover that the oft-overlooked, unassuming city of Lille would be the real breakout star of our summer adventure.

A Flemish Island in Northern France

At its founding—the first mention of the city dates to 1066—Lille was but one of several enclaves, or "islands," along the Deûle River in northern France. The area served as a central hub for transporting merchandise, with the waterway helping to develop trade in the region.

The island, *l'île* in French, gave birth to Lille.

Around 58 miles from the border with Belgium, Lille was strongly under Flemish influence and retained this cultural distinction despite undergoing a series of sieges starting in 1213—a total of 12 in all.

Changing hands between the French, Spanish, and Dutch before becoming French again, Lille's historic center largely conserved its northern style of architecture—you can see it in the buildings that line the sumptuous Grand Place, renamed after the Second World War to Place du Général de Gaulle, in honor of Lille's most famous son and war hero, Charles de Gaulle.

An important commercial trading site and a gathering spot for local festivals during the Middle Ages, the Grand Place houses Lille's most emblematic monuments, rivaling the splendor of the Grand Place in Brussels.

Here the once wooden structures of medieval times have been replaced by brick and stone-sculpted façades typical of old towns in the Netherlands. Iconic buildings include the **Vieille Bourse**, an arcaded merchant's square that now houses vintage book sellers, and the restored Furet de Nord, touted as one of the prettiest bookstores in all of Europe.

Directly behind the Vieille Bourse lies Lille's **Opera House**. Designed in the same style as the Garnier Opera in Paris, the neo-classical structure underwent a complete renovation in 1998, reopening during the launch of Lille European Capital of Culture 2004. Today, it offers a varied programming of operas, concerts, and dance shows.

The real cultural star of the city, however, is located in the République/Beaux-Arts neighborhood, within the historic center. The **Palais de Beaux-Arts** is one of the biggest museums in France, and hosts the second largest French art collection after the Louvre in Paris.

After suffering significant damage and losses in the First and Second World Wars, Lille rebuilt its infrastructure to become one of France's principal urban communi-

ties—thanks in large part to the construction of the Lille-Paris freeway in 1968. (Within the city limits, or *intra-muros*, Lille is the 10th most populated city in France, with around 240,000 residents.)

Further improvements in transportation, including the Lille-Lesquin airport and the TGV Lille-Europe rail station, contributed to the city's growth. From the modern Euralille neighborhood, residents can take the Eurostar to London in an hour and twenty minutes. Residents also enjoy easy access to Paris—the drive between the two cities takes around 2.5 hours.

Lagers, Beef-Fat Fries, and the Friendliest People in France

“Cheerful, welcoming... a city that knows how to be happy.” If you ask the French—especially those lucky souls living along the sun-drenched Côte d’Azur—about life in Lille, this is the description you’re likely to hear (relayed with just a twinge of envy).

While folks in the fabled south of France are spoiled with beautiful weather and captivating Mediterranean vistas, it’s commonly agreed that the north far outshines the south in one key livability factor: friendliness.

In a recent *Nice-Matin* newspaper article, French transplants to the Côte d’Azur were asked about the friendliness of the different regions, and le Nord came up on top each time.

“In the north, they don’t have cliques, just people,” said one newly-minted resident.

“People who are nice, welcoming, and friendly,” said another.

Lille, for us, was absolutely that and more. A breath of fresh air in terms of welcome and hospitality. We were in town at the height of the Olympic Games, where many hotels were completely sold out and the city was experiencing a huge influx of international tourists. But you’d never have known it.

At every turn, we were greeted with welcoming smiles and excellent service—by hotel, transportation and restaurant staff, and residents alike.

My husband and I were barely seated on the houseboat *Aristote* in Citadel Park when a French woman at the next table struck up a conversation.

“Where are you from?” she asked with a warm smile, “We’ve heard so many dif-

ferent languages today, with all the tourists in town.”

I had to quickly glance over my shoulder to make sure that Madame was, in fact, speaking to us. While often on the receiving end of a *bonjour* or a *bon appétit* in southern France, I was hard pressed to remember ever having a conversation with a fellow diner. We embraced it.

During our lunch, we learned that Madame was a French retiree and native of Lille. Having seen several major changes over the years—namely the city moving from a simple “stopover” to an actual travel destination—she was thrilled that the Olympics had come to town.

“You must come back for the *braderie*,” she said, referencing the **Grande Braderie de Lille**, an immense, city-wide antiques fair held every September that’s touted as the largest flea market in all of Europe.

As I was finishing off my speculoos (gingerbread) tiramisu, Madame’s lunch companion, her daughter, became our impromptu tour guide.

“You’ll want to head to the **Grand Place**, and then there’s a bus tour that leaves from the tourist office at 4pm if you’re interested. I’m not sure if you have to reserve in advance,” she said, checking her cell phone to confirm the details. “You can rent bikes here on the canal, or just walk to the historic center if you like. It’s about ten minutes away.”

We did just that. Strolling the sumptuous corridors of the Grand Place, peering in at the vintage book sellers at the Vieille Bourse, and finishing with Belgian style fries (cooked in beef fat, which adds a delicate, flaky crispness), and a traditional *carbonade* or Flemish stew at the *estaminet* (bistro), **Au Vieux de la Vieille**.

The Perfect Place for a French Debut

“I personally think that Lille is the perfect place for people who are moving to France for the first time, especially for those who aren’t yet fluent in French,” says Jennifer L. Ziegelmayer. A half-British, half-American university professor, Jennifer lived most of her life in the US—born and raised in the suburbs of Boston—before calling Lille home.

Jennifer fell in love with France during a high school trip to Paris and dreamed of retiring here. After earning a PhD in Management Information Systems at the University of Mississippi, she taught for a

while in Mississippi and at the University of Qatar before accepting a position at the IESEG School of Management, a business school with campuses in Lille and Paris-La Défense.

Jennifer has been working in Lille for the past eight years, and plans to spend her retirement between her apartment here and a condo she owns in Northern Virginia.

In Jennifer’s view, the city’s sizable international community—from local universities and international companies based in Lille—helps facilitate the transition to France. An abundance of language-exchange opportunities and social meet-ups are available for newcomers.

All in all, it was the friendliness of the residents that really won her heart.

“It’s easy to start conversations with locals and there are many clubs and associations that you can join,” she says. “They will smile and try to help you if you are struggling with the language. They are not as ‘proper’ as the people of other regions.”

She also says not to let the weather be a deal-breaker for you.

“There’s a stereotype that it rains constantly in le Nord, but it isn’t true,” says Jennifer. “The weather in this department is quite nice for those who like moderate temperatures. Summers are bright and sunny and there are only about two weeks during which I turn on the air conditioner,” she adds.

“In the winter, I have to admit, it is grey and drizzly, but it never gets too cold. As Lille is situated between Paris, London, and Brussels, the weather is certainly no worse than it is in any of those cities!”

Given the logistical advantages, relatively low cost of living, and friendly and welcoming atmosphere, Jennifer says she highly recommends Lille to expats looking to move to France.

“There’s a song that says: *Les gens du Nord ont dans le coeur le soleil qu’ils n’ont pas dehors*,” she tells me. “It means ‘People from the north have the sun in their hearts that they don’t have outside.’ And it’s true!” ■

Tuula Rampont, *IL’s* France Correspondent, is a Southern California native. She’s contributed to *France Living* magazine, the *Expedia Paris Guide*, and *Charming Small Hotels: France*. She’s thrilled to have found her own slice of *la belle vie* and loves sharing the best of what living in France has to offer.



To help rescue the world's most endangered porpoise, Sean braved the desert, sharks, and a hurricane.

1,000 Miles on a Paddleboard: My Solo Journey Down the Baja

Sean Jansen

It was 10 a.m., and my skin was already cooking from the Baja desert sun. Despite the beauty all around, my sole focus was literally trying not to die.

I'd come 500 miles on a 12-foot standup paddleboard to Bahía Concepción... a bay I'd been dreaming about since I'd first thought up this adventure. I was half way into a 1,000-mile journey down the Sea of Cortez, from San Felipe near the Colorado River Delta to Cabo San Lucas.

When I first conceptualized the trip, I dreamed of crystal-clear water that sparkled with each paddle stroke. Fish jumping out of the blue, whales and dolphins swimming up to say hello, and beaches so pristine that my footprint would be the first in history to land there.

I also dreamed of writing a book about the journey, and donating the funds to a special cause...

Most of my teenage and early adult life was spent driving across the border from my hometown of San Clemente in Southern California on surf trips up and down the Baja peninsula. I went down to party, surf, and fish... a lifestyle I enjoyed for nearly 17 years. It was too easy, too cheap, and too fun to pass up.

But something was bothering me. Not about the place itself, but what I was offering. I hadn't done anything for the natural environment that had given me so much. The crashing waves, the white sand beaches, the towering mountains filled with cacti, and the plethora of wildlife that call the landscape and sea home.

Scrolling social media, I found a post about a critically endangered porpoise that lives in the Sea of Cortez. And that discovery changed my life. It was a wake-up call and a problem I felt I could do something about. The vaquita porpoise is the world's smallest cetacean, as well as the most endangered. They're snared as bycatch in nets intended for the totoaba—an illegal quarry.

Totoaba swim bladders are worth \$10,000 a kilo and sold on the black market to buyers in China, where there's a high demand. As a result, [the gentle vaquita are nearly extinct](#), with perhaps only six to eight left in their area of study.

No one had attempted to paddle the entire Baja Peninsula—the second-longest peninsula on earth (after the Malay

Peninsula). It took months of planning and research to determine if it was even possible. I studied weather patterns, wind cycles, hurricane tracks, and (so I thought) heat indexes.

A Precarious Dance of Beauty and Danger

On October 10, 2023, I set out from San Felipe, carrying two dry bags, nine gallons of water, a tent, clothes, and food for at least a week.

Five hundred miles and 45 days of wind, waves, rocky coasts, and sharks later, I arrived at Bahía Concepción, where the oven was on broil and I was in for a deadly crisping if I didn't lay low.

So, from 10 a.m. until the sun went down, all I did was lay against a giant mesquite tree—the lone shade I managed to find—and stare out at the turquoise blue water.

I couldn't have been more grateful for the comfort and embrace of that tree; in a weird way, it felt like it was meant to be there, protecting me against the harsh conditions. (I could have walked over to the shore and taken a dip, but the hot, salty water was far from refreshing.)

I knew I was going to be paddling through a desert. I knew there were going to be long carries of fresh water: a week's worth or even ten days without the ability to replenish. I knew the deserts would be hot... just not that I was going to be a cooked gringo waiting in the sun for whatever turkey vulture happened to be flying by.

But there were serendipitous

moments I didn't expect either, which came at me in the most wonderful ways...

I witnessed the incredible beauty of the Baja coastline, and basked in the glow of the shimmering, sunlit sea. I talked to the osprey, pelicans, and various

other sea birds that flew overhead. And admired, from the height of my paddleboard, an abundance of fish so colorful I didn't know the palette to describe them... along with predators I had to respect for their role in the environment.

The sharks mostly swam below or darted away in fear... except for one that aggressively approached me, giving me the scare of my life.

“No one had attempted to paddle the entire Baja.”

Dangers abounded in the water, but land wasn't necessarily a safe haven. Snakes slithered the landscape and had me cautiously watching where I put my foot. And coyotes ravaged my camp at night, looking for the food I'd hidden deep within my dry bags.

Yet there were plenty of tiny rewards to inspire me on. Bushes, trees, cacti, and flowers, caught in gusts of wind, waved to me in welcome. Hummingbirds danced above blooming flowers after hurricane rains, and the smell of the blossoms was the sweetest nectar after a long day's paddle.

Marrying Baja With My Paddleboard

I discovered standup paddling (SUP) shortly after I learned to surf at age 11. Over time, the combination of the two sports gave me courage and competence on the sea.

With good conditions, almost anyone can paddleboard. I don't consider myself an athlete (and my endeavor wasn't sponsored). But to attempt this kind of journey, you do need to be a student of the sea. The experience I'd gathered was invaluable to read the conditions at hand.

I'd set off without any real knowledge about porpoises like the vaquita (or any other cetaceans). I stroked the waters of the Sea of Cortez with the only weapons in my arsenal: knowledge of the region, the sea, and good old fashioned tenacity. I knew I could complete the trip should Mother Nature let me.



A hurricane ravaged many towns up and down the peninsula, leaving me stranded on a beach with little to no protection. Waves pounded the shore, tossing up anything and everything including washed up whales, turtles, and fish. Northern winds whipped to well over 50 knots some days, threatening to break my tent and pelting my skin with sand.

On December 14—153 days after leaving San Felipe—I stroked my way into the bay at Cabo San Lucas.

I had visions of a glamorous finish, but alas, no paparazzi were there to greet me...

I saw people on tour boats heading out to Land's End, the infamous arch at

the tip of Baja. Others were kayaking and cruising on party boats. It was just me, my thoughts, and fellow tourists taking in the beautiful bay.

A Return to Old California... and Endless Adventure

Baja is a place where time doesn't run, it walks. I learned that the hard way... I paddled 70 days and had to camp out the other 53 days, thanks to weather, hurricanes, sickness, and exhaustion.

They say Baja is a four-letter word—at times, the media portrays it as Hell, a place that needs a border wall to prevent drugs and other trafficking into the US.

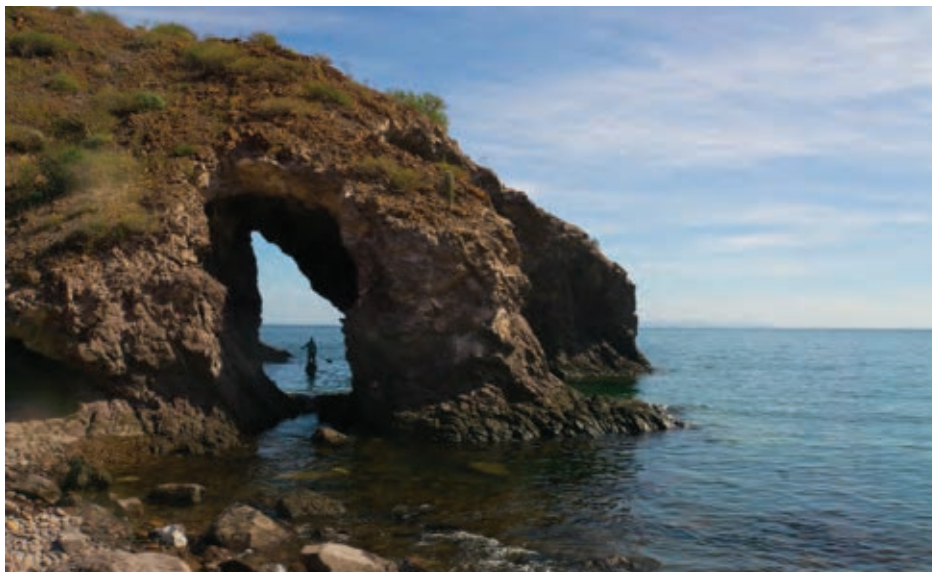
But for myself and others, that word is Love. Baja is arguably what the state of California was 200 years ago. It's a place where people smile and wave as you go by. Tumble weeds still roll across the streets, and locals still ride horses.

Here, you can enjoy a laid back, carefree lifestyle surrounded by natural beauty. The Baja can never be conquered, or even fully explored in a lifetime. Because of that, there are endless opportunities for adventure. Its irresistible appeal keeps many of us going back across the border year after year.

I hope conservation efforts, and perhaps my paddle down the entire peninsula, will help inspire others to come as well... with humility and a sense of wonder... to find something they care about, and to give back to a place that offers us so much.

I recorded my paddle experience in articles and photographs (see more images in your digital issue). And I wrote that book... now available on [Amazon](#). The proceeds—100%—will be donated to conservation, furthering protection for the vaquita porpoise. ■

Sean Jansen is a freelance writer, photographer, and guide based out of Bozeman, Montana. During the summer, he guides clients in Yellowstone National Park. From fall to spring, he can be found traveling up and down the coast of North America, surfing, fishing, or backpacking... and finding passion projects along the way to give back to the places he loves. Learn more about Sean's remarkable journey in: [Paddling with Porpoise: A 1,000-Mile Standup Paddle Journey Down Baja, Mexico's Sea of Cortez](#).



Sean's remarkable journey ended 153 days after its start in Cabo San Lucas' famous bay.



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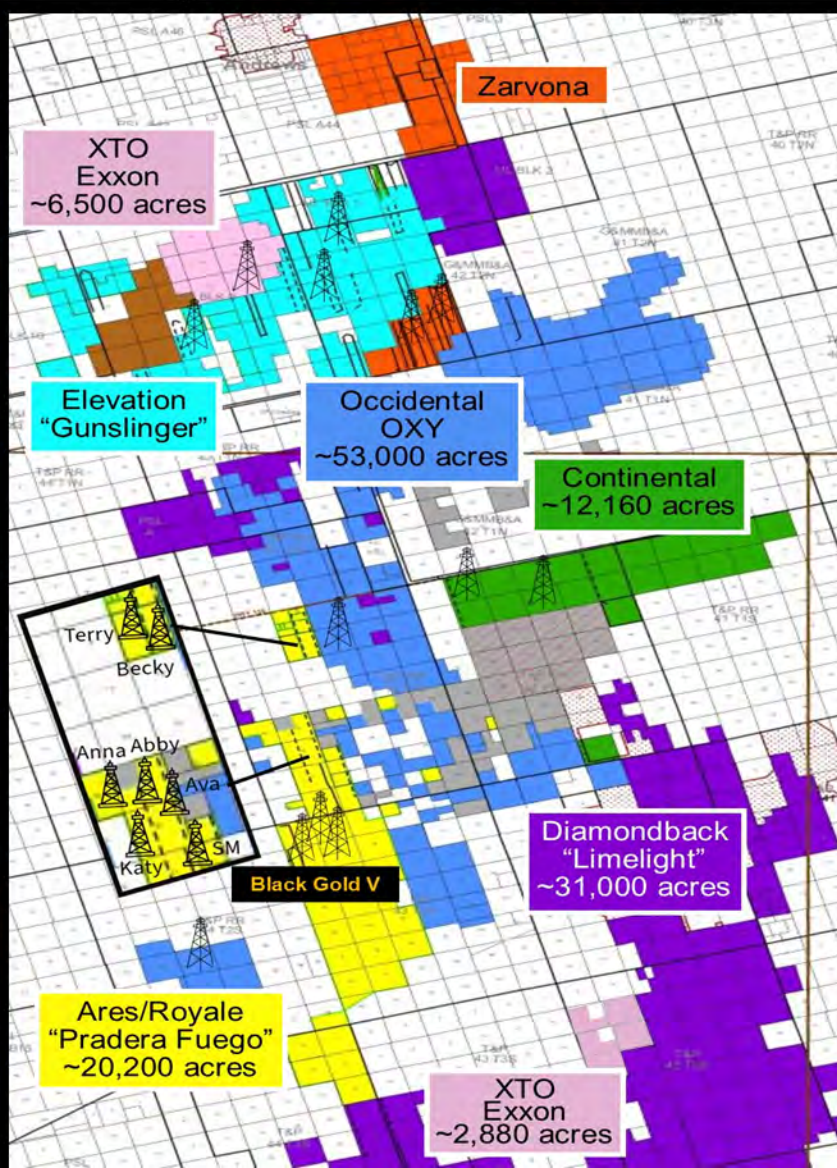
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Bangkok's Skytrain changed the city... and brought rent-paying tenants to the writer's door.

Progress Points to Thailand's Eastern Seaboard

Barton Walters

In 1984 I was sitting in a University of Maryland classroom listening to my Economics professor chunter on about capital markets, foreign investment, and the importance of infrastructure in developing countries. I remember thinking, “When the hell am I ever going to make use of this information?” Fifteen years later, it happened...

The Skytrain Effect

As I stepped aboard Bangkok's brand new “Skytrain” mass transit system in December 1999, I was awash in a wave of nostalgia. Growing up in Orlando, I remembered going to Disney World with my family when it opened in 1971. We'd parked at the space-age Contemporary Hotel to ride the futuristic monorail into the Magic Kingdom theme park. It was cool and sleek, and I felt like I was in an episode of Star Trek!

Now nearly 30 years later, and there I was... riding a train in the sky over a sparkling city with modern skyscrapers and ancient temples seamlessly blended in urban harmony. Once again, I felt like I had been magically transported to the future.

My old professor's words crept back

into my thoughts, “*Smart investors surf in front of the infrastructure,*” Dr. Cephalas insisted. “*Higher standards of living and escalating property values always follow new bridges, roads, and airports.*” This “train in the sky” thing looked like an infrastructure wave I could surf, so I dove in.

Six months earlier, I'd taken my first trip to Thailand, and Bangkok had me firmly under its spell. I'd just finished renovating and flipping two big condos back home in Florida and realized I had a knack for it. Leaving behind a soul-sucking job in the publishing business, I decided to indulge my passion for property in the most exotic and dynamic place I'd ever imagined.

I purchased three one-bedroom condos in the Japanese quarter of Bangkok that needed some TLC. The building was a 15-year-old high rise on Sukhumvit Soi 16, walking distance from the city's epicenter and the interchange station where the new Skytrain and Subway crossed paths. I could leave my place, walk for ten minutes and then choose to go over or under

all that steaming traffic.

Over the next several years I watched the Skytrain and its sister, the Metropolitan Rapid Transit (MRT) Subway, change the way ten million people in the sprawling metropolis of Bangkok lived. Workers and students could easily commute from anywhere in the city. Houses for sale and apartments for rent were advertised by the nearest station.

I enjoyed a 9% net annual return on my investments. The Skytrain didn't just transport people around the city, it delivered rent-paying tenants to my front door.

Continuous expansion of the Skytrain and Subway lines has dramatically increased the range of neighborhoods expats can choose to live in Bangkok. Neighborhoods with a more suburban vibe are now only a few stations away from the buzzing city center. It doesn't matter if you choose a swanky studio in Silom, a trendy townhouse in Thonglor, or a big-ass bungalow in Bangna, you can get there from anywhere in the city. It's no wonder Bangkok was voted the “Best City in Asia-Pacific” by *Travel & Leisure* this year.

I felt lucky to have arrived just in time to enjoy the economic surge in Bangkok. It was clear to see that leadership in Thailand was committed to enhancing the country's standard of living and investment viability with a serious infrastructure development program.

Because Thailand is as far away from North America as a person can get without getting on a spaceship, many Americans have misguided perceptions about it. It's far from being a third world country.

Diversity is what makes the country special. Sparkling cosmopolitan cities, spectacular seaside resorts, misty mountain retreats... skyscrapers and ancient temples all coming together as delicately as a piquant Thai curry.

American expats move here to live twice as good for half as much.

During my early years in Bangkok, I learned it doesn't matter if you're a retiree looking for a sleepy beach town, a savvy investor who wants to ride the next wave of development, or somewhere in between... Understanding what kind of infrastructure is, or is not, coming in this

“American expats move here to live twice as good for half as much.”



opened to connect Bangkok to **Pattaya City**, a vibrant seaside resort town on the Gulf of Thailand. It shortened that trip to just two hours. It felt like Bangkok threw a rope around the beach and pulled it three hours closer.

Since then, the Eastern Seaboard has exploded with development. We've gone through three distinct building booms with skyscraper beachfront condos, luxurious shopping malls, and massive expansion of suburban East Pattaya and Hua Yai.

With its new designation as "*Bangkok Beach*," the seaside resort of Pattaya began to shed its sleazy image earned when it was a favorite playground for American military troops during the Vietnam War. Nowadays, on long holiday weekends, there's always a steady stream of cars heading south from the capital, full of city dwellers eager to dig their toes in the sand and sip something out of a coconut. It took 50 years, but Pattaya is "cool" again.

I live in Jomtien Beach near Pattaya. Those of us who arrived before the boom have a great appreciation for that 150-kilometer road. Not only do we enjoy easier access to Bangkok, but our property values have increased handsomely, and finding renters for investment properties is easy. My three condos stayed occupied even through the pandemic.

Opportunity Zone

Just like the people-moving trains and airports in Bangkok, the motorway expansion has never stopped. Earlier this year, a new spur of Motorway 7 opened

part of the world could make a big difference when deciding on a location to settle. It was like attending another economics lecture titled, "*The Skytrain Effect*."

In 2009, I cashed out of Bangkok because I could see the next wave on the horizon. When I heard about the EEC development initiative, I started waxing up my surfboard. The "*Eastern Economic Corridor*" (EEC) is the most extensive and ambitious infrastructure project currently underway in Thailand. New roads, new runways, deep sea port expansions, and high-speed trains all moving people and goods up and down the eastern seaboard from Bangkok to Rayong.

Bangkok Beach

The mass transit systems in the capital city are just one phase of this much larger initiative that will connect and supercharge the Eastern Seaboard, which runs from the capital city of Bangkok down the coast 190 kilometers to the coastal city of Rayong. This is inarguably the economic backbone of Thailand, and one of the most dynamic regions in Southeast Asia.

It started in 2006 with the completion of **Suvarnabhumi International Airport** on the southeast side of Bangkok. This state-of-the-art facility has never stopped expanding and can now handle up to 65 million passengers a year. But the old international airport at Don Muang

remains open and is expanding again with a capacity of 30 million passengers.

With two operating air hubs functioning in the capital city, it was the highway system's turn to upgrade. If you were to ask someone in Bangkok 20 years ago, "How long does it take to get to Pattaya Beach?" the average answer would be "*five hours*." The golden sand, verdant fairways, and legendary nightlife of **Chonburi Province** seemed so close yet so far away. The road to the beach was infested with traffic lights and traffic jams.

In 2010, a section of the Bangkok-Ban Chang Motorway (aka Motorway 7)



Thailand's as far as you can get from the US without a rocket, but don't let that stop you. Above, Suvarnabhumi International Airport.



© BARTON WALTERS

Thailand's infrastructure push has made beautiful beaches like Jomtien (above) more accessible and helped to ensure a high standard of living there.

that allows motorists traveling from the capital to drive directly to the southern end of the eastern seaboard at the city of **Rayong**.

This new road has created an “*opportunity zone*” along the 70 kilometers of coast between Pattaya and Rayong. Sleepy fishing villages and funky beach towns like Ban Amphur and Bang Sare dot the coastline and some are perfect for expat living and investing.

Ban Amphur

I lived in the village of **Ban Amphur**, directly on the beach, for five years. There are several reasons to love it. It's not very

big and the main attraction is the legendary “Ban Amphur Seafood District.” A dozen or so open-air Thai style seafood restaurants are lined up on the north end of the beach where the fishing boats come in. On holiday weekends, Bangkokians flock there to consume copious amounts of crab and squid. The last time I attended a family feast at Preecha Seafood Restaurant in Ban Ampur our party of four plowed through an embarrassing amount of blue crab, tiger prawns, grilled squid, and steamed seabass for 1,500 THB (\$50).

The beach itself is composed of fine golden sand, takes about 20 minutes to walk from one end to the other, and is

lined with a paved footpath shaded by coconut trees. It's not overrun with vendors or other tourist annoyances. Most of the expats who live there are retirees who like to play golf and chill by the pool. It seems really remote and peaceful, but it's only 15 minutes to the big city convenience of Pattaya.

Many of the condos and resorts along the beach were built in the early 2000s with huge rooms and have gorgeous mature green areas. There are a lot of properties in Ban Amphur ripe for renovation, flipping, or rental income. A big two-bedroom sea view condo can be had for around \$125,000. Rentals in some older buildings can be as low as \$300 a month with a pool and sea view.

Bang Sare

The next beach south on the coast is the popular fishing village of **Bang Sare**. The beach is long and narrow with sun bleached sand, a chunky stone seawall, and a massive pier for fishermen jutting out into the bay. As you might imagine, there are some pretty good restaurants in this area too, but my favorite part is the huge Buddhist temple built right on the beach road.

Taking a walk out onto the pier to get the 360 degree view of brightly colored fishing boats on one side and the spectacular temple on the other is what I came to Thailand for.

Many expats who've lived in Pattaya and Jomtien Beach for years have migrated south to Bang Sare for more peace and quiet, and some good



© BARTON WALTERS

With its new designation as “Bangkok Beach,” Pattaya went from sketchy to sleek and cool.

property deals. There's an eclectic expat community in Bang Sare that seems to be growing every year. I recently met a friend there at a tiny little jazz club and found a surprising number of Americans sipping cold beers and digging the tunes of a talented trio on a rainy Sunday afternoon.

The streets coming up from the beach are encrusted with all types of cool cafes and eateries. There are no Starbucks or KFCs in this part of the Eastern Seaboard. Strictly mom-n-pop operations. And while there are a few nice pubs and music bars, don't expect the pulsing nightlife of Pattaya.

A three-bedroom pool villa close to the beach in Bang Sare can be had for about \$140,000. Renting a one-bedroom luxury sea view condo will cost between \$500 to \$700 monthly but prices drop drastically as you move away from the water.

Villages like Ban Amphur and Bang Sare are tethered to the big city of Pattaya as residents will depend on the shopping and livelier entertainment options there. It's always nice to spend some time in the bigger city as it makes the peace and quiet of the beach communities seem even more serene.

Rayong

I love funky beach towns and secluded little coves for holidays, but I like living at a beach with a city attached to it. That's why I'm considering a move to the city of Rayong on the southern end of the Eastern Seaboard.

The main industry for years in **Rayong** has been fishing, but development of the deep sea port at nearby **Maptaphut** and the presence of the US military at Utapao Air Base during the Vietnam War accelerated Rayong's infrastructure faster than its surrounding neighbors.

Expats from all over the world who work in Rayong, home to Thailand's largest industrial park, require quality housing, schools and hospitals for their families. With a population of about 70,000, Rayong isn't a bustling metropolis, but it isn't a village either. It's easy to live there without the need to go shopping in a bigger town. There are plenty of cool places to eat, drink, and be entertained. A day trip to the idyllic island of **Koh Samet** is



Tiny, peaceful Ban Amphur, where the author resides, is only 15 minutes from the big city conveniences of Pattaya.

only a 90-minute ferry ride.

Retiring expats are discovering the beauty of Rayong's impressive beaches with their clean white sand and sparkling calm waters. A huge two-bedroom, two-bathroom oceanfront condo will cost about \$130,000. A three-bedroom, three-bathroom modern house near the city center will set you back about \$160,000. Cozy studio apartments near the beach rent for under \$300 per month.

The reason I'm so keen on Rayong is the expansion of **Utapao International Airport**. The American military left behind what is basically a "city starter kit" with runways long enough for B-52 bombers to take off and land. There are no aircraft too large to land at Utapao and another runway is being added this year.

The expansion of this airport is one of the crown jewels in the EEC initiative. With a free trade zone and air cargo logistics hub on one side and an airport capable of handling 60 million passengers a year on the other, Utapao will be Asia's first "Aeropolis."

The presence of this facility alone is enough for me as a deal-surfing investor, but there's another chunk of infrastructure that has me even more excited about the entire corridor...

Fast Trains

The most impressive feature of the EEC development initiative: high-speed

trains that will connect three airports and shorten the travel time from Bangkok to Pattaya (30 minutes) and to Rayong (45 minutes).. The line will begin at Bangkok's original international airport, Don Muang, connect to massive Suvarnabhumi International Airport on the southeast side of town, and then zip down the Eastern Seaboard at over 250 kph ending at Utapao International Airport near Rayong. The trains are scheduled to begin operation in 2026.

Residents of Pattaya can be in the heart of Bangkok in half an hour. Workers and students can commute from anywhere on the coast to Bangkok and vice versa. Tourists can get from the towering temples of Bangkok to the soothing sands of Rayong in 45 minutes. I can leave my place in Jomtien Beach, meet a friend for lunch in Bangkok, and be home in time to watch another epic sunset over the Gulf of Thailand.

The last time an infrastructure project shortened the trip from Bangkok to the coast, the results were an explosion of development and rapidly rising property values. The lion's share of development this time is likely to happen farther south on the corridor around the "Opportunity Zones" I've mentioned, but all the coastal communities will benefit.

In my opinion, the Eastern Seaboard of Thailand offers the widest range of choices for expat living as well as the most upside for investment.

Rampant Overdevelopment

Unfortunately, new infrastructure doesn't always improve the places it connects. In the early 2000s, I lived on the southern tip of **Phuket**, Thailand's largest island just off the southwest coast in the Andaman Sea. The beach at the picturesque village of **Nai Harn** is the stuff of postcards and adventure movies. Squeaky clean sand, salty sea breezes, and the steady rhythm of waves lapping against the shore.

To get to this remote part of the island you'd go over a treacherous mountain road known for falling rock, perilous curves, and the occasional monkey crossing. It took over an hour to arrive from the Phuket airport.

Several years ago, after I'd left, a new by-pass road snaking down the east coast made getting to the southern tip of the island a breeze. The floodgates opened ... and rampant overdevelopment ensued. There were too many people, too many condos, and too many cars for the rickety existing infrastructure. The whole end of the island would be a construction zone for the next ten years trying to catch up. That's a wave I'm glad I avoided.

Infrastructure Contrarians

On the other side of the development coin are places that probably won't expand robustly due to an unwillingness to upgrade their infrastructure. When I

meet aspiring "infrastructure contrarians" looking for a place that's great the way it is and is likely to stay that way, I direct them to the western seaboard on the Gulf of Thailand, including the popular resort town of **Hua Hin**.

Hua Hin is a spectacular beach community a little over three hours from Bangkok. It's long been the favorite retreat of the Thai Royal Family and well-heeled residents of the capital. It has golf courses galore and pony rides on the beach—the opposite vibe of what you'll find in Pattaya.

For years we've been hearing about the "Thai Riviera Project" that's supposed to enhance the tourism viability of all four western seaboard provinces. The project allegedly includes upgrading existing rail links and face-lifting stations. Roads would be widened. Airports would be built. Even high-speed trains were rumored to be in the works.

To date, almost nothing has been done. If you're an investor there hoping to ride the wave of new development, you're no doubt disappointed. If you're a Hua Hin resident hoping that charm wins over progress, you can relax in your

hammock and get back to that book you were reading.

Hua Hin already has a lively and close knit expat population that's growing like everything else on this seaboard ... slowly. The beaches are stunning, with fine white sand that reminds me of the west coast of Florida. The population is about 70,000 like Rayong, but with a larger percentage of expats..

There's a surprising music scene with a three-day jazz festival every year and even a vineyard with an active wine culture. My experience has been that

Hua Hin has a larger proportion of American expats than other regions of Thailand.

Most of the condos I've seen there have been built in the past ten years and are well maintained. The cost to rent a fully furnished one-bedroom condo in

the city center would be between 10,000 and 13,000 Thai Baht (\$300 to \$400). A two-bedroom pool villa would be about 20,000 Thai Baht.

I would estimate the cost of living in Hua Hin, posh as it is, to be 15% to 20% less than its cousin across the bay, Pattaya. Since Hua Hin caters more to domestic tourists than international, prices remain lower. Places with large expat communities are always more expensive, mostly due to the presence of more imported goods. The expat community in Hua Hin is less than 5,000 people.

"Hua Hin has a larger proportion of American expats than other regions of Thailand."

Infrastructure Flowing

Knowing which way the infrastructure of a region is flowing is essential to making a good decision about where to settle or invest in Thailand. The Eastern Seaboard is easily the most dynamic region with a wide variety of choices and plenty of investment upside. The Western Seaboard is slow developing... perfect for expats searching for a tranquil and affordable place to retire. ■

Barton Walters has lived and traveled throughout Thailand for 25 years, working as a real estate developer, a college professor, and a marketing executive. He's published numerous articles about what it's like to live in Southeast Asia.



Retiring expats are discovering the beauty of Rayong, with clean white sand beaches and huge condos for \$130,000. Above, a plane departs Utapao Airport.



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When in Tuscany, don't overlook the charms of Casciana Terme, nestled in the Pisan countryside.

Casciana Terme: Easy to Miss, Hard to Forget

Caryn Schneider

As I turned off the paved road and onto Via di Fichino, my heart started beating faster. I was about to catch the first glimpse of **Le Querciole** (The Oaks), the six-apartment “farmhouse” I would call home for the next 10 days.

The building was situated on a bit of a rise to take full advantage of the sweeping landscape. I pulled up, parked, and stepped out onto Tuscan soil. Despite never having been there before, I felt an immediate sense of calm... and belonging.

Nestled among the Pisan countryside, the village of **Casciana Terme** is all too easily passed over in favor of classic Tuscan destinations like Pisa, Florence, and Sienna. But, if you're like me, and enjoy driving on winding roads, making authentic local dishes, and having hands-on experiences in new places, Casciana Terme is for you.

I've been to Italy eight times since that first trip to Casciana Terme, and regardless of my itinerary, I've always returned to the village, specifically to the farmhouse, because of its peacefulness and timeless beauty.

Built over ancient Etruscan land, Casciana Terme is located roughly 40 miles

southwest of Florence and 15 miles southeast of Pisa. Due to its central location, it is a perfect base to explore the surrounding area. Its population is roughly 2,200 people and the iconic Tuscan olive groves, wheat fields and vineyards cover much of the 31 square miles.

Here you'll find small grocery stores, the local little wine cafe, a laundromat, the bus shelter and other shops. Leading off from the piazza to the right, look for **Bar Spaghetteria Il Cipo** for mouthwatering pasta dishes in a relaxed and informal atmosphere. The chef prepares everything right in front of you.

Stroll just a few hundred yards further and you'll come to the **Piazza Garibaldi**. People gather there for celebrations, conversation, and to simply enjoy each other's company. It's home to a bank, hotel, gift and pasta shops, and the Church of (Chiesa di) Santa Maria Assunta which dates back to the 9th century!

It's also home to **Gran Caffè delle Terme**. The café's high, ornamental ceiling and small tables create an intimate space

perfect for the day's first cappuccino and pastry. Or, take a seat outside to enjoy the morning's sights and sounds.

The local residents are friendly, talkative, and patient with novice Italian speakers (like me). I never heard native English speakers there. (But you can find Tuscan expat communities nearby in Lucca, Arezzo, Florence, Pisa, and Sienna.)

A Village for Every Season

Fall is my favorite time of year to visit Casciana Terme. Not only is it harvest season, but the days are warm and the evenings are “sweater” cool. Spend some (delicious) time picking olives from a ladder up in the trees. The technique is pretty simple and quite meditative: you start at the top of a thin branch and work your way down it, gently removing the ripe fruit one at a time. When you're done, your hands will feel like they've just had an olive oil treatment!

The olives are then gathered in netting, placed in crates, and immediately brought to the local olive mill, or **Frantoio**. After a 45-minute process, the cold-pressed olives produce oil which is bottled right there and then. Only this type of processing qualifies as extra virgin olive oil.

Winters in Casciana Terme are cool, with temperatures hovering around 40 F. The season calls for *ribollita*, a soup of Tuscan black cabbage and cannellini beans served with stale bread. Enjoy this classic dish with a glass of chianti classico next to a fire.

When spring rolls around, it brings vibrant flowers and comfortable weather to explore the outdoors. Take a leisurely stroll through **Val d'Orcia** and five postcard-worthy villages—Pienza (a UNESCO-recognized Renaissance village), San Quirico d'Orcia, Bagno Vignoni, and medieval gem Monticchiello.

Located in Siena province, a bit over an hour from the Tuscan coast, the valley offers well-marked trails that highlight all things “Tuscan”—tall cypress trees, vineyards, and breathtaking historic villages. In the spring, you'll hike among poppies and wildflowers, and see farmers tending their fields and vines.

If your hike takes you through the hills of **Pienza**, be sure to stop at **Podere il Casale** for lunch and experience its neigh-

“Fall, or harvest season, is my favorite time of year to visit.”

HOW TO GET THERE

Part of Casciana Terme's charm is its remoteness... the best way to get there is by car. (Since I generally fly into Pisa, I use the car rental center at Pisa International Airport, **Galileo Galilei**).

To get to the town, I recommend taking the more scenic two-lane state and provisional roads (marked by SS or SP) over the much larger and faster SCG Fi-Pi-Li (Firenze-Pisa-Livorno) highway, especially if you've never been to the

region before. You can take your time and soak in the views along the way.

About 30 minutes after leaving Pisa, watch for the town signs along the SP 13. Continue on until the road slightly rises and bends to the left. You'll come to a small rotary. Bear off to the right and into the free parking lot.

Quintessential to all Italian communities, you'll find yourself in **Piazza della Martiri Libertà**, the town's main square.



boring sheep farm and pecorino cheese.

In the summer heat, you can make the most of Tuscan wine and music festivals, outdoor dining, and local produce. Come mid-July, don't miss the annual spectacular **Teatro del Silenzio** concert, as Maestro Andrea Bocelli performs in his home village of **Lajatico**, a mere 25 minutes from Casciana Terme.

While you're there, stop at **Cantina Bocelli** to purchase his family's wines and regional products.

On Thursdays, head to the **Piazza della Martiri Libertà** for a weekly market called the *Mercato Settimanale Del Giovedì*, where you can buy local breads, cheeses, meats, and produce.

One of my fondest memories of the market is when I took a deep breath and asked a vegetable vendor for *mezzo chilo di pomodori rossi* (a pound of small red toma-

atoes much like plum tomatoes). I watched the vendor put them in a little brown bag and weigh them. I was thrilled! He knew I wasn't a native Italian speaker, but his nod of approval at my attempt was heartwarming.

Food, Friends, and Time-Honored Traditions

In November 2016, I took my mother to Casciana Terme for her 87th birthday.

The last time she'd been there was with my father 30 years prior. She had such fond memories of their travels. And as I'd been visiting annually for several years by then, I had friends to introduce her to and local spots to share.

We rented a Fiat 500 from Genoa and drove just over three hours to my beloved farmhouse in Casciana Terme, where my mom and I shared a lovely

two-bedroom apartment. We loved making breakfast with fresh breads, pastries, cheeses, local eggs... and cappuccinos.

No trip to Tuscany is complete without participating in the time-honored tradition of making pasta....

On my first trip to the region, I found a pasta-making class with a local guide company, [Arianna & Friends](#), who offered "the most authentic tours in Tuscany." It's a bold claim—but I'd say they live up to it. (It was Arianna who suggested to me *Le Querciole*, the farmhouse in Casciana Terme, because I wanted to be centrally based.)

I wanted mom to have a similar experience, so we drove the winding roads to the neighboring village of **Peccioli** to meet Arianna, who surprised us with a fully-planned itinerary, the focal point of which was a pasta-making class.

In a small group of nine, we learned to make linguini noodles from scratch, then artisanal ravioli filled with ricotta and herbs. Our chef had also prepared several sauces and side dishes for us to all share family style out on the patio. A light white wine and dessert made for a fabulous meal. We talked, laughed, and ate against the beautiful backdrop of Peccioli and the surrounding hills. ■

Caryn Schneider, a retired seafood executive, has traveled much of the globe, including Portugal, Iceland, Italy, Ireland, Austria, and the Faroe Islands. Now retired, she lives in historic Weymouth, Massachusetts with her cat Lily and "more chipmunks than you can count." When she's not pursuing creative writing or photography, you'll find Caryn planning her next trip...



Caryn and her mom make linguini and ravioli from scratch in nearby Peccioli.

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Because when you slash your cost of living, you gain the luxury of time.

Time to do what you want when you want... time to spend with the people you love most.

In other words: you can afford to fire your boss, ditch that commute, give away your old suits, and whatever else is holding you back.

But before you do that, you need to hear from people like you... those who have faced the same decision you are now.

And when you join us at our 20th *International Living* **Fast Track Panama: Lifestyle and Opportunity Conference**, you will.

We've gathered expats who've retired, bought second homes, or started a business in Panama.

Men and women who—just

a short time ago—were in the same position you're in today.

We'll focus on the many questions you likely have: how to find a great rental, get your mail, arrange your finances, keep in touch with family and friends.

We'll talk about the documents you need to qualify for residence, the best place to buy insurance, where to buy a car, and more.

You already have the dream. Now you just need guidance.

And that's what our Panama experts will deliver at the 20th *International Living* **Fast Track Panama: Lifestyle and Opportunity Conference**—our only Panama event of 2025.

To book your seat, call 1-888-884-7792 or 1-443-353-4362 or see: IntLiving.com/Events. ■

An aerial photograph of Panama City, Panama, at sunset. The image shows a dense urban landscape with numerous high-rise buildings, including the prominent Panama Towers. The sky is a mix of orange, yellow, and blue, and the city lights are beginning to glow. The water of the Panama Canal is visible in the lower left.

MK | P

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