

# INTERNATIONAL LIVING

SINCE 1979

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# “You’d Have to Be Dead Not to Like it Here”



One August evening some years back, in a tiny hotel room in Athens, I was getting ready for a first date.

I was so nervous that I asked the non-English-speaking housekeeper, with pointed gestures, which shoes she liked best with my dress. Worse, I later went back for her opinion on my earrings. By then, I’m pretty sure it wasn’t her opinion she thought I needed, but a Valium.

As my date and I wandered Athens’ cobblestone streets... listened to a lone saxophonist in an ancient city square... and sipped champagne on a rooftop, the lights of the Acropolis glowing in the distance, a love affair began... with the city of Athens. (The guy, not so much.)

It’s a place Jeff Opdyke and I are mutually besotted with. “Few places can grab and shake me the way Athens does,” he says. “The food, the culture, the people, the landscape, the history, the mythology... the sea.”

This month, he takes us on an exploration of five Athens neighborhoods... including the one he’d recommend most for expats.

He also ventures south into the Peloponnese Peninsula, the sun-soaked land of Homer’s *Iliad* and *The Odyssey*. “You’d have to

be dead not to like it here,” he quips.

There’s a contagious sense of *joie de vivre* in this month’s issue. When you’ve been gifted the freedom to sample life beyond your native borders, it creates a kind of punch drunk desire to experience more... more... more.

You’ll witness it in Tim Ward’s 80-day, “idiotic” quest to travel Europe in an electric vehicle... in Jaimie Seaton’s love letter to London (and guide on how to see it like an insider)... and in Ted Baumann’s exposé on four romantic retirement destinations (like South Africa) you probably aren’t considering—but *should*...

Sometimes, it’s an exotic cuisine we can’t get enough of. After extensive scouting for an overseas home, Mexico’s gastronomic capital of Oaxaca reeled in expat Donna Shields. Your mouth will water reading about a new food & wine festival she’s launched for February (VIP ticket details inside).

Stephanie Reed, Editor-in-Chief

**P.S.** A few tickets also remain for our [October Bootcamp in Vegas](#)... I hope to see you there!

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October 2024

Volume 45

Number 6

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Oaxaca's "intimate" new festival promises to delight even the most discerning foodies.

## FESTIVALS

# A Siren Song for Mexican Food (& Wine) Lovers

If you want to feel, smell, and *taste* history, take in the ancient ruins, magnificent Colonial-era architecture, and cobblestone streets of Oaxaca de Juarez (Oaxaca City), one of Mexico's historic crown jewels.

Nestled in the foothills of the Sierra Madre range in southwestern Mexico, Oaxaca (wah-HAH-kah) has been home to the Zapotec and Mixtec indigenous people for thousands of years. Its vibrant artisan community draws tourists from across the globe to wander through small galleries, boutiques, and museums. But equally important are its culinary arts...

Oaxaca is considered the gastronomic center of Mexico (though Mexico City and Puebla are valid contenders). It's where you go to eat. The cuisine is a culmination of many indigenous influences, whether it's a street vendor empanada, a traditional fermented drink (*pulque*) at the *mercado*, a *tlayuda* at a family-run café, or a stunning presentation of chicken mole at a higher-end restaurant. And let's

not forget the locally produced mezcals and the variety of Mexican wines being poured all over town.

I spent my career in the culinary world, and authentic, flavorful food and drink was a top priority as my husband and I rode our motorcycle throughout Mexico [scouting for a new hometown](#). After several trips to Oaxaca, including an extended eight-month stay, I knew this city met my foodie criteria. I had time to learn the *mercados*, cook with our house-

keeper, go to homes for holiday meals, shop, cook and live with a family in a nearby village, learn how to make chocolate, go to craft beer and mezcal tastings, and dine in some of the most delicious restaurants you'll find anywhere.

Then I thought: *What if I could give others the same taste of Oaxaca that took me eight months to discover, but do it in just a few days?*

And so, the [Oaxaca Food & Wine Festival](#) was conceived... launching February 20-23, 2025.

**"An effortless way to learn about and enjoy all kinds of Oaxacan cuisine."**

The festival is designed to give attendees an effortless way to learn about and enjoy all kinds of Oaxacan cuisine through eight different events, each crafted to be an intimate experience. This is not a mass market event; restaurants and artisan workshops are not set up for large crowds. There will be wine-pairing dinners, mole and mezcal tastings, a chocolate and cacao workshop (yes, you will make your own chocolate bar), a market tour with lunch at the Hall of Smoke, brunch at a Michelin-noted restaurant, and artisanal activities that spotlight Oaxaca's rich cultural heritage as well its talented chefs.

To make it easy, I've put together a few [VIP packages](#) that include lodging and all events. Alternatively, you can book your own lodging, still buy an all-event package, or buy individual [tickets](#).

## Build in Time to Explore...

If you're making the trip, I hope you'll take some extra time to explore the immediate region. You may be inspired to join the growing number of expats...

I put together [several private tours](#), with a trusted tour operator that I personally know, to highlight the artistic crafts indigenous to the neighboring villages. If you're considering Oaxaca as a long-term overseas home, I'm happy to help with some pointers; email me at: [openminded-venture1@gmail.com](mailto:openminded-venture1@gmail.com). Browsing through these FB pages will help orient you, too: [Expats Oaxaca](#), [Oaxaca Community](#), [Expats, Foreigners & Locals in Oaxaca](#), [Oaxaca For Rent/Sale](#), [Short Stay Rental](#).

—Donna Shields



Oaxacan graves are decorated with flowers, candles, and the deceased's favorite food for the *Día de los Muertos* festival.



## GUIDED TOURS: LONDON

# From Roman Ruins to Tudor Brothels: A History Walk

**T**he phrase *history comes alive* aptly describes the affable Andrew Glover's London tours. He has encyclopedic knowledge of his subjects, which he shares in a fun and relaxing way, so it feels more like a conversation than a formal tour.

The first of his tours I took was on Roman London, a two-hour walk down alleys and inside buildings, during which we visited Roman ruins I never would have noticed on my own. Up until that point, the only Roman ruin I knew is a section of a [wall](#) dating to around 200 AD just outside the Tower Hill Tube station—that I reverently touch each time I pass—and a portion of a [Medieval gate \(postern\)](#) which can be viewed from the Tower Hill underpass.

I had such a great time and learned so much on that first tour that I booked the *Tudors: not just Henry 8th* tour for the next day. As a devout Tudor royal history nerd,

I doubted I'd learn anything new. Wrong. Through Andrew's tour, which followed Henry's walk to his divorce hearings, we learned about life in London under the Tudors—everything from why brothels and theaters were on the south side of the Thames to the explosion of social services.

**"I doubted  
I'd learn  
anything new.  
Wrong!"**

On *The Great Fire* tour, we walked the route of the fire, learning about the reactions of ordinary people and government officials (spoiler alert: it was not the Lord Mayor of London's finest hour). Andrew read passages from the [diary](#) of Samuel Pepys, who recorded the progression of the fire in detail. The tour starts near All Hallows by the Tower, which Andrew thought I would enjoy visiting—and I did (see page 23).

Andrew has scheduled tours and is happy to accommodate private tours as well. Book with him at [Who Knew Tours](#).

—Jaimie Seaton



© ANDREW GLOVER



## MALAYSIA'S COVETED GOLDEN VISA IS NOW WITHIN REACH

Ted Baumann

Lush emerald jungles... golden domes and ornate temples... bustling street markets filling the air with spicy scents...

Malaysia has been popular with foreigners for more than a century, thanks to a low cost of living (four times cheaper than the US); close access to other attractive destinations like Thailand and Singapore; and its cultural highlights and phenomenal cuisine.

Indeed, Malaysia's MM2H ("Malaysia My Second Home") visa was considered a gold standard among expats for many years. Then, during the pandemic, like several other Asian countries, Malaysia scrapped its old visa policies as authorities rethought how easy they wanted to make it for foreigners to live there...

Since then, Malaysia has been trying to fix on an MM2H policy that's "just right"... without much success.

The bottom line is that the government wants a visa policy that brings in foreign money without giving easy permanent residency or citizenship to foreigners. In 2021, the southeast Asian nation changed the terms to attract more high net worth individuals. Instead, it resulted in a fall in foreign investment.

So, the government recently announced two big changes:

- The required fixed bank deposit amount for the most popular "Silver Tier" visa has been reduced from around \$450,000 to \$225,000.
  - The residency permit will no longer be permanent—it will expire after 15 years.
- Malaysia's politics have traditionally sought to preserve the distinctive Malay culture, and conservatives have long resisted "foreign influence." But the current government is keen to attract expats. The changes are seen as a compromise.

We'll see if they actually prove popular with the expats Malaysia hopes to attract...

TRAVEL HACKS

# A Plane, Train, or Automobile? This App Takes Away the Guesswork

**Y**ou know that deer-in-headlights feeling you get inside a crowded foreign train station? If you don't speak the language well—and sometimes even if you do—picking the right route to your destination can feel like Russian roulette.

Thank the travel gods, those days are (mostly) behind me. Because there's [Rome2Rio](#).

The Rome2Rio app shows you the best transport options to reach your destination, whether you're in the US or abroad. What's so great about it is that it includes ALL modes of available transport for the journey—we're talking trains, buses, planes, ferries, and cars. It also shows the total cost of each option, plus the travel time. So, you select the one that makes the most sense for you and your wallet.

I started using Rome2Rio to book rail



**Built in 1905, Belgium's Antwerpen-Centraal rail station is worth a detour.**

travel, and I now use it for long haul flights too. When I was planning to fly to the US from Seville, Rome2Rio showed me that if I took a bus to Madrid, I'd be able

to fly directly to my destination—saving me a few hundred bucks and an hour of travel time.

To use the app, simply [download it](#), then enter your departure point, destination, and date of travel. You'll be shown a list of transport and travel options, with the "best" and "cheapest" ones highlighted. Once you select the route for you, you can buy tickets through the app.

Rome2Rio lets you save your travel details, so if you're in a new place without phone data, you can still see your journey information. Not to mention, the app means you don't have to stand in crowded stations trying to decipher foreign languages and logistics.

With Rome2Rio, the route from A to B is quite literally at your fingertips.

—Megan Ritchie

STREET FOOD

# The Secret Sausage Van of Kraków

**K**ielbasa sausage is an iconic traditional food of Poland. But if you want to try the best kielbasa in Kraków, you won't be sitting in a traditional restaurant. You'll be standing on the street beside an ancient blue Nysa van from communist times while a grumpy man in a white overcoat roasts your sausages over an open fire.

Officially called *Kielbaski z Pod Hala Targowa* ("sausages from under the market hall"), this street food institution has been operating since 1991, when two former taxi drivers, fed up with the lack of late night food options in the city, decided



**Taste a taxi driver's (addictive) answer to late-night munchies in beautiful Kraków.**



they would create their own.

Today their food truck is *the* place to go for a late-night snack as far as locals are concerned. Rumor has it, the secret lies in the fire logs, which come from fruit trees.

Most evenings, if you walk down Grzegórzecka Street past its famous market hall from around 8 p.m. to 3 a.m.,

the blue Nysa is easy to spot from the line of locals, expats, and in-the-know tourists lining up to spend 15 zł (\$3.80) on a perfectly charred kielbasa, a dollop of mustard, and a crusty white bread roll.

You'll need to pay in cash, and be prepared to wait in line for a while. But trust me, it's worth it. —Declan Aylward



## Where We're Scouting in Africa... and Tips for Choosing a Home in Portugal

Ronan  
McMahon



■ **Thomas J. asks:** Have you considered scouting anywhere in Africa for real estate?

■ **Ronan says:** Hi Thomas, that's a great question. Africa is somewhere I'd love to add to my global real estate beat. (See Ted Baumann's take on South Africa as a long-term destination on page 8.) My team and I have been researching some countries on the continent looking for opportunity. And everyone has a different idea of where we should start when we put boots on the ground there.

One of the most senior scouts on my [RETA](#) team likes the idea of **Botswana**. It's a small, landlocked country in Southern Africa and is known for its stable democracy. Botswana gained independence from Britain in the 1960s and today folks are drawn here by the rich variety of wildlife. A large portion of the country is dedicated to national parks and wildlife reserves.

The country is welcoming to foreigners and has a growing expat community, many of whom work for multinationals, NGOs, and within diplomatic missions. It also has one of the best healthcare systems in Africa.

Another team member thinks we should take a closer look at **Namibia**, also in Southern Africa. It's one of Africa's newest countries, having gained independence from South Africa in 1990. Similar to Botswana, wildlife tourism is a big driver of the economy in Namibia, along with mining (it's the world's largest producer of uranium) and agriculture.

My pick in Africa is **Cape Verde**, a volcanic archipelago in the Atlantic Ocean. These guys were under Portuguese rule until 1975. But today, the country has a stable democracy and a growing economy... with a big tourism industry.

There are 10 islands that make

up Cape Verde and all have varying landscapes that range from sandy beaches to rugged mountains. The islands are also a melting pot of cultures, with influences from Africa, Portugal, and Brazil, and are known for their warm hospitality. This is definitely a place I want to check out.

If you have a suggestion for somewhere in Africa that you think the team and I should investigate, I'd love to hear about it. [Drop me an email here.](#)

■ **Brian L. asks:** "Hi Ronan. My wife and I are coming to Portugal in early October. We plan on exploring the country and looking for a retirement home or condo. We are unsure of where we want to live. We want to get a 'feel' for the country first. But any advice or instruction would be great."

■ **Ronan says:** Hi Brian, great question. Here's what I recommend...

First, begin by sitting down and profiling yourselves. Portugal is a diverse country with a huge variety of cities, coastlines, and climates to choose from. Setting your priorities will help you

narrow your choices.

Do you want to live in a big city or a picturesque small town? Do you want to be near the beach or in the countryside? Do you want a hot, dry climate or a milder,

more temperate one? Are there any activities that are central to your lifestyle, say golf or surfing or hiking?

The answers to all these questions will help you dramatically narrow your search.

For instance, if you're looking for year-round warm weather, the southern **Algarve** region is an obvious choice. It gets 300 days of sunshine a year and is full of stunning beaches. You'll also find soaring cliffs, white-washed villages, world-class golf, and incredible fine dining.

That said, the Algarve is also one of the most popular vacation destinations in Europe. So, you need to be OK with seeing significant numbers of tourists. In fact, visitor numbers to the Algarve have been

skyrocketing in recent years...and so too have property resale and rental prices.

Those trends mean that members of my [Real Estate Trend Alert](#) (RETA) group who got in on our past member-only deals in the Algarve are now sitting pretty. For instance, in December 2019, RETA members could buy in a community called Santa Maria from €310,500. Two-bed condos available to RETA members there for €390,000 now list for €550,000—a gain of €160,000. But the upward trend in pricing also means that finding good-value real estate in the Algarve is now a challenge.

Say, on the other hand, you want the beach but also want good value real estate and to be away from the tourist crowds, then you should investigate the coast north of Portugal's second city of Porto.

In this region of northern Portugal, you'll find under-the-radar coastal towns and cities like **Viana do Castelo**, **Esposende**, and **Caminha** (the latter was ranked No. 2 in my [2024 global real estate investment index](#)). These towns offer many of the benefits of southern Portugal, but prices there can be a fraction of what you'll find in the south. You need to be aware, though, that the climate in the north is far more temperate.

The overall point being, the search process will become much easier once you nail down your top priorities.

When you have your priorities, I'd suggest identifying four or five places that meet your criteria, and then spend a week in each. And try and rent a property similar to the one you might like to live in, then keep a normal routine when you're there.

Visit the local stores, eat in the neighborhood restaurants, see what it would be really like to live there.

**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.

"My pick in  
Africa is  
Cape Verde."



If you're happy and you know it... you're in Madrid. Above, the iconic Almudena cathedral.

# Leaving the City of Angels: A Priest Finds Sanctuary in Madrid

Marsha Scarbrough

A former teacher and Episcopal priest, Jeffrey Clawson has worked for social justice all his life. And today's divisive political climate in the US alarms him.

"If you are happy and enjoying life, you don't have a place for a lot of anger and cruelty. I want to live in a place where people are happy. I find Spaniards to be very happy people."

As a gay man, Jeffrey wanted to find a country where he felt completely comfortable. "My experience is that Spain is one of the most accepting countries for LGBTQ people. I need to feel safe. I'm living with newfound freedom in Madrid."

Jeffrey's original plan was to retire in Mexico City, where he had visited many times. He says, "I love Mexico City. It ticked the boxes I was looking for. Then I found out Madrid did too." Jeffrey wanted

to live in a big city with good public transportation and a lower cost of living. "What I found in Madrid was that the air was so much cleaner than Mexico City."

Jeffrey has secured his residency visa for Spain and is now six months into his new life in Madrid.

Jeffrey was born near Los Angeles and lived most of his life in LA, where he had a career as a public school teacher. After that, he became a priest in the Episcopal Church of the United States. His love of travel took him to many different places in the world, including some, like Mexico City, where he considered living. Right before the pandemic, he was hired to work as a priest for the Church of England in Manchester. As soon as the lockdowns were over, he

went to visit a friend in Madrid.

"I really, really liked it," says Jeffrey. He returned to Madrid several times. Although he could have extended his work visa in the UK, he opted not to. "I decided that I wanted to live in Spain, in Madrid."

He originally applied for a self-employment visa at the Spanish consulate in Manchester, so he could work as an English teacher in Spain. "You need a lot of paperwork, a lot of documents, then they all have to be translated into Spanish. Most of the

documents are only valid for 90 days. I had all of my paperwork together and ready. A Spanish attorney had looked over everything, and it was good, but I couldn't get an appointment at the Manchester consulate in time."

**"I'm living with  
newfound  
freedom."**

It took Jeffrey four months to get an appointment to submit his application. He says, “Then I waited. I waited for months. Finally, I decided to no longer pursue it.” In the meantime, he rented an apartment in Madrid and stayed there for the 90 out of 180 days that the [Schengen visa](#) allows. When his Schengen time ran out, he traveled to Mexico. Finally, he returned to Los Angeles.

“I began the process all over again,” he says, ruefully.

### Getting a Visa Takes Patience

This time, he applied for the [Non-Lucrative Visa](#), which requires less paperwork but doesn’t allow any type of employment. “Indeed, it was quicker. I had no problem in Los Angeles, but it still took time to get the appointment.

A month later, he went to the consulate with all his papers in order. He spent almost an hour going over every document with the official. Finally, she told him that they would keep his passport and send him an email in six to eight weeks to come pick up his passport and visa. “I went home and waited and looked every day. It didn’t take six to eight weeks. It took two weeks. The very next day, I walked into the consulate and picked up my passport. The visa was affixed to one of the pages.”

His advice to other North Americans who are applying for residence in Spain: “It’s complicated. What you need at the beginning is patience and perseverance. It can be frustrating. The other thing you need to do is read, read, and re-read the instructions on the website of your consulate because every consulate has its own rules. It doesn’t make sense, but I’ve looked, and it’s true. You have to read those things so carefully, and then have everything in order. You need to know somebody who has already been through the process to help you with questions (see



Connect With Expats box below), because because the consulates are not going to help you, but it’s an easy thing once you get to the consulate.”

### Half the Cost of L.A.

For Jeffrey, Spain is worth the hassle.

Prior to the move, he expected the cost of living in Madrid to be about half that of Los Angeles based on his research using numbeo.com. “But it’s actually less than half because what was not included in that estimate was transportation. In Los Angeles, you just have to have a car. That’s expensive. Public transportation in Madrid is efficient. It’s clean, frequent, and so cheap.”

Jeffrey pays €1,500 (\$1,627) for a two-bedroom, two-bathroom apartment in central Madrid. He says that in Los Angeles, the rent for a similar place would be more than double that, “Even the expensive rents in Madrid are still cheaper than Los Angeles.”

He explains that Madrid has many neighborhoods. The more central you are, the more expensive it is. “If you want to move out farther, you’re still connected by very good transportation, and it would be much cheaper,” he says.

“I had a fantasy that I would have a window that faced a park in central Madrid. There aren’t many places like that. Madrid has a lot of busy streets. I like that, but I wanted a view of a park. It came to me.”

He explains, “My friend Marsha has a friend who owns an apartment and had a tenant leaving. She asked me, ‘Do you think you might be interested?’ I said, ‘Of course!’ She sent me photographs, and the first thing I noticed was that the living

room window had a view of a park. Not only that, there is no street below. I am just facing this beautiful park.”

### So Safe, So Clean, and the Food!

“I know, as with any big city, there are pickpockets,” Jeffrey explains, “but I can feel safe even at night. It’s very nocturnal. A lot of people go out at night, late. You’ll see all ages. You’ll see families with young children playing around outdoors at midnight. It’s a very safe place to be walking around in.”

Madrid’s cleanliness impressed him, “If you get on a bus in Madrid, it’s just spotlessly clean, and if you get on the metro, it’s spotlessly clean. I remember walking in one of the metro cars and thinking, ‘It looks like it has never been used before, like this is the first group of people who have even stepped on it,’ but I knew it wasn’t. It’s just so clean. They power wash the streets and sidewalks at night at least once a week.”

Jeffrey enjoys eating in restaurants and cafes. “The food is so wonderful,”

he says, “And it’s so much cheaper than in Los Angeles.”

He can indulge in a three-course meal with wine at midday for the cost of eating at McDonald’s in LA. “Because Madrid is so cosmopolitan, there are restaurants with food from

all over the world as well as Spanish food. There’s just no end to enjoying food in Madrid.” Nonetheless, because of the Mediterranean diet and less sedentary lifestyle, Jeffrey has lost weight.

Even though he feels far away from US politics when he’s in Spain, Jeffrey remains politically active and continues to vote, which you can still do after you move to another country. “I have not tuned out the political noise... but I’ve turned down the volume in my head. I’ve done a lot of good things. Now I’m at a point where I’m ready to enjoy life.” ■

**“Buses and the metro are spotlessly clean.”**

### CONNECT WITH SPANISH EXPATS

If you’re interested in relocation to Spain, connect with our interactive Community Forum [here](#), where you can ask questions and post answers. You can also purchase our comprehensive [Escape to Spain guide](#) on the *IL* bookstore.



“**F**oreigners are flocking to retire in South Africa.”

When the headline appeared in my daily news trawl, I was caught off guard. As someone who lives in South Africa, I’m well aware of the pros of life here. But as Chief of Global Diversification for *International Living*, I spend my days researching popular retirement destinations like Portugal, Spain, Greece, Costa Rica, and Panama.

Most people who consult with me at my [Global Citizen service](#) are considering places like these to be their future home.

South Africa, on the other hand... anyone who’s visited knows the place is drop dead gorgeous and the cost of living is low. But we also have problems: poverty, crime, and a seriously dysfunctional national government.

Many “overlooked” retirement destinations have this in common: A nasty past that has stuck in the popular imagination, be it a history of conflict, political instability, or severe economic woes. They haven’t, in the past, been recognized as desirable for retirees...

But is that a fair judgment today?

Perhaps not.

I clicked on the headline, and there it was in black and white. The Minister of Home Affairs revealed that over the past two years, South Africa had received 3,645 retirement visa applications from 112 countries.

### South Africa: A Unique Diversity of Climates... and Peoples

I was born in Baltimore, Maryland. But I came to South Africa as a college student, and never looked back. It’s been my primary home for more than 40 years.

South Africa is one of the most beautiful places on the planet. There’s nowhere else I’d like to live. It’s not just about the physical environment. The culture is a perfect fit for me. After my first few years here, I was almost completely South Africanized. When I went back to live in the States, I still felt more South African than American.

From the southwestern Cape, which evokes southern France and the Mediterranean, to the towering Drakensberg mountains, the subtropical forests of the Indian Ocean coast, and the stereotypically African Lowveld, the country has it all.



Evoking southern France, subtropical forests, and more, South Africa has it all.

## Where Savvy Expats are Going Now: 4 Unexpected Retirement Havens

Ted Baumann

That’s what attracts most people initially. But South Africa is also a fantastic place to base yourself if you’re an adventurous traveler who wants to explore the region ([see my guide for motorcyclists here](#)). Southern Africa includes regions as diverse as sub-Saharan Namibia, subtropical Mozambique, the savanna terrain of Zambia, and the magnificent freshwater Lake Malawi.

Whether traveling by air, rail, or car, all these places are within easy reach of South Africa’s major cities and towns. In the same time as I could fly from Atlanta to Miami, I can be in the desert capital of Windhoek, Zimbabwe’s beautiful Victoria Falls, or the safari extravaganza of the Kruger Park, Africa’s oldest game reserve.

If I drive for a few hours from Cape Town, I can be sipping an outstanding Syrah at LaMotte in Franschhoek; motorbiking in the high desert of the Karoo, or surfing the left-hand break at Scarborough on the Atlantic Coast. And of course, I can see plenty of elephants,

giraffes and every other type of African wildlife at the many game reserves near my home.

Within South Africa there are a wide variety of physical and climatic environments, with something to suit everyone. Summer temperatures inland range from about 77 to 95 F, with occasional peaks above that. Coastal areas like Cape Town and Durban are much cooler, ranging from 68 to 86 F. Often surprising to visitors is the winter chill. Freezing temperatures are common inland, while winter—June to August—can bring temperatures as low as 35 to 40 F on the coast.

If you like four solid seasons, Cape Town is for you. If you prefer year round warmth, KwaZulu-Natal is the spot.

Aside from a unique diversity of climates, South Africa also has a unique diversity of peoples.

Many Afrikaners can trace their ancestry to Dutch and French settlers who arrived nearly 400 years ago. Although it took time and pain, eventually the

“There’s  
nowhere  
else I’d like  
to live.”

Europeans and the indigenous population forged a common identity—something no other settler colony ever did.

One legacy of this is South Africa's level of development. Although there is poverty, most cities and larger towns are as developed as the West. If there's a creature comfort you must have, chances are you'll find it. For example, when I came back from a visit to the US last year, I brought my beloved Swiss Jura coffee maker. I was concerned about getting spares, but I needn't have been. The brand is fully supported, and repair shops are in every major city.

Cities like Durban and Johannesburg have suffered under bad local government, but the core infrastructure is similar to Europe or North America. Interprovincial highways are excellent, although they are one lane in each direction in remote areas. The airports are superb, and flights are plentiful and cheap.

The attractions don't stop at infrastructure. Cape Town especially often shocks visitors with its opulence and standard of living in wealthier areas. Properties change hands for millions of dollars in suburbs like seaside Clifton and wine-farming Constantia.

Private sector medical care is also world class, but a fraction of the cost in the US. A visit to a general practitioner will set you back around \$30. A comprehensive health insurance plan can be had for around \$415 a month, excluding medical savings accounts, which are available. South Africa is famous for the quality of its medical education, and most private hospitals are fully equipped with the latest equipment and techniques.

All this means that South Africa is a country where you can easily settle down without suffering a huge culture shock.

South Africa's tax rates are quite high, but fortunately for retiree expats, foreign Social Security and other payments are exempt from local income tax. That's even after one becomes a tax resident after 183 days here. Foreign interest and dividend income, on the other hand, are taxable at local rates of 18% to 45%, as is income from rental properties.

Overall, the cost of living is low. Life in

a typical South African city could cost you 57% less than in a typical American city.

South Africa's retirement visa requires a monthly income of at least \$2,000 per person, i.e., \$4,000 for a couple. It's valid for four years and can be renewed. After five years, you can apply for permanent residency, which allows you to work in the country.

### Why South Africa Stayed Off the Radar

Though it may come as a surprise to many Americans—more on this in a minute—South Africa has long been a favorite retirement destination for Europeans.

The British assumed control of the region at the end of the 18th century, and Brits have been going back and forth ever since. There's a large population of retired Germans and Dutch, especially around Cape Town, and I often meet

Europeans from other countries, as well.

So why has South Africa only recently started to attract North American retirees... as well as increasing numbers from China and other parts of Asia?

Three big reasons:

First, most North Americans underestimate the level of development in South Africa. I've had Americans ask whether I live in a thatched hut with elephants roaming outside! Even people who know

**“Live for 57% less than in a typical American city.”**



**It's easy to see how Buenos Aires came to be known as the Paris of South America.**

better tend to discount the country for retirement, assuming they'd have to give up First World comforts. But that's not the case at all.

The second problem is that South Africa's troubled history led some members of the ruling African National Congress (ANC) to oppose more European-descended residents. Then there's the dysfunction at the Department of Home Affairs. In the past, visa applications could take months or even years. But after the May 29 election, which saw the ANC reduced to 41% of the vote, the department of Home Affairs is under new stewardship, and encouraging retirees and digital nomads. Long term visas should be much easier to get in the near future.

The third issue is crime. South Africa's crime rate is one of the highest in the world, true. But South Africa actually ranks five places *ahead* of the US in the 2024 Global Peace Index, which takes into account societal safety and security, domestic or international conflict, and militarization.

As someone who lives in South Africa and enjoys it immensely, I can tell you crime is no reason to stay away. Thousands of expats in top retirement destinations like Mexico or Belize can tell you the same: crime statistics for the whole country don't tell you how peaceful certain neighborhoods are. The key is to understand what sort of society you're living in and behave accordingly. Know where it's safe to go and not, don't flaunt your possessions, and listen to the locals.

### Argentina: One of the World's Most Welcoming Destinations

Once one of the richest countries on the planet, attracting hundreds of thousands of European immigrants, Argentina has long held a special place in the Western imagination.

Its cities were on par with the best of Europe. Gaucho mystique rivalled that of the American cowboy. Buenos Aires became the “Paris of South America,” and tango took the world by storm.

All that changed during and after World War II. President Juan Peron's populist nationalism was uncomfortably close to Germany's National Socialism. After the war, Peron welcomed fleeing Nazis, including war criminals Adolf



Eichmann and Josef Mengele.

Peron's policies bankrupted the country and led to decades of economic and political instability. The low point was the military dictatorship of the 1970s, which collapsed in 1983 after the war over the Falklands Islands—known as Islas Malvinas in Argentina—with Great Britain.

Today's Argentina is still economically challenged, and its politics are fractious. Libertarian Javier Milei took office following the election last year and his austerity measures have led to massive protests.

But despite all this turmoil, many things remain appealing about Argentina. Southern South America is unlike the rest of the continent. The so-called “southern cone”—Chile, Argentina, Uruguay, and (to a lesser extent) Paraguay—is more European in terms of climate and culture.

Argentina is home to approximately equal numbers of people with Spanish, German, Italian, and British heritage. Most visitors to Buenos Aires, in particular, marvel at how similar it is to Western Europe, with its broad tree-lined boulevards, Frenchified architecture, and many coffee houses.

The sense of familiarity—along with the country's beef-based cuisine and excellent wine—still attracts immigrants from the northern hemisphere.

Expat [Kevin Casey](#) says: “Argentina has something for everyone: bustling cities alive with cosmopolitan swagger, verdant jungles, snow-capped mountains, sun-drenched wine country, chic beach resorts, and mouth-watering regional cuisines...

“Although Spanish is the official language, you'll find a healthy percentage of the population—especially the younger generation—speak a little English and are keen to learn more. The country is full of affordable language schools where you can brush up on your own Spanish, too.”

Argentina is every bit as developed as Europe or North America when it comes to infrastructure, services, and creature comforts. Economic and financial stress has led to a fraying around the edges... but Argentina still provides a very comfortable lifestyle for most expats.

One reason is the cost of living for those earning foreign currencies. The

exchange rate is your friend. Services like internet will cost 70% less than in the States, while a doctor's visit can cost as much as 85% less. Overall cost of living is at least 60% lower than the US.

Foreign retirees are welcome to live in Argentina as long as they can prove steady pension income of at least \$2,000 a month. You'll also need a local bank account and a place to live, as well as police clearance from your home country.

Once you live in Argentina for more than 12 months, you become a tax resident. For the first 12 months, you won't pay any tax on foreign source income. And you'll never pay Argentine tax on withdrawals from foreign savings or pensions.

Casey sums it up: “Argentina is one of the most welcoming retirement destinations you'll find... anywhere.”

#### Why Argentina Stayed Off the Radar

Argentina is a long distance from North America and Europe. Its climate is also similar; many retirees are looking for a tropical destination. But the biggest issue is the country's chronic financial instability.

Peronism combined big subsidies with tight control over the economy. That drove away foreign investors, causing a chronic lack of foreign exchange. Successive governments tried to suppress the resulting inflation, but eventually were forced to go cap in hand to foreign investors and

the IMF for bailouts. The country has been through debt crises so often that many use Argentina as a textbook example of a failed economy.

But as in South Africa, this creates an amazing opportunity for retirees with a foreign income source... The country is desperate for dollars and is very welcoming to foreigners.

In fact, Argentina has the shortest period to naturalization in the world. After just two years, you could get citizenship and an Argentinian passport.

Your retirement visa is valid for a year, and after two yearly renewals, you can apply for permanent residency or citizenship.

#### Cyprus: “British Greece”

Cyprus. Crossroads of eastern Mediterranean civilization... ruled by every empire in the region, most recently the British. The UK has such an influence on Cyprus that some call it “British Greece.”

Like its neighbors Greece and Turkey, Cyprus enjoys a Mediterranean climate—320 days of sunshine a year—and endless white sand beaches. Its interior is marked with beautiful mountain ranges punctuated by valleys full of vineyards, orchards, and olive groves. The mountains stretch so high Cyprus even has a ski resort. Its culture and cuisine are closely related to Greece's, but with intriguing Turkish touches. Its location means it's within easy reach of Europe, the Middle East, and North Africa.

Cyprus' history as part of the British Empire means English is widely spoken.



British-influenced Cyprus: 320 days of sunshine and white sand beaches.



Rustic and extraordinarily beautiful, Montenegro is a European diamond in the rough.

Most road signs, menus, and shop labels are also printed in English. In fact, the UK continues to hold two areas on the island as sovereign military bases.

The crime rate is one of the lowest in Europe, reflecting elements of Cypriot culture that demand personal respect, especially for elders. The pace of life is slow.

Wealth manager and [IL dropshipping guru Ian Bond](#) moved to Cyprus in retirement, along with his wife, Monique, and their two kids, and called it a “great move.”

They settled in Paphos, the island’s fourth-largest city and the most popular location with expats, thanks to easy access to the best beaches.

Ian and Monique chose Cyprus for several reasons, including its established services and EU infrastructure—and its proximity to Dubai, where Ian has a Golden Visa and business ties.

The island has two international airports—Larnaca and Paphos—connecting to everywhere in Europe, and to the Middle East.

The weather here is actually “better than the Algarve”—Portugal’s popular coastal region was also high on their list. But Cyprus has warmer waters, even fewer cloudy days, and less rain.

“Life here is very good,” according to Ian.

There are cons. In common with many island nations, the cost of importing goods means there isn’t as much variety as

you’d find in mainland Europe. There isn’t much of an arts culture. Internal transport isn’t particularly well developed, so you’ll need a car.

Most people who move to Cyprus want outdoor living... including beaches, biking, horse riding, and the like.

The Cypriot standard of living is equal to that of the rest of the Mediterranean region. But it’s significantly cheaper. The overall cost of living in Cyprus is about

40% less than the average American city.

Cyprus does tax foreign pension income at a flat rate of 5%, but this can be deducted from your tax obligations to your home country.

Alternatively, you can

opt to be taxed at local income tax rates, which range from 20% to 35%. Dividends and interest are exempt from normal taxation, but subject to a 17% Special Defense Contribution.

Cyprus doesn’t have a specific retirement visa, but it does grant temporary residency which allows you to remain for up to four years. Known as a “pink slip” for its color, the permit requires sufficient income—a measly €10,000 a year—health insurance, and so on. During that initial visa period, you can apply for a category F permanent residency, which requires a secured annual income of around €15,000 for a couple. There’s also the option to invest €300,000 or more in a new house or apartment and get residency.

## Why Cyprus Stayed Off the Radar

The country we call the Republic of Cyprus is actually the southern 70% of the island of Cyprus. The rest is a breakaway region unrecognized by the international community.

Ever since the Ottoman Empire, Cyprus has been home to both Greek-speaking (80% of the population) and Turkish-speaking people (20%). Both groups have sought to unite the entire island with their respective mother countries at various points. This caused political instability after independence in 1960, and eventually civil war and an invasion by Turkey. This action led to the formation of an unrecognized Republic of Northern Cyprus on about 30% of the island. Despite endless efforts to reconcile the two communities, the island is still divided. Nicosia, the capital, is the world’s only divided capital city.

To complicate matters, the Greek-speaking Republic of Cyprus was invited to join the EU, which it did in 2004. It wasn’t included in the Schengen Zone, however, preventing Cypriots from traveling freely in the EU.

The bottom line is that most people who grew up in Western countries in the second half of the 20th century know Cyprus as a problem, not as an opportunity. But as time has passed, the situation has stabilized. Neither Greece nor Turkey has an appetite for further conflict. There’s free movement across the border between the regions. That has allowed the Republic of Cyprus to settle down and focus on developing its attractiveness to investors and potential immigrants.

## Montenegro: The Adriatic’s Dazzling Diamond in the Rough

For most of its history, Montenegro has been the less-developed cousin to Balkan neighbors Serbia and Croatia. That has allowed it to keep a more rustic and natural environment characterized by extraordinary beauty.

The country is mountainous, with hills descending right down to the spectacular Adriatic coast, which is one of the world’s great yachting destinations. Everyone who visits the coastal cities and towns comes away raving.

Over the millennia, Greeks, Romans, Byzantines, Turks, Venetians, and Italians have ruled this region... All have left their distinctive mark on the country and



its structures. One of Montenegro's most attractive features is its abundant ancient and medieval architecture.

The climate is mild and Mediterranean, but it snows in the northern mountains. The coast is warm nearly all year round, with a few weeks of cold and rain. Summer temperatures on the coast range from 65 to 90 F, while winters can see temperatures drop as low as 45 F. Freezing temperatures are common during winter in inland areas, especially in the far north. One important feature of the Montenegrin climate is rain-fall. During the summer the coastal rains can be torrential.

Montenegro in general is a slow-paced society. People say it's as if much of the 20th century simply passed it by. On the plus side, that means people tend to be laidback and unruffled. In much of the country, internet and mobile technologies aren't as developed as the rest of Europe. Healthcare is fine for the basics, but for more advanced care, expats tend to go to neighboring countries.

Montenegro is very safe. It can be like living in a village where everyone knows everyone else.

On the edge of Europe, it's still growing and developing into a fully-fledged modern country. For that reason, of all the countries in this report, it probably has the best long-term potential in terms of real estate. It's possible to get outstanding deals for half the price of neighboring countries, and far less than in the rest of Europe. That makes it an ideal place for

anyone planning to buy a home in retirement.

And as progress arrives in Montenegro, values are sure to go up.

The overall cost of living in Montenegro is about 51% less than in the average American city, with housing costs similarly low.

My colleague Jeff Opdyke popped into a supermarket named Voli in Montenegro's Kotor Bay [on a recent trip](#), and reported:

"A dozen eggs were about \$2.25. A liter of milk, about \$0.92, the equivalent of about \$5 per gallon. A loaf of bread is about \$1 as well. And a pound of ground beef is \$2.50. And this is crazy, but two liters of local beer—roughly a six-pack—is under \$2."

If you're fed up with inflation in the States... the low costs of groceries in Montenegro will be a welcome salve!

Taxes are low here, too.

Montenegro levies a tax of 9%-15% on the global income of all tax residents.

That makes it the cheapest country of the four from a tax perspective. It's important to note, however, that this will have to change if the country is approved for EU membership. (It's on the path to joining.)

Also, Montenegro doesn't have a double taxation treaty with the US, although the IRS will credit you for taxes paid there.

Montenegro is welcoming to foreign retirees. The easiest route to residency is

simply to buy a residential property there, which allows you to stay as long as you continue to own it.

### Why Montenegro Stayed Off the Radar

Along with the other countries covered, Montenegro has suffered from a reputation for instability—in this case the civil wars after the breakup of Yugoslavia.

After Yugoslavia collapsed in 1992, Montenegro briefly joined with Serbia, only to declare independence in 1996. This was due to the horrific civil war raging in Serbia and Croatia at the time. After the defeat of the Serbian nationalists, Montenegro and Serbia decided to reunite in 2003. But a referendum three years later approved full independence for Montenegro.

Unfortunately, Montenegrin politics were soon dominated by Milo Djukanovic, who used the privatization of state assets to enrich himself, his family and his cronies. He also advocated close ties with Serbia and a

rejection of Western Europe.

Last year, however, a pro-EU politician won the presidential election, promising to crack down on crime and corruption. That has significantly increased the possibility that Montenegro will eventually become part of the EU. That plus its astounding beauty have led to renewed interest from potential expats, including retirees.

### A Difficult Decision...

Majestic nature and landscapes for the adventurous kid in you... The romance of the "Paris of South America"... Mediterranean climate, cuisine, and endless white sand beaches... Europe's safe and slow-paced "lost riviera"...

In a nutshell, four of the most incredible countries you'll ever visit: South Africa, Argentina, Cyprus, and Montenegro.

They're increasingly popular with travelers—but they're not on the mainstream radar for retirement overseas.

Should they be on yours? ■



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



Majestic adventures for the kid in you await... off the typical expat track.



Sunset at the Venetian fort castle of Methoni, Peloponnese.

# Beyond Athens: The Greek Peninsula That Time Forgot

Jeff D. Opdyke

**T**he highway to hell needs better signage, because I've clearly missed my turn.

Somewhere behind me is the Alepotrypa Cave, one of the four Gates of Hades that Greek mythology claims exist here on the Peloponnese peninsula, a land that hangs off the Greek mainland like a petrified claw print permanently scratched into the Aegean Sea.

This is where European civilization emerged with the Mycenaeans more than 3,000 years ago, in a mountainous, semi-arid landscape that at times is lush with eucalyptus, Italian cypress, and fun-sized foliage of thistle and wild thyme... and at other times, suffers what seems to be Mother Nature's version of alopecia.

The Venetian, Ottoman, and Byzantine empires each rolled through here and controlled the peninsula at various times, and their influences are visible everywhere.

Homer's *Odyssey* and *The Iliad* borrow liberally from Peloponnesian towns and

villages—such as **Kardamyli** on the Mani coast—that are still alive with people all these millennia later. **Sparta**, a name from a high school history class you've forgotten, is a city that still exists. Same with **Olympia**, birthplace of the Olympic games (I had lunch there; a tasty *moussaka*).

There are a million travel press stories out there about Athens. And an equal quantity on Corfu, Crete, Mykonos, Santorini, and a usual-suspects list of Greek isles. What the traditional travel press doesn't spend much time on is the Peloponnese.

Probably because the vibe is so different here. Tourism seems quieter, less invasive. That's not to say tourists are missing; they're certainly not. But this is not Athens by any stretch. Here you face smaller crowds, lesser traffic, no noise other than wind, birds, and waves when you're near

the sea, and some Greek *bouzouki* music spilling from cafés. In the villages you happen upon, church bells peal from small stone Orthodox chapels that, quite often, date back 800 to 1000 years.

And it's definitely not Mykonos and Santorini, densely packed with Instagrammers so desperate for a like and a follow that they trod the same trails every other wannabe influencer trods when trekking the overexposed corners of Greece. (Indeed, the mayor of Santorini just proposed a plan

to cap tourist arrivals because this island of 20,000 residents is routinely overrun by as many as 17,000 cruise ship passengers *per day*, debarking and flooding every corner of the island they've seen photographed in magazines or social media apps.)

The Peloponnese peninsula is none of that.

Let me show you what it is...

**“No noise  
other than  
wind, birds,  
and waves.”**



## “Jackie Onassis on a Polished Mahogany Runabout”

My first stop was a mistake.

I’d folded myself into a rented blue Mini Cooper in Athens and made for the Isthmus of Corinth that connects the mainland to the Peloponnese. About two hours later, I pulled up in Porto Heli, a one-stoplight town without a stoplight—and a fishing village trying to up-market itself into a resort destination.

The AKS Porto Heli hotel was lovely, but frankly not a lot here compels me to recommend this town as a must-see destination.

Three miles past Porto Heli, however, is the even-tinier village of Kosta. Here I found red-and-white water taxis idling in the tranquil bay. Thirty euro and seven minutes later with Dimitrios, the sun-leathered water-taxi driver, I was on the tiny island of **Spetses**.

As we arrived—ferries and water taxis are the only approach available—Dimitrios casually noted, “My friend, if you do not like it here, then I am taking a dead man across the sea.”

Dimitrios had nothing to fear, for there is nothing to not like about Spetses. This is the summer playground for upper-crust Athenians. Reachable by high-speed ferry from Athens in under three hours across the Myrtoan Sea, the main hillside village of white houses and orange-tiled roofs spills down to the water.

Watching Spetses come into view, I sense a yachting lifestyle in the Mediterranean, with leisurely mornings in the early sun and Aperol spritzes in the afternoon. Al fresco seaside dining under bare lightbulbs hanging from tree branches... casual but fantastic seafood eateries where millionaires relax in khakis, black t-shirts, and designer flip-flops, their dates in flouncy sundresses, wearing sunglasses well past the sunglasses-hour.

That’s the Spetses vibe: mellow wealth—Jackie Onassis on a polished mahogany runabout. Unconcerned with anything other than a nap and where to find the next spritz and snack... maybe a plate of grilled octopus or the vinegar-marinated anchovies snarfed down with a glass of white “barrel wine”—literally house wine from a barrel—at Patralis, a 10-minute walk from the ferry dock.

I texted my wife some photos of Spetses with a plea: “Can we PLEASE move



to Spetses? I could live the rest of my life here!”

She did not reply.

Nevertheless, amid her deafening silence, I finished off a second glass of wine and played around on a few local real estate websites, where I found a truly lovely two-bedroom, one-bath apartment

for sale up in the hills just above the town center. A bit more than 825 square feet, archways between rooms, tile floors, and a 175-square-foot terrace overlooking the sea in the distance.

All for €270,000, or just under \$300,000.

I’ve spent most of this year looking for an apartment in Lisbon, where my wife and I live, and a \$300,000 price tag would buy us a hovel requiring \$200,000 or more in renovations and upgrades to make it livable.

I closed the app, pretended it was all a lie, and slow-walked back to my hotel through alleyways lined with small homes, restaurants, bars, and shops. For five or six months of the year—October through Orthodox Easter in the spring—the island is all but closed, only a few restaurants and food shops open for the few locals who live here year-round.

“Now—May—is when the foreign tourists start showing up,” a shopkeeper told me. “English, French, a lot of Dutch, maybe a few Americans who’ve heard about us somewhere. And in July, August, nothing but Greeks everywhere... the wealthy people from Athens who come here every year.” (Back at that parking lot in Kosta, the cashier told me in broken English to “early get here, summer” because the 400-space lot fills completely and quickly.)



Languid sunlit days in a turquoise-splashed *oikos* await you on Spetses Isle.



Do clocks tick in Mani? Find peace among its fortresses and fishing villages like Limeni, above.

Best time to visit: mid-September.

"Everyone is gone but everything is still open. The weather is perfect, and the island is yours," the shopkeeper offered as a commotion out front pulled both of us out of our conversation. An older gent on a moped had bumped into a parked scooter and knocked it over, and he was struggling to right the fallen vehicle. A young guy—tanned, 30s—showed up quickly, lifted the prone bike, patted the old man on the back, and sent him away with a smile.

Aside from its tranquil beauty, the most glaring fact about Spetses is its obvious lack of cars. You'll see a taxi here and there, and a delivery truck servicing local retailers, but personal cars are *transport-non-gratis* on the island. You're either walking, or you're steering a motorcycle, a scooter, a moped, a three-wheeler, or a Rascal (if you're older and can't get around easily)... or if you're a tourist, you might be ferried along in a horse-drawn carriage.

I opted for bipedal transport. No better way to experience a place than by wearing out the soles of your sneakers.

### "A Great Place to Do Nothing All Day"

Late afternoon. Parched, I strolled into a café built out over a calm bay where pricey yachts had anchored to bob gently on ripples.

"I'm dining with a monster," a voice

called out from the next table. I looked up from writing one of my [Field Notes](#) columns to see a waiter approaching a couple that looked to be in their late-60s. The woman, gray hair stylish in a runway model way, was holding up a small, empty bowl. "He ate all the sauce! Can we have a bit more—and more bread, too."

The waiter laughed and turned heel toward the kitchen. I snickered and she noticed, and we all got to talking.

They were from Iowa and had been on the road for six months—basically following the sun: the Philippines in November and December; January in Bali; February and March in southern Turkey; and the last six weeks traveling Greece.

They came to Spetses on the high-speed ferry from Athens "because it seemed like a great place to do nothing all day. And that's mainly what we do," she told me. While she handles some freelance graphic arts assignments for an hour or two every morning, "he walks around and flirts with all the Greek waitresses."

He shrugged.

"Friends back home aren't sure what to make of us, but this is the life we want. And it's the best life we've lived yet."

### "The Concept of Time Never Really Rooted"

The next morning, I was back on the water taxi heading to my car and a date

with the Mani Peninsula at the far southeastern tip of the Peloponnese. This is rugged terrain. A jagged landscape of mountains that eons ago surged from the sea like a serpent's backbone. Not much seems to have changed in the intervening millennia.

Mani is quiet, particularly the farther south you venture. The tourist coach trade peters out quickly, and what remains are narrow roads snaking along mountainous switchbacks, crawling through the tiniest of villages and fishing communities with stone homes and bougainvillea-covered facades.

This is "Deep Mani," a fjord-like sliver of mountainous scrubland where the concept of time seems to have never really rooted. The locals—Maniots—descend from fighting tribes who helped Sparta defeat Athens in the Peloponnesian War back in the 400s BC, and to this day the region is splattered with decaying hilltop fortresses built from local stones.

Fishing villages pass for the "big city," and here and there the domes of stone Orthodox churches nudge above the squat tree line of olive, wild pear, and what a local man sitting in a café told me are kermes oaks. Across a skinny street stood the Transfiguration of Christ the Savior church, a pocket-sized Byzantine chapel dating to the 14th century.

Inside, I found ancient icons of Orthodox saints painted on peeling stucco walls in a space lit, barely, by a warm sun streaming through the open door and slats in the stone cupola above. A frail and stooped elderly woman in a black shawl lit three slender candles in a dusty brass candelabra filled with sand. I hung about for a bit after she left and was struck by the silence, the only noise a cicada crooning somewhere outside.

Hunger struck a few more miles down the road, and I came upon a roadside café built along the edge of a steep tumble down to the sea. The owner, a woman who lived in an apartment above the eatery, spoke no English. I speak no Greek. So, I just pointed to something interesting in a display case of sandwiches and pastries and sat out on the roof deck looking out over the sea and the barren mountains.

I later learned that what I'd bought was a *diples*, a traditional Peloponnesian pastry of fried dough bathed in local

"It's the best life we've lived yet."



## A BIG FAT GREEK LIFESTYLE... WITHOUT THE BIG FAT CROWDS

**W**e write a good deal about Greece here at *International Living*, and for good reason. From seashore to mountaintops, the country is a quintessential Mediterranean destination. The food is farm-fresh, natural, and off-the-charts delish. Seaside living is laidback, easy, and magnitudes more affordable than pretty much anywhere along the US coast.

If you prefer big city life, I found a neighborhood in Athens by accident that would definitely be my No. 1 place to live, if I were to relocate there (find out where it is in the next article).

If the rattle and hum of Athens and its 3.2 million people is too busy for you, the Peloponnese makes for a perfect place to retire or work remotely without the crowds.

**Kalamata**, down along the southern coast, is a 2.5-hour drive from Athens on a super-modern highway. Even closer—two hours away on a similarly super-modern highway—is **Patras**, a lovely city on the west coast that looks out over the Gulf of Patras onto some of the most awe-inspiring seaside mountains I've ever seen. Those are the two largest cities on the Peninsula, but "large" is relative. Patras is home to about 215,000 people; Kalamata less than 75,000.

In both, you'll find everything you need in life—shopping, quality medical care, nightlife, fantastic restaurants, entertain-

ment. And both hug the sea if you're a beach lover.

They're both also vastly cheaper than Athens.

I found a lovely three bedroom, two bath apartment spread across more than 1,200 square feet two blocks from Kalamata's marina for just €1,000 per month (about \$1,100.) And nearby, I found a newly remodeled and upscale two-bedroom with a kitchen spacious by European standards for just under \$1,000.

Patras is even more value-priced, sometimes laughably so.

I came across a three-bedroom apartment of more than 2,000 square feet, overlooking the gulf and those mountains of Western Greece, full-grown lemon and orange trees just outside your door, for a bit more than \$1,200 per month. A newly renovated two-bedroom in the heart of the city, a few blocks from the port and a 15-minute walk to a lovely park and the Patras lighthouse... just \$640.

Even crazier: Outside the city center, you'll find nice two-bedrooms *for as little as \$375 monthly*.

I picked Jacksonville, Florida as a comparison, since it's a second-tier beach city like Patras and Kalamata. A lifestyle that costs \$5,000 per month in Jacksonville is less than \$3,000 in either Patras or Kalamata.

Basically, most Americans could easily

afford living in the Peloponnese as digital nomads or on just their Social Security checks and maybe a small bit of additional nest egg drawdown.

Just remember that outside of Patras and Kalamata, much of the Peloponnese is seasonal. Again, this isn't Athens—many restaurants, shops, hotels, and the like shutter for winter, so smaller towns can feel exceptionally quiet in the off-season.

Then again, you're close enough to Athens that you can pop into the big city quickly and easily.

And though this is Greece, winter can be chilly, with temperatures down into the 30s and 40s F. Rain is common (sometimes snow, particularly in the mountains). Stone houses and apartments can feel cold and damp, so space heaters and dehumidifiers are usually a necessity.

For healthcare, the smaller towns often have a clinic. But for anything beyond basic medical care, you'd need to head to a population center such as Kalamata or Patras, where you'll find regional hospitals and medical specialists.

Best of all, [Greece offers relatively easy to get visas](#) that allow for residency by way of digital nomadism, investment, or independent financial means, such as Social Security and other retirement income streams.



Cross the iconic Charilaos Trikoupi bridge into lovely Patras, where you can rent for \$375 a month.

honey and chopped nuts. With a strong Greek coffee, not a bad breakfast.

### **Beach Life for 1/6 California Prices: “This is where I want to establish roots”**

Jen Noble, a 42-year-old business consultant and content creator, moved to **Stoupa** along the west coast of the Mani peninsula... and it's not hard to see why.

Back in West Hollywood, she was paying \$3,000 a month for a two-bedroom, one-bath apartment. In Stoupa, a beach community of less than 700 people, the same size apartment is just \$500... and a five-minute walk from the beach bordering a quintessentially Grecian-blue sea.

In 2015, Jen traveled through Italy with friends who'd bought a home in the Mani village of Agios Nikolaos. They invited her to come and stay with them a while in exchange for a bit of help fixing it up.

“Soon as I arrived,” she told me, “I absolutely fell in love with the place. The food. The beaches. The people, so welcoming and warm. I spent my life traveling all over, and I never found a place that felt like home. Even growing up with my parents, I couldn't wait to leave. But here, the Peloponnese, is the first place where I've really felt like, ‘Ok—this is where I want to establish roots.’”

Jen's lifestyle, she says, is radically different than L.A. She doesn't own a car and

instead walks everywhere, “which I love; it's one of my favorite activities.

“Everything here is on Greek time, so you learn to live slower. Sunday is forced relaxation because nothing is open. It's a much more serene atmosphere. A lot less stress.”

Jen first gained temporary Greek residency through the country's “independent means” visa, open to anyone who can prove they earn at least €2,000 per month (about \$2,200). She's now in the process of seeking permanent residency.

Reacting to the joy in Jen's voice, I asked if the Peloponnese was just a waystation in her life. “No!” she said. “This is the place I see living long term. I never want to go back to the US. This is it for me.”

### **A Deeper Kind of Relaxation**

It was mid-afternoon when I pulled into **Kalamata**, home to those famous olives.

Kalamata sits at the bottom of the peninsula along the Messinian Gulf, surrounded by mountains and olive groves. It's a much smaller, far quieter version of Athens. The city center feels sedate, even docile. The two-lane seaside road at the southern edge of the city center is lined

with low-rise hotels and cafés, many of which offer seating on the pebbly beach beneath umbrellas—inviting a languorous lunch with souvlaki and a sweet-tart of a lemonade the waitress claimed was made from lemons grown in the **Poros Lemon Forest** in the northeast corner of the Peloponnese.

Later, over a dinner of grilled fish and Kalamatan red wine—made from the local agiorgitiko grape that is both spicy and fruity in the same sip—I eavesdropped on a couple that was Scottish (her) and, based on the accent, French (him). They were arguing the merits of possibly moving to Greece. The wife was clearly for it; the husband waffled.

“I'm tired of rain. I'm tired of cold. I'm happy here. We're both relaxed. You don't even complain about your back,” she insisted.

“My job,” he began to counter...

“Can be done anywhere. When's the last time you worked at the office?”

Silence...

“It would be more affordable, right?” he offered moments later.

“Versus Glasgow? What kind of question is that?”

That evening, I dangled my feet into

**“It's a much smaller, far-quieter version of Athens.”**



Imagine a deeply relaxed, permanent-vacation kind of life in Poros.



the plunge pool on the patio of my hotel room at the [Elysian Luxury Hotel & Spa](#) and listened to the sea a block away. A family of bats zipped and dodged just above a ficus tree, picking off unlucky insects here and there as the sky raced quickly from purple to indigo to black. I was so deep in thought about that Scottish woman's "relaxed" comment that I didn't realize nearly an hour had passed and my feet were getting cold.

She wasn't wrong, that Scot. The Peloponnese is relaxed in a "permanent vacation" kinda way. I've visited various parts of Greece, various islands, and certainly they're relaxing too. But they're often relaxing in a pressure-packed way, odd as that sounds. You rush around all day ticking off the boxes of places you need to visit, or those Instagrammable moments you want to capture before returning to the hotel for that relaxing sunset, libation in hand.

The Peloponnese feels different, like relaxation is simply part of the prix-fixe menu. I slept well that night.

### More Olive Trees Than Humans

I headed north out of Kalamata after stopping at a local bakery the next morning for another *diples*.

Somewhere between Kalamata and Olympia, Mani's rugged mountains moderated as I motored past stands of eucalyptus and fir that masked unending rows of olive trees. If I discover one day that Greece has one olive tree for each human on the planet, that fact will elicit zero surprise. They're simply everywhere.

The road turned north along the coast and the sea here teased with the shifting colors of blue gemstones—turquoise and aquamarine yielding to the lapis of deeper waters. I had no idea what time or even what day it was because Peloponnesian moments all melt into one another. As I turned inland to approach Olympia, the landscape resembled formal gardens reclaimed by history and time.

**Olympia** feels like an abandoned Hollywood movie set, like an epic Greek tragedy filmed decades ago. The city itself is small and too often crammed with tourist coaches making for the site of the original Olympic games in 776 BC.

Having arrived mid-morning in May, the rocky pathways through ancient Olympia were not as heavily crowded as



the number of parked buses hinted at. And within an hour, most of the tourists were gone and I had the stadium to myself—now a barren patch of rectangular dirt in a shallow and grassy bowl-shaped indentation in the earth. Frankly, I wasn't terribly wowed, and as I told my wife in a brief text conversation, "I probably wouldn't come back to Olympia. There's too much else to see that's more interesting in the Peloponnese."

Half an hour later, I was pulling to a stop in front of the [Dexamenes Seaside Hotel](#) on a remote stretch of sand in the quiet beach village of **Kourouta**. This place is so small that Google, instead of labeling it "a city in Greece," simply refers to it as a "human settlement." This is hip-pie chic—as laidback and unhurried as any place I've alighted on this planet.

The hotel opened in 2019, fashioned from a century-old winery on the sand. That winery's unique location served a specific purpose: to funnel fermented grape juice through pipelines to a platform in the sea, to load onto boats at anchor just offshore for transport to France, where the juice became wine.

A multimillion-dollar makeover turned that winery into one of the most zen hotels I've ever checked into. Eighteen of the rooms at Dexamenes (Greek for "tanks") are former wine storage vats—square, thick-walled concrete rooms remodeled in an industro-hip fashion. The restaurant,

dex.Machina—in what was once the winery's engine room—sources its ingredients from local farms, particularly those run by young farmers working in a style counter to today's industrial affairs. I found grilled artichoke hearts on the menu, a personal weakness, and a slow-roasted lamb so tender it might as well have been a paté.

If you can imagine an old Kodachrome slide from the 1960s—the cloudless skies were always a muted steel blue and the entire scene bathed in a dreamy haze like a memory you struggle to recall—that's Dexamenes and Kourouta Beach. Languid. Lazy. An unending summer afternoon.

I don't know—maybe that's the Peloponnese peninsula as a whole: A dreamy haze of sunbaked days in an often-Spartan and mountainous landscape, surrounded by those blue Aegean seas that define every poster of Greece you see hanging in every Greek restaurant you wander into in America.

Paraphrasing what Dimitrios told me back on that water taxi ride to Spetses, you'd have to be dead not to like it here. ■



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

Could I live here?

I ask myself that question everywhere I land in the world. As I'm driving or walking, I'm paying attention to the feel of a place.

So far, I would gladly live in Bangkok; Barcelona; Punta del Este, Uruguay; Kotor Bay, Montenegro; the Scottish Highlands; southern Ireland (and maybe a few other destinations).

But as my plane descended toward the latest airport on my 2024 itinerary, that question loomed larger, because I was looking out the window at one of the greatest cities on the planet—Athens, Greece.

I'd visited Athens when it was consumed with riots in the wake of the southern European debt crisis, and again on a relaxing holiday with the woman who would become my wife.

To expose my bias upfront: I love Athens. I love Greece. The food, the culture, the people, the landscape, the history, the mythology.

The sea.

Few places grab me and shake me the way Athens does. Ancient urban decay packaged in a Louis Vuitton handbag. Manolo Blahnik heels traipsing across a litter-strewn sidewalk. The glimpse of a little black dress on a Vespa whining its way over pothole-pocked streets and through buildings reminiscent of late-19th century New York City tenements.

Greece is one of the handful of European countries Americans think they might want to live an expat life. And my wife and I regularly talk about Athens as a place we might want to live next.

So, I landed in the city with an agenda: To experience certain neighborhoods and determine their livability.

Over the span of four days, I walked 35 miles through five Athens neighborhoods in the heart of the city surrounding the Acropolis.

Here's my take on the bad, the beautiful, and the fairest of them all...

### Plaka: The Neighborhood of the Gods (and Tourists)

Plaka is the oldest neighborhood in Athens, dating back 3,500 years. Locals call it the "Neighborhood of the Gods" since it was around when the ancient Greeks started writing their mythology.

I'd rename it the Neighborhood of the



Ancient, urban, luxurious, incongruous Athens... one of Earth's greatest cities.

## Where to Live in Athens: 5 Neighborhoods Compared

Jeff D. Opdyke

Tourists. They're everywhere and, frankly, annoyingly so. That fact would make living here, even as a local, a real challenge.

Lying along the northern and eastern base of the Acropolis, Plaka is a Byzantine warren of alleys and what I'll charitably call roads. It's hilly in that you must climb and descend stairs or roads/alleys as you move around to shops and restaurants and cafes.

Buildings here are ancient stone-and-stucco, often splashed with bougainvillea and various flowering vines. Small houses and low-rise apartments behind centuries-old façades—some gorgeous, some disastrous—hide down alleys that seem to go nowhere. Live music spills forth from al fresco eateries, tables unapologetically encroach onto the cobblestone paths and roads pedestrians and cars seek to navigate.

Lovely apartments—and I mean places you'd happily call home—start at about \$900 per month for a small one-bedroom. Add another bedroom and you add another \$400 or so.

The whole area is surprisingly tidy for its age, and pretty much around every corner is another magazine-worthy photo op.

However...

Everything that makes Plaka a must-see attraction for tourists is everything you're quite likely to despise as a resident.

Tourists are everywhere. A swarm of ever-nattering locusts you cannot escape. The only time they're not around is very early morning. But by about 9 a.m., it's tourist central.

The neighborhood is loud, especially into the evening when libation-enlivened voices and laughter compete with the music. Trying to walk with purpose from Point A to Point B is an unending exercise in navigating tourists who love to amble five or six across, oblivious to the obstacle they create.

And there's no way you'd ever want to own a car here. Ever!

The roadways are skinny. Tourists clog them and can't be bothered to move. And good luck finding any place to park.

So, if you want a car to get around the city and the country, or you want peaceful evenings and scam-free streets to walk, Plaka is not for you.

But if you're a digital nomad or a young, childless couple OK with using Uber and buses to move about, and you want to be in the dead center of the action and the nightlife, Plaka is your baby.



## Makriyanni & Koukaki: The “West Hollywood” of Athens

Plaka’s southern border bleeds into Makriyanni, which then bleeds into Koukaki. Despite their proximity to Plaka, they don’t resemble it in the least.

To me, they’re very reminiscent of West Hollywood. Low-rise, mid-century modern apartment buildings. Hipster coffee shops here and there. Around certain corners you catch glimpses of the Parthenon.

The area clearly attracts digital nomads, who camp out at various cafes and coffee shops during the day working on their laptops. Then again, you’ll also find a mix of older locals who are out walking their dogs or hanging laundry on lines outside their apartment windows.

The land is flatter here, though not necessarily flat. Streets are much quieter and far less crowded. And you’re still very close to Plaka—a five-minute walk—for your own entertainment.

The big selling point: the relative lack of tourists, since Makriyanni and Koukaki fall outside the typical circuit. Tourists are still around, just because they’ve gone on a walkabout. But their numbers are thinner.

Parking, however, is still a bear; much of it is on-street. A taxi driver who grew up in Athens called the neighborhood “great, but you’re going to drive around for 10 or 15 minutes to park your car.”

You can find nice, livable—albeit small—two-bedroom apartments here on a leafy street for as little as \$750 monthly. A lovely three-bedroom with a huge kitchen and equally huge balcony is just under \$1,400.

The two neighborhoods are great for families, couples, and digital nomads who want to be close to Plaka but not deal with the hassles of Plaka. Again, I’m not sure I’d want a car here, but it wouldn’t be nearly as bad as in Plaka.

## The Two Faces of Monastiraki

The Monastiraki neighborhood sits atop Plaka’s northern border. Parts of it—areas around Karaïskaki Street, Ag. Anargiron, and Miaouli Street—are very cool. Very artsy. Boutique and vintage clothing shops populate certain areas, and the restaurant/bar scene around **Iroon Park** is reminiscent of Manhattan’s East Village or Tribeca.

And then there’s the other part of Monastiraki—what I’ll call the neighborhood’s northern edge and northwest panhandle...

It’s bland, blah, and unwelcoming in a tenement-building-smelling-of-stale-urine kind of way. Relatively nice one-bedroom apartments in the grungy parts are less than \$500 per month. In the artsy parts, a beautiful, open, and airy two-bedroom will cost about \$1,250.

But I’d never recommend living in Monastiraki. The good parts and bad parts intermingle too much.

## Kolonaki: The Embassy Neighborhood

Embassies and consulates.

That tells you a lot about Kolonaki.

Because no matter what city you’re in, if the world’s embassies and consulates call a particular neighborhood home, then you are most likely in the best neighborhood that city offers. There are very few exceptions to that rule.

Set about a 25-minute walk north of Plaka (or about three minutes on the subway), Kolonaki is packed with the aforementioned embassies and consulates. It’s also packed with high-end designer clothiers, luxury boutiques, and the kinds of eateries and sidewalk cafes that draw large Sunday brunch crowds that spill across the sidewalk waiting for a table to open.

The streets here are leafy and floral. Orange trees, all fat with fruit, are everywhere. I snagged an orange while walking around and noshed on it as I moseyed about.

In short: Kolonaki is unquestionably a lovely neighborhood.

But you’ll pay a premium for that loveliness.

At the southern end of Kolonaki, the area closest to the city center and home to all the embassies, one-bedrooms—and these are nice—start at about \$1,250. A typical two-bedroom—again, a place you’d happily call home—will run from \$1,850 to well over \$2,000. In the northern part of Kolonaki, rents are 30% to 50% less, but the apartments tend to be equally less fashionable. And you’re another 10- or 12-minutes away from the city center.

This is a perfect neighborhood for a family. Quiet, pretty, active, and stuffed with eating and shopping options. It’s also great for a couple that wants to mingle among the moneyed Athenians.

For digital nomads, it’s a maybe. You’re away from the city center, but a Greek

friend living in Athens tells me this is where the young and beautiful like to brunch and bar hop on the weekends, so there’s that.

## Thissio: The Fairest of Them All

On the west side of the Acropolis lies Athens’ most attractive neighborhood. And better yet, no tourist swarms.

I found Thissio by accident, by taking the long way back to my hotel after wandering through Koukaki. When I stumbled upon it, I was pleasantly shocked by the leafy beauty of the neighborhood and the architecture. In some ways, it almost feels a bit Parisian, though with a Greek accent.

This is very much a locals’ kind of neighborhood. There are no meaningful tourist attractions here, though in the fourth century BC, Pericles and others delivered fiery speeches atop **Pnyx Hill**, in a quiet, rocky park separating Thissio and Koukaki (orations that purportedly marked the birth of democracy).

Still, while tourist attractions are light, the view of the backside of the Parthenon stops you in your tracks, and the moment you see it, you’re reaching for your camera.

Because of the absence of tourists, Thissio feels authentically Athenian. Filled with regular Athenians, rather than the moneyed crowd in Kolonaki.

Lots of al fresco café dining here along pedestrian streets. Lots of places where locals hang out for brunch while their kids play nearby. While walking around, I saw an ad for the open-air **Cine Thission**, where locals watch movies outside with the Acropolis in the background.

Recently refurbished one-bedrooms start in the \$500 range, while a two-bedroom on a tree-lined pedestrian street and packed with architectural charm is about \$1,125.

To me, Thissio is the place to live. It’s vibrant, untouristed, lovely, walkable, and close to Plaka and the best of Monastiraki.

So, we end with that initial question: Could I live here, in Athens?

Yes. ■



**Jeff D. Opdyke** is *IL*’s expert on personal finance and investing overseas, and editor of *The Global Intelligence Letter*. Based in Portugal, he spent 17 years at *The Wall Street Journal*. His free e-letter, *Field Notes*, is full of great financial advice. [Sign up here](#).



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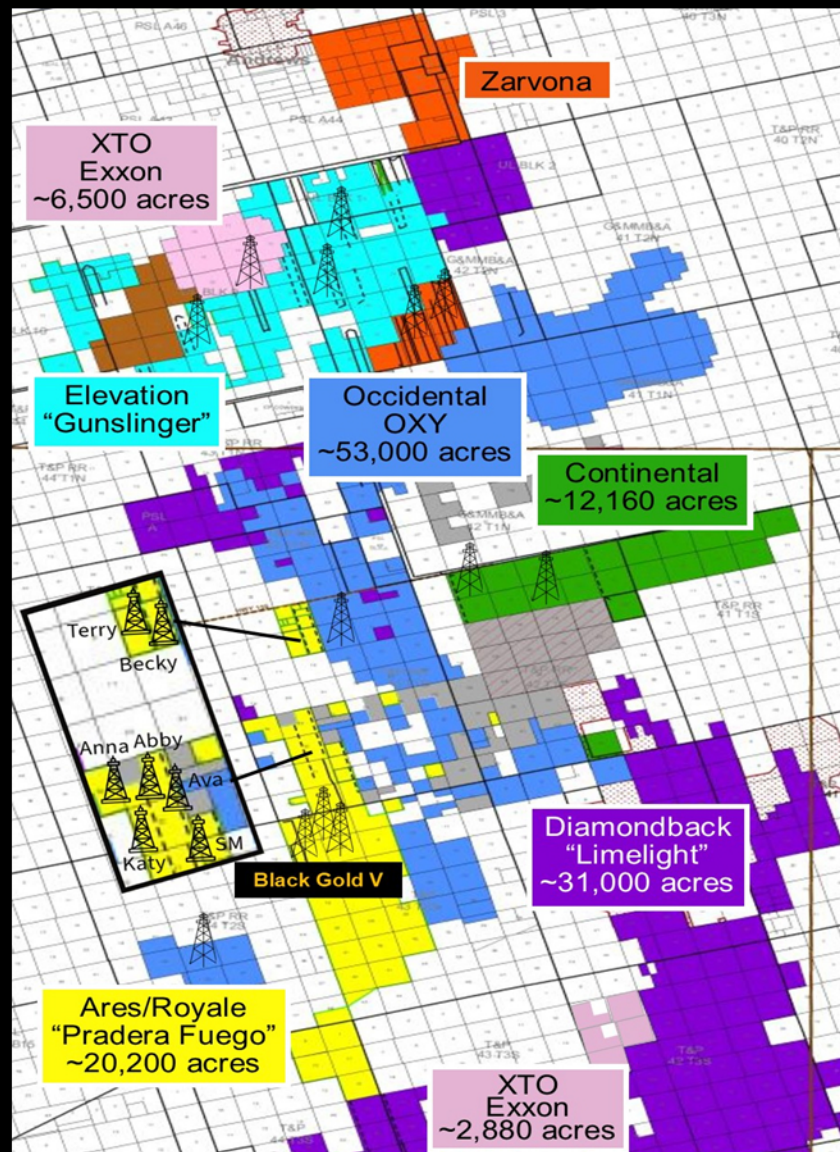
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If there's anything that rivals my love of international real estate, it's golf.

The golf course is where I go to think, it's where I go to relax, and often it's where I get my best ideas. No matter where I am in the world, I always like to have a golf course nearby. (I even recorded a video a while back to explain [why golf makes me a better investor](#).)

I'm a member of four golf clubs around the world. My home in Portugal, in the **Praia D'El Rey Golf and Beach Resort** on the Silver Coast, has a world-class course that's set amid pine forests and undulating dunes. I'm also a member of the **Fota Island**, **Portmarnock**, and **Muskerry** clubs in my native Ireland.

One of the great advantages of pursuing the golf lifestyle overseas is that membership dues on top-class courses are typically a fraction of what you'd pay in the U.S.

In places like South Florida, it's not uncommon for golf club membership fees on high-quality courses to top \$20,000 or \$25,000 per year. But my total dues for all four outstanding clubs where I'm a member are only around \$4,000 per year! So, by looking overseas, you can live a Pebble Beach lifestyle, but without the eye-watering price tag.

There are other benefits to this lifestyle too...

Luxury communities like Praia D'El Rey aren't just about the golf. Overseas communities with world-class golf courses also tend to have a host of other amazing amenities for residents, such as pools, gyms, restaurants, beach clubs, and more.

That means communities like Praia D'El Rey are often great places to live, even if you only have a passing interest in golf... or no great love for the sport at all. And the HOA fees for all this will be a fraction of what you'd spend for a similar community in the States.

Using Praia D'El Rey as an example again, my total holding costs are around \$2,600 a year (\$217 per month). This includes my HOA fees, insurance costs, and property taxes. Compare that to Florida, where HOA fees alone often run into the thousands of dollars per month in amenity-rich communities.

If you're looking for an affordable, high-quality golf lifestyle, there are numerous destinations on my international real estate beat that offer it. Here are five destinations to consider...



A hole in one? Ronan tees off at Praia D'El Rey on Portugal's Silver Coast.

# Get the Luxury Golf Lifestyle Without the Pebble Beach Price

Ronan McMahon

## Cabo, Mexico

Cabo is a thriving boom town of 350,000 people. I own more real estate here than anywhere else in the world...and I ranked Cabo as the top destination in the world for real estate investment in 2024. ([See the full list here](#).)

Every winter I spend some time at my condo here in the Copala community in the 5-star Quivira Resort. Quivira is home to a spectacular coastal golf course designed by Jack Nicklaus. This is a stunning place to play, with lush green fairways that run through golden desert landscapes and alongside the deep blue of the Pacific. And this course is just one of the 18 in Cabo at last count, with more on the way.

## The Silver Coast, Portugal

Portugal's Silver Coast (Costa de Prata) stretches for about 155 miles from the coast north of Lisbon to the mouth of the Douro River at Porto.

The Atlantic beaches here are long, wild, and sandy—ideal for walkers. You'll also find amazing fishing, hiking, and paddleboarding... and of course, world-class golf courses. Whether you prefer links golf, playing through coastal dunes, dodging deep bunkers, or teeing off from pine forest... you'll find it all on the Silver Coast.

As I mentioned, I own a condo here in the **Praia D'El Rey Golf and Beach Resort**. Steps from my door is an ocean-fronted golf course that sits right up onto a beach. And there are five other exceptional courses nearby where I can play when I fancy a change.

Owning a condo here has been an amazing lifestyle play for me and it also turned out to be highly profitable...

My condo was an incredible bargain at €300,000. Last summer a broker wanted to list it for sale at €450,000—€150,000 more than I paid.

Though prices on this coast, and in my community of Praia D'El Rey, have risen in the last couple of years, you can still find high-quality homes in the €270,000 to €370,000 range here, which is incredible value for real estate by the beach in Portugal.

## Costa del Sol, Spain

The Costa del Sol in southern Spain has all the ingredients of a successful internationalized place. The weather is amazing: it has 320 sunny days each year. The beaches are stunning and it has appeal for a broad cross-section of people... you have historic towns and cities, incredible locally produced food, and top-class marinas,

shopping and entertainment.

There are more than 70 golf courses along this coast. While the quality of the courses varies, many of them are top-class and located in exceptional beach and golf communities.

One of my favorite golf communities here is **Finca Cortesin**. This course was the host venue for the 2023 Solheim Cup and has been ranked among the best golf resorts in the world.

Using the contacts and group-buying power of my [RETA](#) group, I've been able to negotiate incredible off-market deals in Finca Cortesin. For instance, in 2022 RETA members could snap up luxury condos at incredible pricing starting from just €369,000 in a community in Finca Cortesin called Bon Air. The last time I checked with my contacts, the lowest price for a condo in Bon Air was €536,500.

I'm constantly on the lookout for new deals like this along this stretch of coast. In fact, as recently as May, I brought members of my RETA group a flash deal on seawview townhouses here at huge discounts of €71,000 (or even more) off the original pricing. ([RETA members can read about in the May RETA issue.](#))

### Cap Cana, Dominican Republic

The Dominican Republic has seen a huge surge of visitors post-pandemic, thanks

in no small part to its easy access from the US. Visitors come for year-round warm weather, azure Caribbean waters, white-sand beaches, and an island vibe with a Latin flair.

Close to the country's Punta Cana international airport is **Cap Cana**, a vast master-planned community spanning 30,000 acres.

Cap Cana is the epitome of Caribbean luxury. It's home to a seafront Jack Nicklaus golf course. You'll also find a St. Regis... Hyatt... Secrets... and a stunning Eden Roc. The inland marina there is the largest in the Caribbean and the sports fishing is among the best in the world. Then there are the stunning beaches. Brilliant and arresting, with bright Caribbean waters against vast expanses of white sand.

Billions of dollars of ambitious infrastructure have already been rolled out here, with much more to come. On the immediate horizon for Cap Cana is a second Jack Nicklaus golf course...

This is a special place, with untold potential... a place I've been scouting for some time. And just last month, I was able to secure an incredible off-market deal here to members of my RETA group...

Members had the opportunity to buy luxurious two-bed condos with a spacious terrace and views of the golf course and pools. I expect five years after delivery

our condos will be worth \$657,400—that's \$275,000 more than our off-market, RETA-only price from \$382,400. And I'm likely being very conservative. I'll continue scouting Cap Cana, looking for more deals like this...

### Playa del Carmen, Riviera Maya, Mexico

The Riviera Maya refers to an 80-mile stretch of Mexico's Caribbean coast. This region has undergone a massive economic boom built on one of the biggest tourism industries in the world. In 2023, over 32 million people passed through Cancún airport, and 2024 is on track to exceed that.

Cancun was the starting point for the Riviera Maya economic juggernaut. But it has since rolled south along the coast, transforming the once-sleepy fishing village of **Playa del Carmen** into a world-class destination.

Playa is now a real living, breathing city with a chic, cosmopolitan vibe. The weather is always warm. There are so many fun things to do. And it's thoroughly modern, offering any convenience and entertainment option you could want, including world-class golf.

On the edge of Playa del Carmen is a stunning master-planned community called **Corasol**. This is a vast oasis of landscaped paradise fringed by the best white-sand beach in the area. It's also home to a spectacular 18-hole **Nick Price Golf Course**.

Large villas in this community can list for \$2 million or more. But I've been able to bring RETA members several incredible deals here. For instance, members had the chance to own in a community in Corasol called The Village. Two-bed, two-bath condos in The Village similar to those RETA members could buy from \$258,600 have since listed for \$384,238—that's \$125,638 more.

Right now, I'm closing in on a brand-new members-only deal in Playa del Carmen. If it comes together, it will be truly special... ■



**Ronan McMahon** is IL's international real estate expert and the founder of *Real Estate Trend Alert*. He's been traveling the world for more than 25 years, living and investing in some of the world's dreamiest—and surprisingly affordable—locations. Sign up for his free [Overseas Dream Home letter](#) [right here](#).

## DEMAND FOR CABO REAL ESTATE HAS EXPLODED... WATCH RETA FOR NEW DEALS

I've been scouting Cabo since 2014. When I first visited a decade ago, I could see it was on the cusp of a transformation. While Cabo had long been an upscale destination, it was evolving to also attract what I call the "ordinary rich"—well-heeled vacationers, executives with work-from-anywhere jobs, self-made entrepreneurs...

This group doesn't want to pay millions for homes or thousands per night for a hotel stay, but they want incredible amenities in perfect locations. The arrival of this group has led to a big explosion in demand for good-value real estate in amenity-rich communities in Cabo.

My [Real Estate Trend Alert](#) (RETA) group has been ahead of this trend.

Thanks to group buying power, members get access to best-in-class properties in ideal locations—at off-market pricing.

Our first-ever Cabo deal was in **Copala** (where I have my oceanview condo). The RETA-only price back in 2015 for these condos was \$336,156. In the past two years, I've seen condos similar to mine list for \$700,000 or more.

I've brought RETA members a run of other incredible off-market deals since then in Cabo. For instance, in August 2021, RETA members could get a penthouse in a community called Cabo Costa for \$249,000. I got one. Today a penthouse in Cabo Costa lists for \$499,000.

I'm constantly looking for new deals like this in Cabo for RETA members.





With over a thousand years of history to explore in London, our writer helps you choose wisely...

# A London Guide that Does Not Include Buckingham Palace

Jaimie Seaton

No matter how tired I am from the red-eye flight from the US, I immediately come alive when I emerge from London's Tower Hill Tube station and glance across the wide street to the Tower itself. I've done it dozens of times, but I still feel utter joy at the sight of the White Tower standing majestically in the Tower of London; the collection of buildings that embody nearly a thousand years of British history. For me, it's like coming home.

I first visited London as a college student, but my real love affair with the city began in 2018, when my teenage son Johan and I visited for a jam-packed week of sightseeing. We stayed in the [Hotel Indigo in Kensington](#), which had a very cool vibe and a terrific restaurant. We returned the following year and, after a Covid hiatus, in late summer 2021 we boarded a plane bound for Heathrow once again. But this time I was dropping my son off at college, so I took a flat for a month in Tower Hill, a neighborhood just down the road from the Tube station.

By the end of the month, I felt like a true insider. I knew to look right when crossing the street, to say "queue" instead

of "line," "takeaway" instead of "takeout," and "rubbish" instead of trash. I now know that "crisps" are potato chips, "chips" are French fries, and "pudding" refers to all desserts, not just, well, pudding. I've also learned to pronounce Grosvenor as GROV-ner, Gloucester as GLOSS-ter, and Leicester as LESS-ter.

I've had the good fortune to visit my son in London many times, and with each trip, I've learned which famous landmarks are worth seeing... and the lesser-known attractions many visitors are missing.

Here's my cheat sheet for your next trip to London... along with some money-saving hacks so you don't go home skint (that's British for broke).

## Getting Around

When the weather is nice (which means any time it's not raining), the best way to see London is on foot. Walking is my favorite way to discover little treasures. And it's easy to hop on a bus or the Tube if you get tired.

When everything is running smoothly, the London Underground rapid transit system is a miraculous [public transportation](#) behemoth with [272 stations and 250](#)

[miles of tracks](#). With buses, boats, light rail, trains, and even a cable car, you can get virtually anywhere. For traveling within greater London, the Tube is usually the fastest way to go, but it can be extremely crowded, especially during rush hours and the summer months when London overflows with tourists.

If you're not in a hurry, snatch a seat up top on a double-decker bus. This is a great way to see the city at a fraction of the cost of a bus tour. I'm also a big fan of the [river buses](#), which get very crowded in the summer and cost more than the Tube, but offer spectacular views.

A word of caution. The rail networks are frequently disrupted by strikes or maintenance, which can result in stations or lines being reduced or shut down. Check the [Transport for London](#) (TFL) app or local news sites when planning your itinerary and find out when the Tube stations you'll be using shut down, because some close before midnight.

## My Favorite Popular (and Less Popular) Historic Sites

[Historic Royal Palaces](#) is an independent charity that manages [five royal properties](#) in the London area and one in Ireland. If you plan to see at least two of the properties or you're traveling with a family member, I recommend getting an annual membership. Not only are they a bargain, but members get a 10% discount at most royal stores and cafés, plus early booking and exclusive access for an entire year. An added bonus: members go to the front of the queue. Visiting an attraction as a member also takes the pressure off because you're not trying to get the most out of your daily ticket. You can wander in and out at will. My son and I once went to the Tower simply to visit the grave of Anne Boleyn.

[Museum of the Home](#) is a little gem that is directly across from the Hoxton Overground station and a world away from the commotion of the larger museums. *The Home Galleries*, which explore the concept of home through individual experiences over the past 400 years, are at times both humorous and heart wrenching—and always fascinating. *Rooms Through Time* offers a glimpse of homes from 1630 to 2049, with period furnishing (imagined for 2049) and descriptions of how the occupants of the time might be using the room. Also be sure to check out *Gardens Through*

Time outside. Did I mention that the museum is free?

From there, you can catch an Uber or walk about 20 minutes to Shoreditch's **Brick Lane**, an iconic East London hotspot for food and vintage fashion. Depending how far south you are on Brick Lane, [Spitalfields Market](#) is about a ten-minute walk. Spitalfields is lined with shops, restaurants, and stalls offering food, jewelry, art and vintage items. Go hungry so you can sample the huge array of mouth-watering fare. Both areas can be touristy, but if you're coming from somewhere that lacks good shopping, they're worth a visit.

Roughly a mile south of Spitalfields is [The Tower of London](#). It's perhaps best known as the place where prisoners were kept and Anne Boleyn was executed, but there is so much more to this historical complex, which dates to the 1070s. The longest queue is usually to see the Crown Jewels, but I skip that and head to the White Tower, home to the astonishing Royal Armouries collections, which includes armours of Henry VIII, Charles I and James II, among a long list of fascinating relics and exhibits, such as an executioner's ax possibly dating to Tudor times.

In the northwest corner sits the [Chapel Royal of St Peter ad Vincula](#), where many notable people who were executed are buried, including Sir Thomas More and Anne Boleyn. The church still holds regular religious services that are open to the public.

### Save Time For These Gems Too...

Just outside the Tower of London walls is [All Hallows by the Tower](#), a church founded in 675, now encompassing architecture from nearly every century between the seventh and the 20th, plus second-century Roman pavement from a domestic house in the [Undercroft](#) of the church. That's also where you'll find ancient registers dating back to the 16th century, which record the baptism of William Penn and the marriage of John Quincy-Adams. The church is free and offers free audio tours through the [izi.travel](#) app, plus there's usually only a handful of people visiting. (There are nice restrooms in the adjoining restaurant.)

If you walk along the Thames in front of the Tower and under Tower Bridge, you'll reach [St. Katherine Docks](#), a local favorite (with a smattering of tourists.) Overlooking yachts and charming houseboats, there are restaurants for every

culinary taste. Check out [Ping Pong](#) for gourmet Asian fusion food in a cool, vibey atmosphere inside or casual dining al fresco. For a more traditional experience, walk around to [The Dickens Inn](#), a pub and restaurant that dates back to the 1800s.

Just across the river is the neighborhood of [Bermondsey](#), and about a ten minute walk from where you exit the Tower Bridge is the [Fashion and Textile Museum](#). It's a small building but its exhibits pack a punch. There's an eclectic mix of cafés, restaurants, bars and craft breweries in the neighborhood, along with [Bermondsey Square](#), which hosts an antique market on Fridays and live jazz during the summer. From there you can go back to the river and head west along the south bank of the Thames. The wide promenade will take you past numerous restaurants and shops to Shakespeare's Globe Theatre and further to the Tate Modern. Along the way, you'll have spectacular views across the river. The area is one of the most crowded in London, but I still find it an enjoyable walk and worth doing at least once.

Back on the north side of the Thames, and a mile west of Tower Hill station is the [London Mithraeum](#), remnants of a Roman temple, dating to AD 240, that sit under the Bloomberg Building. An immersive light and sound experience transports visitors back nearly 2,000 years when the temple was a place of worship for a mysterious secret all-male cult. In addition, more than 600 of the 1,400 objects excavated from the site are on display, including the earliest recorded written document from Britain. Entrance is free and bookings are highly recommended.

Once out on the street, walk south on Walbrook for about five minutes until you get to [The Banker](#), a watering hole on the banks of the Thames. If you can beat the stream of office workers going for their after-work pint, snag a table on the deck for a great view of the river.

Roughly two miles west is [Banqueting House](#) (due to reopen in the summer following repairs). The original dates to Elizabeth I but it was her successor, James I, who commissioned the building we see today. The hall was specifically built to host masques (lavish balls with entertainment) and his son, Charles I, engaged Peter Paul Rubens to paint a series of canvases to decorate the ceiling in splendor. The magnificent paintings

celebrate the divine right of kings, which must have felt painfully ironic to Charles as he walked beneath them to his death. He was beheaded just outside the Banqueting House in 1649.

While there are mirrored tables throughout, the best way to view the ceiling is lying on one of the numerous beanbag chairs scattered on the wooden floor.

From here, you can walk to [Westminster Abbey](#), where monarchs have been crowned since 1066. Since the 14th century, 3,300 royals and other notables from every field have been buried or memorialized in the Abbey. Many, including Henry VII, his wife Elizabeth of York and their granddaughter Elizabeth I, have elaborate tomb effigies. The first time I visited, I was so enthralled by them (finally, I saw what Queen Elizabeth *really* looked like!) that I spent half a day there and still felt like I was rushing. There are various pricing schemes, but I recommend an annual membership, which is a bargain and gets you discounts. Best of all, you don't have to pre book or wait in the queue.

### Honorable Mentions

**In the city:** [Kensington Palace](#), the [National Portrait Gallery](#), [The British Museum](#), the [Victoria & Albert Museum](#) and [St. Martin in the Fields](#), a church with roots that go back to the Normans. Still a house of worship, the church also hosts an eclectic mix of music events, including the ethereal [Candlelight Concerts](#). Don't miss the [Café in the Crypt](#) for a bite or simply to marvel at the original brick vaulted ceilings.

**Further afield:** [Hampton Court](#), [Blenheim Palace](#), [King Richard III Visitor's Center](#) and the [Harry Potter Studio Tour](#). (I'm not joking; it's really fun!)

Before all of your time is booked, I suggest taking a tour with the extremely knowledgeable Andrew Glover. (Details on page 3.)

Whatever you choose to see in London, leave time to simply walk the city that has been enthralling visitors for over 2,000 years. I dare you not to fall in love. ■

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**Jaimie Seaton** has lived and reported from South Africa, the Netherlands, Singapore and Thailand. Now based in the US, her most recent work can be found in *US News & World Report*, *Smithsonian*, and *Scientific American*. Her travel writing can be found in *The Independent*, CNN, and AARP.





The 14th-century Palace of the Popes is the crown jewel of Avignon.

## From L.A. to Avignon: A California Climate... A Better Lifestyle

Tuula Rampont

**T**he America she knew and loved seemed to be slipping away. This was the sentiment plaguing Maureen Steinberg as the 2016 US Presidential election carved a corrosive swathe through the nation.

An ambitious real estate agent professional, Maureen enjoyed what she described as “a very comfortable life” on the outskirts of Culver City, an enclave of Los Angeles near Venice Beach. She had never really imagined leaving the United States to retire abroad. Her mother had immigrated to the US in the 1950s in pursuit of the American dream, and Maureen had always felt immense pride in being a part of such an amazing country.

And yet... the polemic political discourse and shift in women’s reproductive rights quickly became issues she could no longer ignore.

Although hesitant to paint her homeland in a negative light, the outcome of the 2016 election was the driving force that motivated Maureen to leave. “Americans became so hateful and angry,” says Maureen. “And so stressed. When I return, I see how stressed we are all the time, worried about everything.”

Although she loved living in Los Angeles, the idea of leaving the US started to gain momentum—with France continuing to appear as a top choice.

“I started doing a lot of research online,” says Maureen, “looking at different countries, their lifestyles, and their cost of living. France continually emerged as a country that met many of the things I was looking for in a place to live the rest of my years.”

### Finding Her Long-Term Home

In 2019, she embarked on a six-week scouting trip, driving around France and exploring the different regions. It was initially hard to narrow down a choice, as she found each area “absolutely gorgeous.” As a Southern California native, the Dordogne—although beautifully lush and green—seemed too cold and rainy. But the southeast had a climate similar to Los Angeles. So she concentrated on towns in this region, until she finally happened across the perfect fit.

Avignon, the so-called “City of Popes.”

In the 14th century, starting with Pope Clement V, seven Catholic popes resided in Avignon instead of Rome. Today, the

city is a historic and cultural mecca, with impressive medieval ramparts guarding its borders. Winding cobblestone streets snake throughout the interior, each giving way to a bustling market or quaint square with gothic architecture. All of this unfolds under the watchful eye of the city’s crown jewel—the imposing *Palais des Papes* (Palace of the Popes). Built in 1352, the Palace is one of the most visited tourist attractions in southern France.

The city’s historical lineage and architectural features only accentuated the charms of Avignon for Maureen, and she quickly found herself infatuated with her adopted home.

“There’s something about walking around buildings, stones, and streets that have been here for hundreds of years,” she says. “I find it fascinating.”

She believes her overall well-being has vastly improved by virtue of a French lifestyle, where she’s not constantly moving about by car. Aside from the infamous L.A. traffic, the distance between her and her friends’ homes made it difficult to ever meet up. After working a full day, battling the freeway crowds, and finally arriving home, the idea of going out again was overwhelming.

The French outlook of slowing down, taking time for yourself, and enjoying life has brought Maureen a great deal of peace.

### Adjusting to French Life

Today, she has to remember to pencil in time for herself, as her days are booked up with social activities and dates with her new French friends. On those down days, she loves to walk around Avignon, pop in at a local café, stroll one of the beautiful farmers markets, or take off into the mountains.

Exercise and getting outdoors has become a big priority in her life. She can leave directly from her apartment and walk to trailheads (just outside the ramparts) that lead into the countryside.

Having now lived in France since 2020, Maureen says to keep in mind that the transition will be challenging at first, and you won’t find things exactly as they were back home. As the French are not “living to work” but “working to live,” the slower pace of life will challenge some of your American ideals of convenience.

“You may get to a shop at 12 p.m.,” she says, “and it will be closed for lunch... which usually means around two hours’

## AN AFFORDABLE LONG-STAY VISA

**M**aureen is one of those lucky individuals with dual citizenship, Irish/American, so she is able to reside permanently in France with her EU passport. For others, the most common route to reside legally in France is the Long Stay visa, which, thankfully, is not difficult to obtain.

The Long Stay visa allows holders to stay up to 12 months in France. Expats in France can then renew the visa, which then becomes a residence card. The visa continues to renew every year until the holder hits five years of living in the country. At this point, expats can apply for long-term (10-year) residency or French citizenship.

You must apply for the Long Stay visa

in your country of residence. Although the French consulate makes the final decision, the visa processing is now handled by a third party, which has processing centers in major US and Canadian cities. Applicants can check the [VFS website](#) to find the closest center.

A monthly income of €1,554 (\$1,711) is the financial requirement for the Long Stay visa—equivalent to the French minimum wage.

Working in France is complicated if you don't have an EU passport, citizenship, or long-term residency. But you can find working visa options, along with details on other visa application processes, on the [France-visas website](#).

urgent behest of newfound French friends, she eventually sought medical assistance for a stubborn eye infection. “There was an eye specialist in the local hospital,” she says. They treated her eye and sent her home, with the bill to come later. She thought, “This is going to be a fortune.”

But the bill turned out to be a total of €12.

Despite her initial trepidation, Maureen says she has found the French healthcare system to be “excellent” and is comfortable with pursuing care in the future. She notes that there's less office personnel, which contributes to lower costs. You may not find a receptionist to check you in, or a separate nurse to take your blood pressure. It might be the doctor who takes care of everything.

Other quirks of French life include adapting to the metric system, getting used to different household appliances, and bumping heads with the French language—which Maureen has taken on with a gusto.

From group classes, to an individual coach, and a lot of self-study in her apartment, her French skills have improved by leaps and bounds. Her dedication is admirable. She points to one of the real benefits to her “boots on the ground” approach: getting to practice in the local shops, restaurants, and markets. Here, she says, you can be sure to learn “street French.”

Moving to Avignon, Maureen has forged a rich, full life for herself in southern France. Despite retaining a staunch love of the US and pride in being an American, her move to Avignon has given her a kinder, more balanced, and more fulfilled life. ■

time. So, you learn to adapt. You have a cup of coffee and then come back later.”

While this may take some getting used to, that emphasis on a slower pace is now something Maureen has come to cherish about her new home.

“You sit down at a café, and you can stay there forever,” she says, “They’ll never ask you to leave the table. One time, they even closed down the restaurant where my friend and I were eating—just told us to put our dishes aside and they would pick them up in the morning. It’s very relaxing and appeals to me very much.”

The lower cost of living is also a very attractive feature of Maureen’s new life

in France. Her monthly budget comes in around \$2,000. The price of going out to eat is also significantly lower than in the US—where she remembers paying \$60 for two hamburgers and two orders of fries on a recent trip to L.A. In France, Maureen can enjoy a gourmet three-course meal for two at that price.

Perhaps even more impressive are the healthcare savings.

At first, Maureen was hesitant to utilize the French healthcare system, the memory of crippling medical bills a hangover of her life in the US.

Yet she found herself pleasantly surprised when her hand was forced. At the



The many perks of life in this cultural mecca include al fresco dining and gourmet meals for a steal.

**Tuula Rampont**, *IL's* France Correspondent, moved to the south of France in 2010. A native of Southern California, 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.

**Editor's note:** Want to move to Europe? Ted Baumann can help you create a custom blueprint for your international goals... second passports, tax savings, travel, retirement, estate planning, business, and more.

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Don't worry—you won't REALLY have to push your Polestar 2 through New Zealand.

# Electric Boogaloo: 80 Days Around Europe in an EV

Tim Ward

**I**n the summer of 2022, I decided to conduct an experiment. If you want to do a European road trip, is it smart—or idiotic—to do it in an electric car? My wife predicted idiotic.

But she agreed to rent one with me for three months. We'd take it from Copenhagen, Denmark to Nordkapp, Norway—the very top of Europe—and back again.

This was our first time driving an EV. We took 80 days, and put about 10,000 km on the odometer. Teresa thought I was crazy to try the Norway leg in an EV. We'd be traveling through some pretty remote Arctic wilderness with long distances between villages, not to mention charging stations. But I really wanted to do it.

It helped that Norway has probably the most advanced EV charging network in the world—in terms of high-speed public chargers per person, which is what you need on a road trip.

In 2023, we tried the Great Experiment again in New Zealand... where the network wasn't so advanced. There was really only one extensive EV public charging network, with only one or two charging stations per municipality—and

that includes major cities! But we did okay. Better than okay; we were never in danger of running out of juice on the road.

When we picked up our first Polestar, a US-manufactured electric vehicle, we really didn't have a clue about EVs. We got lucky because we got good advice along the way. And I'd like to pass that advice along, so you won't be as dependent on luck, and can go clean and green in an EV in your next rental car.

## Tips for Vacationing with an EV

### Pick the Right Country

Norway leads the world in EV infrastructure. According to this [website](#), here are the best five countries in Europe for EV infrastructure: Norway, Netherlands, UK, France, Spain. Despite the long distances, Norway is a great place to travel by EV because the state has gone all in on converting to electric vehicles. Some 89% of new cars purchased here are electric. And, because the energy grid is virtually all hydropower, that means you are driving on clean energy.

However, just because a country has overall good EV infrastructure does not mean it's suitable for long-distance driving. One needs to check the availability of chargers in the actual region you will be traveling in, and the kinds of chargers. Slow chargers (22 kw/hour or less) can take several hours to recharge a drained battery. That's okay for an overnight stop, but not to top up in the middle of the day's drive. Fast chargers (50kw/hour or greater) do the job in an hour or so. But, if there is only one charger at a station, and lot of EV drivers on the road, that can mean long lines and a long wait.

In some countries, like Norway, the charging infrastructure is being built swiftly, so don't trust sources older than 6 months. We planned on spending a full month in Norway's Arctic, where chargers were "few and far between." But, when we arrived, we actually found brand new high-speed chargers that had been installed early in 2022 in several Arctic towns..

New Zealand, despite the limited number of chargers, had them well spread out; there was at least one high-speed charger in every town, and since there were far fewer EV drivers, we seldom had to queue for a charge.

We have also driven an EV in France with no problems, but this is partly because Tesla recently opened up its high-speed chargers to non-Tesla vehicles. This is a boon to EV travelers, because Tesla puts in banks of chargers all across nations where its cars are popular. All you need is the Tesla app and a credit card to get you started.

This summer (2024), we also drove a Polestar through Scotland. It has a national charging network, ChargePlace Scotland, that works with an RFID, or Radio Frequency Identity card. It looks and works like a credit card. You just tap and charge at the station. Super convenient—but you must order the card from their website well in advance (at least 2 weeks) to have it delivered before your trip.

### Learn the Basics of EV Driving

We foolishly thought our Danish rental agency would walk us through the basics of driving an EV. Instead, they just put us in the car and sent us on our way,

## BONUS EV TIPS

- If you plan on staying in Airbnbs, **buy a long, heavy duty electric extension cord**, which you can connect to the car charging connector, and then plug into sockets you wouldn't otherwise be able to reach. (It's also common courtesy to ask permission to charge your EV from a home outlet—we typically offered to pay for the juice, about \$20 for a full charge in NZ.)
- **Avoid high-speed driving on highways.** When you go above 90 km/hour, you

drain your battery much faster. For example, your car might be able to travel 350 km on a full charge at 90 km/hour but perhaps 250 km at 110 km/hour. The time you spend recharging will make the whole trip longer than if you stayed at 90 km/hour. So, stick to the slow lane and enjoy the ride.

- **Plan your charging stops near restaurants, grocery stores or sight-seeing locations.** It can take at least an hour to charge, so plan to stop where you can make the best use of that time. Or simply bring a book to read

while you wait.

- **Don't rent a hybrid gas/EV engine.** We made this mistake only once. They only charge up to 50 km worth of travel, and don't work with fast chargers. You'd be better off with a Prius!
- **Remember, an EV rides quiet: bike riders and pedestrians can't hear you coming!** Give bikers a tap on the horn if you are going to pass them, and watch for pedestrians who might step off the curb unaware you are heading their way.

clueless. Luckily, we drove right past Polestar's global HQ in Sweden on our way to Norway! We stopped in and asked for help. Their head of global product services kindly gave us a tutorial.

Here's what you need to know...

### No. 1: Your battery range

This is the single most important element of driving an EV over long distances. Different cars have different batteries, and your battery size is the main factor determining how far you can go. It's comparable to the size of a gas tank, but it matters much more when traveling long distances. A smaller battery equals more frequent stops and much more time at charging stations.

### No. 2: Your plug type

There are different types of plugs, and not all charging stations have all plugs. The

main difference is AC versus DC current, and the most popular high speed type I have run into is known as Type 2, or CCS. The KIA website has a [useful guide](#).

### No. 3: Your connector type

Most commercial charging stations provide a charging connector—a cable that plugs into your car on one end, and into the charging station on the other; however, some public chargers do not. Our Polestar 2 came with two charging hoses, which we could not find at first, because they were under the hood—one for plugging into a DC charger (called CCS), and another for plugging into a regular home outlet. The latter is very useful if you are staying in

Airbnb rentals, as you can charge at your residence.

### No. 4: Your charging apps

Preload the right charging apps for the country you are traveling in, and add your credit card details for automatic payments. The apps will also tell you where their chargers are located, so you can plot them out along your route. Some apps even indicate whether or not a specific charger is free or occupied, which is good to know if you want to avoid a line.

### No. 5: A good maximum recharge is 90%

My first rental came with the recharge level set to 80%. After that, the battery stopped charging. This meant many more stops along the way. Eventually I learned how to set the level myself. However, it's best to set it no higher than 90%. After that, the rate of charging slows way down. Also, when you charge to 100% regularly, you shorten the battery life. You can adjust the recharge level in the dashboard controls. (Ask the rental agent to show you how.)

If you do rent an EV on your next trip, and find it works for you, **tell others!** By spreading the news that vacationing in an EV is doable, and that cool, trendy people like you do it with alacrity, you're doing your own small bit to promote clean energy. ■

**“New Zealand has a high-speed charger in every town.”**



Tim looking cool next to his Polestar 2 in Norway.

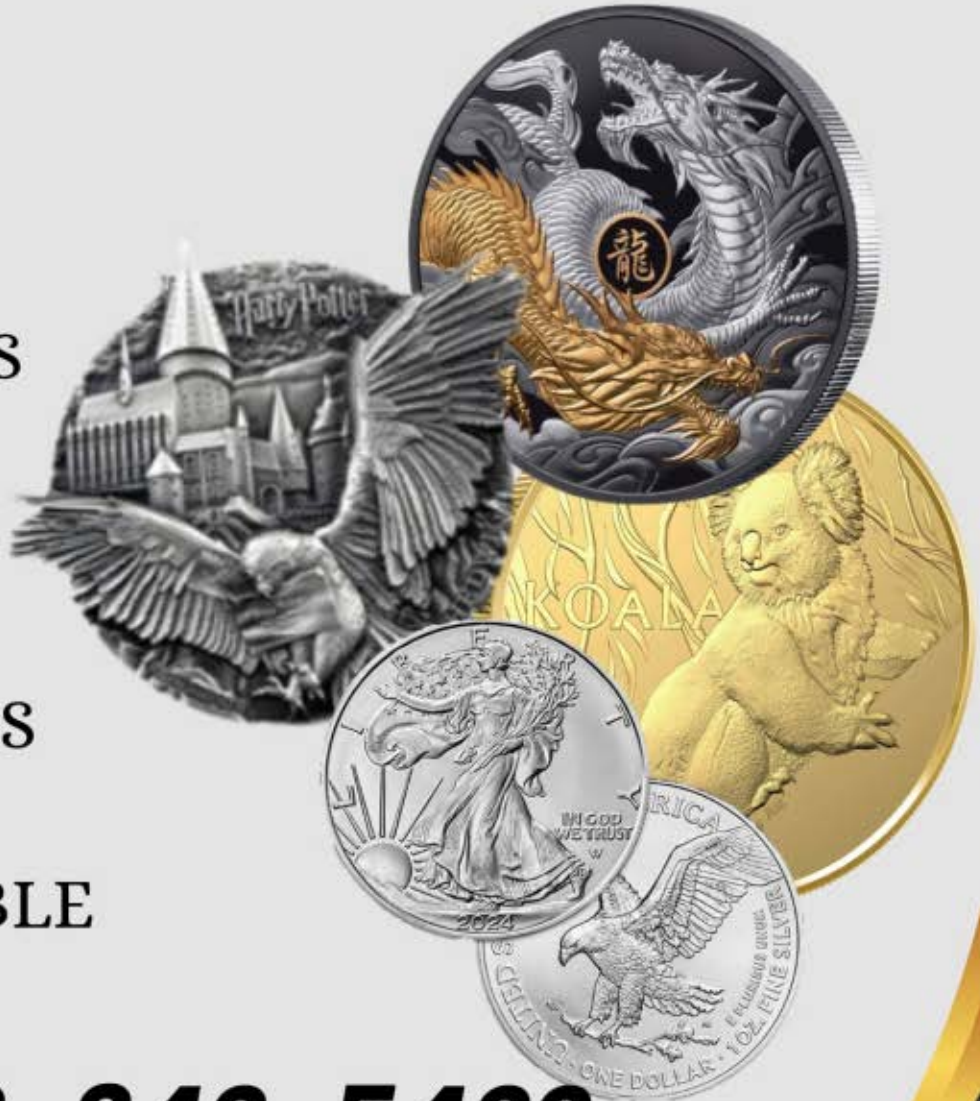
**Tim Ward** and his wife Teresa are global travelers. Read more about their adventures in [Mature Flâneur: Slow Travels Through Portugal, France, Italy and Norway](#).





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**ECUADOR REAL ESTATE CONNECTION**  
Amy Prisco is the Broker/Owner of The Amy Prisco Agency, a full-service real estate, management and relocation consulting firm headquartered in the beach town of Salinas, Ecuador with satellite presence in the mountain town of Cotacachi. The Agency services include: purchases, sales, rentals, property area tours, management of properties, real estate consultations, as well as project oversight for small remodels or outfitting. Amy is a bilingual licensed Realtor living and working in Ecuador full-time since 2007. Originally from New York, Amy obtained her Ecuadorian citizenship back in 2020.

Visit us: [www.amyprisco.com](http://www.amyprisco.com)  
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# What Does Your Ideal Escape Look Like? Tell Us... We'll Show You Where to Find It

Ultimate Go Overseas Bootcamp • October 26-28, 2024 • Las Vegas, NV

Every so often, a window of opportunity slides open somewhere in the world. Most people won't notice.

But when you pay attention—and you act—you can find yourself enjoying perks most folks have no idea are available to them.

Here at *International Living*, we're in the business of paying attention and finding opportunities for you to improve your life...

...whether you're looking to escape the political fallout at home, live better for less, shelter wealth, own real estate for potential profit, retire more comfortably, or simply travel the world in style without spending a fortune...

This October in Las Vegas, we're gathering our experts from all over for an event that will point you to the best opportunities the world over...

In all sorts of beautiful, welcoming, good-weather communities that dot the globe from Europe to Latin America to Southeast Asia, you can live better than you do today for less than it would cost you to stay home.

Laidback beach escapes. Quiet mountain getaways. University Towns. Even cosmopolitan cities.

In the right communities, you really can live a richer, more engaging life... but spend as little as \$1,900 a month (for a couple) to do it—housing included.

If you're concerned about the fallout from this year's presidential election... if you're feeling like the future just

seems too uncertain to rely on...

Then this event is custom-made for you.

You could call it "The Great American Plan B." That is: Take yourself, your wealth, your health, your retirement, (even your business and your family, too) to someplace safer, saner, and less expensive... and sidestep what's happening at home.

And you don't have to go full-time to make a more international life pay for itself.

Perhaps a full-time move isn't what you want—for now, anyway.

But you like the idea of having an "escape hatch" should you need one. You're hardly alone...

The good news is: It's a lot more doable than you probably imagine to enjoy a travel-rich life, maybe winter over in the Caribbean... spend a couple months in Paris... slow travel through South America for six weeks, seeing the sights and making new friends... when you

know how, all of that is possible, even on a modest budget.

Owning a property abroad may sound like the prerogative of the wealthy alone—but you'll find great values overseas—when you know where to go... (and this October, our experts will show you)...

A condo at the beach in Mexico... an historic village home in France... an apartment on Portugal's Algarve... a cottage in Costa Rica—you could enjoy a few weeks or months a year at your place overseas... and your investment could more than pay for itself...

In other words, you could own a home you love in another country and effectively get paid to enjoy it.

Plus, investing like this offers you a way to shelter funds outside the US, outside stocks and bonds, even outside the dollar.

In uncertain times—and I think it's fair to say we're living in uncertain times—it makes

good sense to diversify.

We'll show you where—and how.

**IL's Ultimate Go Overseas Bootcamp** is our only US-based event of 2024—and the easiest, most efficient, most effective way there is to jumpstart your overseas plan.

We'll have on hand more experts than we've ever gathered under one roof before to share their recommendations and insights about places as far flung as Portugal or Mexico... Thailand or Italy... Panama or Greece... and well beyond.

You'll meet our own country correspondents, lots of expats already "living the life," plus experts in real estate, health insurance, retirement planning, investing outside the dollar, taxes, and more.

We'll talk about second passports, foreign residence, investment opportunities you can't access from the States, using your 401K to invest in overseas real estate, estate planning with foreign real estate, funding your life overseas, and more.

We're structuring this program to include lots of roundtable discussions and in-depth workshops. So there will be plenty of time for back-and-forth with the experts and lots of opportunities for you to get your questions answered.

There's never been a better time to explore your options overseas.

Join us this October 26-28, in Las Vegas, where we'll delve into all the possibilities.

To reserve your place call 1-888-381-8446 or 1-410-622-3040 or [get more info here.](#) ■

## NETWORKING HALL: CHOCK FULL OF HELPFUL RESOURCES AND EXPERTS TO MEET WITH

One of the most valuable elements of this program in October is our Networking Hall. Open all day during the conference, this is where you'll find our country booths, where our own editors and contributors sit when they aren't giving presentations. They're available to meet with you and answer your questions.

But that's just the start: You'll also find real estate agents, attorneys, experts in taxes, retirement income, investment, expat

health insurance... and lots more. Many of these experts charge hundreds of dollars an hour for their services.

But in our Networking Hall, you can chat with them directly. It's an incredible brain trust—hundreds of reliable, knowledgeable contacts you can use all around the world. People tell us all the time that this event is worth the price of admission for access to the Networking Hall alone.





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