

INTERNATIONAL LIVING

SINCE 1979

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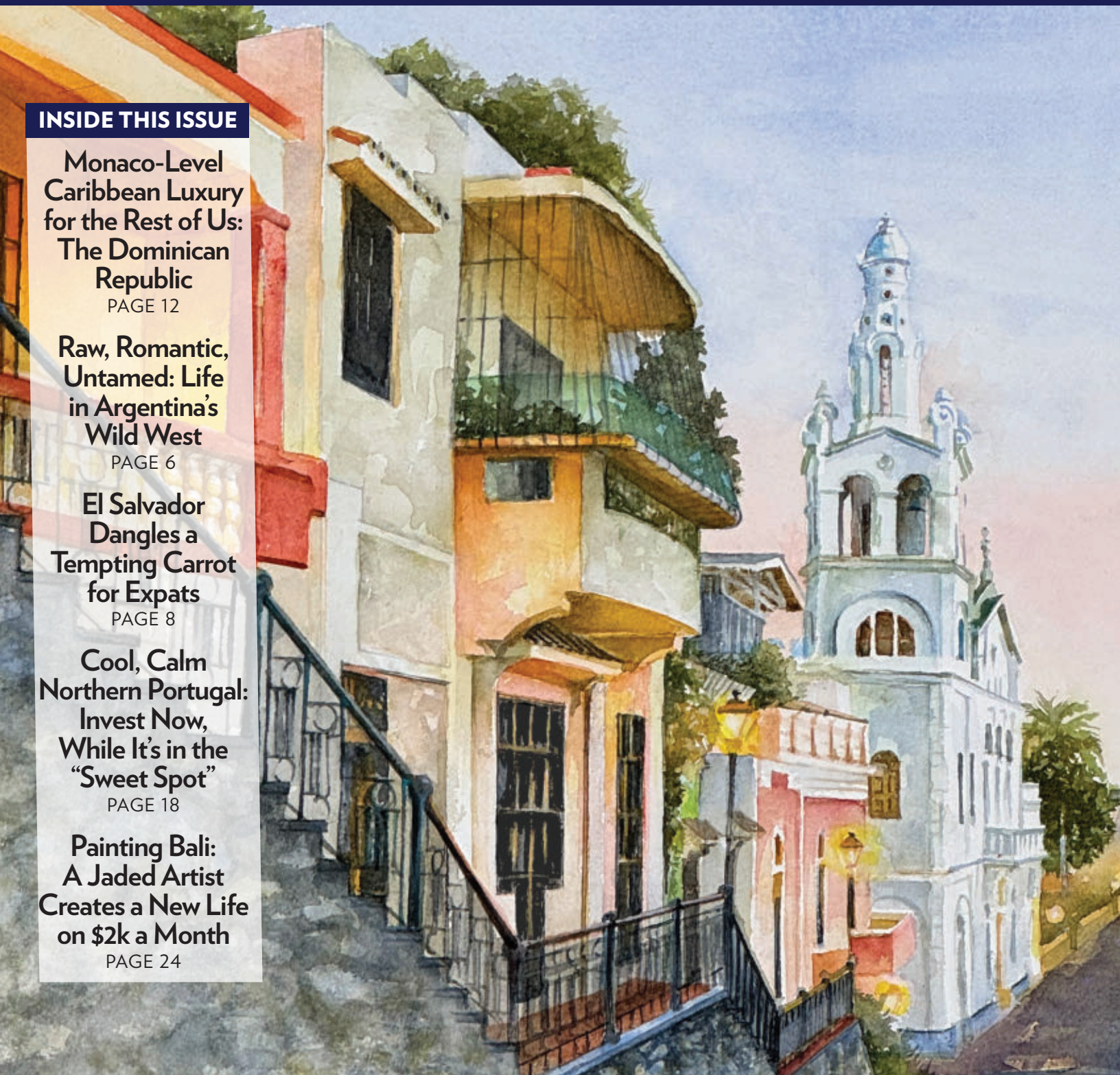
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Go Ahead, Reinvent Yourself



"I have an opportunity to live in China... and I'm not coming back."

I held the phone in shock as my favorite co-worker explained she was giving up her US publishing job, effective immediately, and taking a teaching post overseas.

At fifty years old, with her children grown, Ashley leapt at the opportunity to reinvent her life... and do what she'd always dreamed of—live abroad.

Today, I follow her adventures with no small amount of admiration. During her 13 (!) weeks of vacation, Ash gallivants all over Asia and Africa. (At the moment, she's hiking Mount Kilimanjaro.) As a teacher in China, she earns a great salary... lives near the beach... and receives "incredible" low-cost healthcare. ([Read her story here.](#))

It's easier to reinvent yourself abroad than it is at home. When you step away from the lodestone of everyday expectations, you're likely to find many other "selves" waiting for their chance...

In this month's issue, we bring you stories of reinvention... on the temperate shores of Lake Chapala, Mexico... in Argentina's untamed Calchaquí Valley... in a lush volcanic valley in eastern Bali... and in a Riviera

village that's long captivated British gentry.

EL Salvador, too, is reinventing itself... Its new president—the "Philosopher King"—has introduced tempting new "freedom" and digital nomad visas that make it easy to go as an expat. Nature-lovers and beachgoers report life in this once-turbulent nation is serene... and half the cost of the US.

The Dominican Republic is another nation on an exhilarating "Path of Progress." On the eastern coast, says Ben Murnane, "they've built utopia—a master-planned 'city' on a portion of the Caribbean seaside twice the size of Manhattan." If you're in the market for a luxurious yet affordable long-term residence, or just a smart investment, the DR is a frontier on the cusp of something BIG...

"Wealth," as global diversification expert Ted Baumann says, "is anything that gives you options." And when you live in places the dollar stretches further, options are what you gain. You'll be amazed at the sun-filled, wine-spilled, carefree life you can create when you're open to opportunities beyond our borders...

How might your next chapter play out?
Turn the page...

Stephanie Reed

Stephanie Reed, Editor-in-Chief

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August 2024

Volume 45

Number 4

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Published by: International Living, International Living Publishing Ltd., Woodlock House, Carrick Road, Portlaw, Co. Waterford, Ireland. Copies of this magazine are not available on newsstands but are furnished directly to the public by email subscriptions only. *International Living* presents information and research believed to be reliable, but its accuracy cannot be guaranteed. There are many dangers associated with international travel and investment, and readers should investigate any opportunity fully before committing to it.

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During the Douro Valley's *vindima* (wine harvesting season) you can pick and stomp grapes, kayak the river, and hike through terraced vineyards.

EXPERIENCES

Join the Wine Harvest in the Valley Called Portugal's "Geological Poem"

Driving in Portugal's Douro Valley is not for the faint of heart. The climb from the valley floor to **Quinta da Gricha** vineyard, perched at the top of a mountain, is made up of a seemingly never-ending series of switchbacks.

If you're afraid of heights (like me), I suggest a blindfold.

But when you arrive, white-faced and queasy, you'll be greeted by one of the hearty, guest-loving vineyard dogs... and 360-degree views of one of the most spectacular wine-growing regions in the world, a slice of a landscape Portuguese writer and poet Miguel Torga described as a "geological poem."

I'd come to experience the *vindima*, or wine harvest, in the **Douro Valley**, one of the oldest wine regions in the world, renowned for its ports.

The *vindima* typically falls in September, when local vineyards hosts a variety of events.

Quinta da Gricha, one of many vineyards in the valley, is home to Churchill's

wine and ports, which boasts a romantic, [hidden-gem B&B](#). You'll be treated to a bountiful continental breakfast, graceful lounge areas, a resort-style pool, and gardens that offer sweeping views of the valley.

During harvest season, the vineyard hosts grape-picking, stomping, and wine and port tasting experiences, whether you're staying in the B&B or not. (You can even visit for the day via a [Douro River barge...](#))

I assumed the stomping was purely for tourists, but no—Quinta da Gricha still presses all of its grapes the old-fashioned, Lucille Ball way. (Locals are paid €60 a day during the season for eight hours of stomping.)

My companion and I stomped grapes for about 10 minutes (after cleaning our feet in a sulfur bath). [It's fun but squishy.](#) After this strenuous endeavor, we were treated on the cobblestone terrace to a lunch of rustic local dishes, paired with wines and ports.

You can also request to have dinner on

site (about \$40 per person plus beverages). There are also several restaurants the hosts recommend within a short drive down the valley. (The region is known for its pork and cod, so vegetarians should plan ahead.)

Be sure to book your stay well in advance—Quinta da Gricha has only four guest rooms (\$300-plus a night during the harvest season). Ask for the "Zimbrow" room with its Portuguese tiled bath—exquisite!

If you can, stay a week... kayak on the river, go for hikes through the terraced vineyards (the mountain dogs are happy to come along) and take day trips to [Braga](#), [Porto](#), or one of the historic villages—like [Lamego](#)—hidden in this sumptuous valley.

Or, do nothing but languish on Quinta da Gricha's veranda sipping Graphite White (my favorite of the vineyard's wines)... soaking up what Dina, the French housekeeper, aptly called "the noise of silence."

—Stephanie Reed

EXPERIENCES

Off-Road to Montenegro's "Stone Village"

Nothing had prepared us for Montenegro. As our cruise ship slid through the narrow straits of **Boka Bay**, mountains soared high above the water, dotted with wooden fisherman's boats and rocky, church-topped islands.

The walled, moated, millennia-old city of **Kotor** lay at the base of those mountains. After debarking, I half expected a galloping medieval knight to emerge from among the stone arches. Instead, my family and I met our guide for the day, Dennis.

For €85 each, we'd be taken in a 4x4 to visit the stone village of **Gornji Stoliv** to sample some local Montenegrin foods. The tour included a 20-minute "off road" adventure—a bit gimmicky, I thought, but then again, we were on a cruise. We'd embraced gimmicky a long time ago.

Only one road led in and out of the walled city—and we were soon on that road, leaving our ship far behind. Dennis hugged the shoulder as we passed a smattering of fisherman's enclaves and thatched-patio restaurants overlooking Boka Bay, then made a sharp left turn into what looked like the alleyway between two stone homes.

The Pathfinder ground to a halt here. Mud splattered from the tires as we barreled from the alleyway into a forest, engine roaring as we tackled vertical slopes. Clutching the handrails, I glanced back at my husband and daughter, who were bobbing up and down like a pair of marionettes.

"This is the road leading to the village," said Dennis.

Road? A very generous definition. More like a collection of cliff-hanging switchbacks and nail-biting curves. There were no tourist traps or gimmicks here.

Dennis explained that, at one point, the village of Gornji Stoliv counted around 1,200 residents—until 1979, when a devastating earthquake toppled many of the homes and forced villagers to move. Most stayed away. Although a local organization was invested in the revitalization of the village, the current population was... a mere four residents.

We emerged from the Pathfinder to find ourselves bathed in natural splendor.

A thick grove of chestnut trees spread out before us, intermingled with stone homes topped with terracotta roofs and laced with camellia flowers. A relatively rare plant, camellia was brought by seed-baring seafarers from Japan at the end of the 18th century, and the flowers remain one of the key symbols of the village.

Ducking under a trio of olive trees, our small group skirted along a delicate stone path to the *pièce de résistance* of Gornji Stoliv: a heart-stopping view of Boka Bay from an altitude of nearly 790 feet. Our ship in the distance was dwarfed by the lush, towering mountains.

Enveloped in total silence, save for a few chirping birds and the subtle clank clank of two cow bells that resonated throughout the valley—their owners rested casually under the shady trees below us—it was a lost-in-time moment.

Dennis led us to the parish church of **St. Elijah**, the other standout attraction of the village. Built between the 15th and 16th centuries, with a bell tower that still strikes the hour, the church is famed for three altarpieces by the Slovenian artist Josipa Tominc.

As we tracked back to a large stone home at the entrance to Gornji Stoliv, Dennis explained the origins of the name Stoliv. "It means one hundred olive trees," he said. "In Montenegrin, *sto oliva*."

As the legend goes, every man in Gornji Stoliv had to plant one hundred olive trees in order to marry. The trees proved the man's wealth to the townsfolk in Kotor, who were wary of sending their daughters to the mystical village on the mountain.

Stanko, Gornji Stoliv's unofficial statesman, greeted us outside his home... which also serves as the village's lone café. Along a large wooden terrace with two picnic tables overlooking the sea, we drank Montenegrin beer and tasted herb-covered olives, cured ham, and thick slabs of brie-like cheese—all produced by Stanko himself.

While watching the sailboats leave sleek wakes around the rock islands of Boka Bay, my family fell in love with the charms of Kotor and its "lost" stone village. Book your own trip [here](#).

—Tuula Rampont



DUBAI'S ENTICING VISA OPTIONS FOR HIGH EARNERS

Ted Baumann

Last month, my colleague wrote about his eye-opening [visit to Dubai](#) and why it's seeing a surprising surge in expats—especially digital nomads. Now, let me explain how you can join them.

The sheikhdom of Dubai has a bewildering array of residency permits which are constantly changing. Their lengths and conditions vary considerably, even within the same categories.

Investor visas are open to entrepreneurs looking to establish or invest in a business. Depending on the investment, they can last from one to 10 years, and can be renewed.

"Golden visas" are available through real estate investment. The minimum is approximately \$550,000. You can buy an existing property (or one in development) for cash or with financing from a local bank.

Retirement visas require that you buy a property to the same value as a golden visa, that you have at least \$275,000 in savings, and that you earn at least \$5,500 a month from investments or pensions. These are issued for five years and can be renewed once.

Digital nomad visas require a minimum monthly income of \$5,000. Unlike many other countries, however, the Emirate doesn't require you to have a home address; a hotel booking will do. This visa can be renewed as long as you continue to qualify.

Finally, the Emirate offers a renewable **special visa** valid for 10 years, for people who have outstanding achievements or can provide significant benefits to Dubai.

There are no fixed conditions for this visa; it's negotiated directly between immigration consultants and the government.

CURIOSITIES

Reinvent Yourself With “Mermaid Locks” in New Zealand

Walking through downtown Wellington’s cyclopedic **Cuba Street** and into the [Miss Fox](#) hair salon was like entering a sensory dream—akin to when Dorothy lands in Oz and the entire grayscale world becomes Technicolor.

Golden velour Renaissance Revival sofas meet massive leopard skin framed mirrors. Zebra floor tiles lead to a colorful, life-sized metallic palm tree at reception. Upbeat lounge music and the sweet smell of high-end hair products permeate the space.

It was Saturday and the salon was hopping. The music had just enough beat to make you want to groove in your salon chair. The nine chairs held a convoy of (mostly) women in the process of receiving bright colors, epic highlights, cuts, and blowouts.

Karen Madams, the owner, has over 25 years of experience. Well-schooled in the art of vivid colors (and naturals for the less intrepid), her team of hairdressers at Miss Fox make sure each customer’s hair is strong enough to endure the bleaching

and dying necessary to create lustrous pinks, purples, greens—every color imaginable.

Each head becomes an artist’s pallet. One client in her 30s was having the top portion of her hair bleached to platinum blond and the portion underneath a vibrant orange.

‘Hmm,’ I thought, ‘not sure how that’s going to turn out.’

Well, it turned out to be amazing. Little peeks of orange popped out when she moved. And when she pulled it up into a ponytail, it created a beautiful two-toned effect.

My plucky travel mate Shelley’s “complete mermaid” three-color rainbow process—for longer hair—required about seven hours’ time.

But we were well pampered with tea, lively conversations... and champagne into the evening.

Shelley’s artist was in her 30s and originally from Chile. She shared stories of what it was like to immigrate to New Zealand as a Latina (she loves NZ) and I even got to practice my Spanish. My stylist,

who gave me a pink bob, was a 50-something native Kiwi—a long-distance runner—with incredibly toned arms.

A full rainbow, as in Shelley’s case, will set you back about NZ \$600 (US \$360). Fortunately, New Zealand’s a non-tipping culture.

We took videos and selfies and posted them to social media throughout the process.

The results? Picture-perfect dream hair. It was thrilling to have a whole new do (and hide my grays). We were like giddy school girls looking in the mirrors—must have been the champagne.

After a month, I needed a touch up on my dye. Luckily, I have a friend in Costa Rica who colors swathes of her white toy poodle with bright pink... So now I have fun hair stories from New Zealand and Costa Rica.

Getting a colorful do is something most of us would never consider at home... It was a great way to step out of our (okay, my) comfort zone, and made our New Zealand adventure even more memorable. —Kathleen Evans

PLACES

Gozo’s Eight-Course, Michelin-Star Meal for \$48

Christopher Pace took a mountainous chance when he opened the **Al Sale Restaurant** in the height of the pandemic. But today, it’s the latest Michelin-starred bistro on Gozo, Malta’s second-largest island.

The comfortable, centuries-old limestone farmhouse—with its cozy rooms and arched doorways—is as inviting as the staff. The winding stairs are a testament to the restaurant’s Old World roots.

From our table on the second floor terrace—the restaurant sprawls over two stories—we were treated to a panoramic view of the parish church in the historic village square.

We ordered Chef-Patron Pace’s

eight-course, fish-based tasting menu paired with five wines. We were not disappointed; the food was as delicious as the setting.

Our first course: a sublime carpaccio of finely shaved octopus, tuna, and salmon. The light sparkling wine, Borgo Molino Prosecco, was flavorful but didn’t overpower the delicate seafood.

When oysters were brought to the table, our first thought was we’d never seen oysters this enormous. The waiter told us they’d come from Sicily, 60 miles away, and their taste was sweet and briny. (The crisp, fruity Ciari Pinot Grigio went perfectly with them.)

Next came a large tub of plump, succulent mussels all bathed in a rich, buttery white wine sauce.

We eagerly savored each mouthwatering bite while the server taught us about the sustainable farming practices employed for mollusks in the local region.

Each dish, a masterpiece of freshness and innovation, was a delight for the palate... and the wallet. Our eight-course tasting menu, priced at a reasonable €45 (\$48) per person, and the €35 (\$37) five-wine pairing left us completely satisfied.

Al Sale Restaurant is in the picturesque village square of **Xaghra, Gozo**. It’s open for lunch and dinner every day except Thursday; reservations are required.

See the full menu and make your booking using the [Michelin Guide](#).

—Mary Charlebois and Kevin Scanlon

Good News About Portugal's Rental Market... and Can You Buy Overseas Without Being a Resident?

Ronan McMahon



■ **David V. asks:** Hi Ronan and team, I've been following your coverage on Portugal, especially the freeze on short-term rental permits. What time period defines long-term versus short-term in Portugal?

■ **Ronan says:** Hi David, this is a good question—and a very timely one because the situation on the ground has recently changed once again. The “freeze” appears to be over, at least in some locations.

First, to answer your question, short-term is a period of less than 30 days.

Now to update you on the ever-evolving situation around short-term rentals...

At the end of last year, the Portuguese government introduced new short-term rental restrictions. In Portugal, short-term rental properties classed as *alojamento local* (AL), or “local accommodation,” include guesthouses of under 10 rooms, hostels, and Airbnb-style properties. ALs, as they are known, are required to have a license to operate.

Under the proposed rules, new licenses were not going to be issued for these kinds of properties in high-density areas (Portugal's cities, coastline and the Algarve) until 2030. Existing owners could keep their AL licenses, but would need to pay a new special tax, which is calculated based on a number of local factors.

The goal of the regulations was to bring more properties onto the long-term rental market. Due to the country's recent popularity among expats (between 2012 and 2022, foreign buyers spent around \$6 billion on real estate in Portugal), prices have risen and locals have been priced out of the market.

But now the situation has changed once again, and it may now be possible to get new short term rental (AL) licenses.

In March of this year, Portugal got a new government, which appears to be rescinding the rules. As I write, it intends to put the decision on whether new AL



A welcome update for those looking to invest in Portugal: The short-term rental freeze is over.

licenses can be granted into the hands of local administrations. That means that it once again could be possible to get new AL licenses, if the local government decides to issue them.

The new government also revoked the new taxes that were due to come into effect on AL owners, and is once again allowing existing AL licenses to transfer to new owners.

This is an evolving situation. The system for getting a rental license is still in flux. But the takeaway for the time being is this: If short-term rental income is part of your strategy for owning in Portugal, before you buy, get clarification on whether new AL licenses are being granted in your area from a local attorney with real estate expertise.

■ **Bill asks:** Can you own real estate internationally if you don't have citizenship?

■ **Ronan says:** Hi Bill. Good question, as I know a lot of people wonder about this. The answer is yes! In every country on my beat, you're allowed to own property without being a citizen. In fact, you don't even need to be a resident. Americans, Canadians, and other foreign citizens can freely buy property in most countries in Europe, Latin America, and the Caribbean without holding citizenship or residency.

Having said that, non-residents/

citizens may find that in some countries, there are different rules when it comes to buying property.

For example, in Mexico foreigners can't own real estate in their own name if it lies within 31 miles of the high tide line, or within 62 miles of Mexico's international borders. But they may own property in these areas using what's called a *fideicomiso*—a form of trust. This is a popular and safe option used by many foreigners when buying real estate in Mexico.

Recently, the attorney I and many of my [Real Estate Trend Alert](#) members use in Mexico, Ivan Castillo, did a video Q&A answering questions on buying and owning real estate there, exclusively for readers of my free *Overseas Dream Home* newsletter. During this video, he explained what a *fideicomiso* is and how it works. Watch it [here](#).

Buy Real Estate, Get Residency

The flip side of this is that some countries will actually give you residency when you buy real estate.

So-called “golden visas” are popular options for real estate investors who want a property in a particular country, but also want to quickly get residency.

For example, if you avail of Greece's Golden Visa and invest at least €250,000 in a property (note, this figure is due to increase this year), you'll receive a five-year residency visa that's renewable so long as you still have the property. Being a Greek resident then gives you visa-free access to the 29 countries in Europe's Schengen Zone.

So although you don't need to be a resident or citizen to buy real estate in many places around the world, there are countries that will offer residency or citizenship to you... along with all the benefits that come with that residency status.

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.



On high-desert farmlands, this couple found a life free from the strictures of the Western world.

Raw, Romantic, Untamed: Life in Argentina's Wild West

Mariah Bonner

After a nearly five-hour drive bumping along from **Salta** through the winding **Bishop's Pass**, reaching more than 10,000 feet in altitude—the road cloaked in fog, or reflecting blinding sunlight—we arrived at the river. A flat tire had deterred us, so we raced to make up the time and reach our mountain refuge.

Could we cross the river? We weren't sure. We hadn't been able to cross by car in four months. Up till now, it had been impassable—except on foot over a hanging bridge. But it was late. We were tired. We plunged in with the 4x4 pickup... and made it to the other side, dripping muddy water on the dusty road.

It was too late, though. By the time we arrived, the *originarios* (originals, as the indigenous people are known) had burned down our cabin and ripped up several kilometers of pipeline. We'd been warned... and still hadn't been able to stop them.

I'd spent much of my life in Paris... London... LA... Baltimore. But this was the wild west of Argentina. Rugged, spectacularly beautiful... with 250% inflation and a war of *originarios* vs. landowners like us.

A year ago, my husband, Adrien,

was offered the opportunity to run the farmlands my father had acquired over the years in Argentina. Adrien had lived in Colombia for several years learning about farming and sustainable development. In Baltimore, he had a burgeoning food truck business (serving the sweet and savory crepes of his French homeland).

For Adrien and me, the opportunity was irresistible—a new challenge that appealed to our sense of adventure. So Adrien sold his business, I put my performing career aside, and off to Argentina we went.

We now split our time between two farms in the **Calchaquí Valley: San Martín** and **Gualfín**. In San Martín, sharecroppers raise onions and peppers. Both of the ranches raise cattle. But at Gualfín, we also grow grapes, which we turn into pure high-altitude Malbec—called Tacana—for Bonner Family Wines (more on that below).

The Calchaquí Valley, located in the northwest of Argentina, is a region that crosses the provinces of **Catamarca**, **Tucumán**, and **Salta**. Getting to our ranches requires taking a plane to Salta from **Buenos Aires** (two hours), then

driving around five hours along unpaved, winding roads. But it's a journey well worth it. The ranches are surrounded by fields of alfalfa and corn and beautiful mountainous landscapes that change with the light throughout the day.

About eight workers are employed year-round on each farm. During busy times, like the grape harvest, day workers join the ranks.

Each farm is home to about 25 families, which comes to around 100 people. Those who don't work for the farm raise their own crops and animals. In return, they're expected to pay a portion of their harvest to the owners as rent.

At Gualfín, the *originarios* claim the land is theirs and refuse to pay. We support them gratis... because we have no choice. We don't mind that so much, but they also burn our buildings and destroy our corrals.

San Martín is a peaceful, bucolic place. The people are friendly. The climate is too. Up the road is the town of **Cachi**, where people from the city of Salta used to go to spend a quiet, healthy winter in the sun.

Gualfín, or legendary Gualfín as I like to call it, is another story. It's a ranch of hundreds of thousands of acres over rough terrain, nestled in the majestic Andes mountains at an altitude of 9,000 feet. There are Inca ruins hiding in the stones, a volcano, and a cultural problem which has and could again turn violent at any moment.

My husband is learning about a new kind of farming; we're talking windy, high altitude, desert farming. Cows graze over rocky *cerros* in search of nutrient-rich pasture to fatten their thin frames, and Malbec grapes fight the elements of wind, sun, and altitude to produce the sweetest nectar you'll ever taste—black as pitch and thick as blood.

As I've mentioned, both farms are remote, between four and six hours along mostly dirt roads from Salta, the closest city. There, we've rented a small flat where we spend downtime away from the ranches. It's in the middle of a busy street, with a balcony overlooking the **San Francisco Church** and the **San Bernardo Mountains**. Across the street is a fine steakhouse, where we can share a steak and a salad, a bottle of wine, and even dessert for about a third of the price in the US.

Despite being so far from home, we do not lack for social engagements. The Valley attracts its own brand of fascinating

people—winemakers, chefs, landowners, artists, and influencers. Wine tasting evenings, *asados*, and dinners are regular events on our social calendars. Just yesterday we received guests for lunch from Chile. They arrived by helicopter.

“Wow, it’s beautiful here,” gasped the woman as she exited the chopper. “Why would you ever go anywhere?”

As for me, a singer and performer, my career has taken a surprising turn, and I find myself invited to appear in local clubs in Salta. A regular engagement at the **Casa Moderna**, a wine bar and luxury imported goods shop, attracts a varied crowd of all ages. They follow me on Instagram, posting photos and videos of the show.

I’ve beefed up my Spanish repertory, adding *boleros*, a type of Cuban music in simple triple time, and Argentine folklore tunes into my mix of French *chansons* and American Standards. The audience will often sing along.

When I broke out with Edith Piaf’s “La Vie En Rose” toward the end of my set last week, a lady in the audience clasped her hands together. “Ahhh! I love this one,” she said. During the chorus, they all joined me with “la, la, la, la, la.”

Adrien and I already spoke pretty good Spanish. It wasn’t so much the language we needed to master, but the particularities of the Argentine lingo in the Valley. For instance, they use *vos* for *tu*, and many words are different than in other South American countries, like *pileta* instead of *piscina* for pool. And, in this area, almost



every word can be made into a diminutive—*aguita* for water, *chiquita* for little, *cafecito* for coffee, etc.

What’s harder to figure out are the codes and the cultures. Each ranch, remote from the rest of the world, has its own. And the people and their families are often complicated.

We don’t know why our cabin was burned. We suspect it was a warning from the *originarios* not to mess with them; they were staking their claim on the land. It’s a situation we have little control over. With the current laws in Argentina, we can’t kick them off the property.

The social hierarchy too is new to us. Almost feudal. The local people bring their problems to us—financial, matrimonial, medical—looking to us to help solve them.

Last week, one of the wives of an employee came to the door. She’s a lady of perhaps 70, pretty with long dark hair. She wore a sweatshirt, jeans, sneakers, and carried a wide brimmed hat with her.

“Señora,” she began, “I need to tell you about a very personal matter.”

“Yes?”

“Things are going very badly with my husband. It’s been this way for a while, but it’s just worse and worse.”

“I see.”

“Well, I know he’s seeing another woman. But when I confront him about it, he lies and tells me I’m making it up. But I know it’s true.”

A tear rolled from her eye. Poor lady. I felt bad, but what could I do?

She looked at me.

“Will you ask the *jefe* to talk to him, please?” she said. “If my husband wants to go off with another woman, then so be it. But it’s that he’s lying and telling me it’s not true. I can’t go on like this.”

The *jefe* is my husband.

I had no idea how that would solve her problem, but I promised I would ask him.

One thing we’ve learned: Don’t jump to conclusions. Given cultural differences, it can take a long time to understand the truth of a matter.

By playing the long game, we’ve begun to settle into a peaceable coexistence with the *originarios*. Now, they mostly keep to themselves... except when they want to use our corral or pasture their cows with ours.

Adrien is going to be starting a tourism business at Gualfín, bringing small groups in for exclusive tours. We hope this will give the *originarios* a way to sell

their ponchos and other handiworks and allow them to join the modern commercial world, such as it is.

It’s not an easy life here. It’s raw, untamed. But it’s a full life—one that frees you from the

frantic time schedules, strictures, and expectations of the western world. There’s adventure, intrigue, new challenges... and a majestic beauty unlike anything I’ve seen anywhere else.

All you have to do is think like an Argentine.

And that, we’re still figuring out... ■

Actress, singer, writer, and model **Mariah Bonner** hung up her stilettos for a life of cattle ranching and grape growing in Argentina with her husband Adrien and their pup, Ramona. [Follow her blog](#) to learn more about daily life in the rustic Calchaquí Valley, and to hear music inspired by the region.

Try an Andes-Grown Malbec

At our Gualfín ranch, on a vineyard called Pucarilla, we grow Malbec grapes at high altitude. Our neighbor at Tacuil, Raul Davalos, then makes them into a wine called Tacana. It’s intense, fruity, and smooth; [read all about it here](#). If you’d like to try it, I’ve included a special offer. —*Mariah Bonner*



“Malbec grapes fight the elements of the wind, sun, and altitude to produce sweet nectar.”

Do you have \$0? Strange question, yes, but \$0 is all you need to apply for one particular passport these days.

The real question is, though: Would you move to **El Salvador** to collect that free passport?

Just recently, the tiny Central American nation announced a plan to give away—free of charge—5,000 passports. These passports come with full Salvadoran citizenship, no taxes, and no tariffs on assets relocated into El Salvador.

As I write this, El Salvador has not yet released full details of the plan. But Salvadoran President Nayib Bukele announced via his X (formerly Twitter) page that the passports will go to highly skilled scientists, engineers, doctors, artists, and, uniquely, philosophers from abroad. (I'm eager to find out what falls under the "philosopher" category, given that President Bukele refers to himself on his X profile as "Philosopher King.")

A free passport is certainly an enticing proposition.

Various polls and studies I've seen over the last year indicate more and more Americans—and increasingly, Canadians—are looking to build a Plan B into their lives because of homegrown worries related to political divides cleaving society apart; increasing gun violence; inflation that's making a middle-class life too expensive; and extreme US debts that threaten America's financial stability.

Owning a second passport has become the Plan B version of "the little black dress"—a must-have for anyone who's seriously considering the possibility that social and/or economic life in the West, and the US in particular, goes pear-shaped before the decade is over.

Those who want a way out need a place to land where they can live and/or work legally. And for that you need either a residence visa or a passport.

But is a passport from El Salvador the answer, and is it worth the effort?

A Powerful Passport That Will Let You Travel Visa-Free

Well, [Latitude](#), a London-based residency and citizenship consultancy, ranks a Salvadoran passport at #29 globally, with visa-free and visa-on-arrival access in 122 countries. That's a fair bit lower than



El Salvador, a nation on the rise, plans to give away 5,000 passports. There's good reason to nab one.

El Salvador Dangles a Tempting Carrot for Expats

Jeff D. Opdyke

an eighth-ranked US passport offering visa-free/visa-on-arrival access to 153 countries.

Still, a Salvadoran passport will get you into pretty much every European country, all of Central and South America, and most of Asia and the Caribbean without needing to apply for a visa first.

So, from a travel practicality perspective, a Salvadoran passport is respected globally and, thus, just as useful as a US passport. The only substantive difference between a US and Salvadoran passport is greater visa-free access to some African countries and parts of Central Asia... though one could legitimately argue that traveling on a Salvadoran passport instead of Uncle Sam's is probably safer in some parts of the world.

Then again, El Salvador itself was once home to a bloody civil war, and over the last 20 years or so has become known for gangland crime. But life has certainly changed in El Salvador under President

Bukele, who, after four years as mayor of the capital city, **San Salvador**, won the presidency in 2019.

Back in 2015, El Salvador's murder rate had reached a high-water mark of 106 per 100,000 people, one of the worst murder rates in the world, according to the United Nations. Today, after Bukele's multi-year crackdown on gangs, the UN says the

country's murder rate has plunged to just 2.4 per 100,000, well below the global average of eight per 100,000 (and the US's average of 6.4).

That dive has not come without

controversy.

Human-rights groups question the methods Bukele has used in deploying the military and local police in rounding up, prosecuting, and incarcerating nearly 80,000 suspected gang members—1.2% of El Salvador's population—often without due process or trials. Bukele even built Central America's largest prison to house all the people who've been arrested. Amnesty International calls his tactics

“Digital nomads are flooding into the country... and they report life is serene.”

“disproportionate.”

But after 40 years of civil war and gang violence, the local electorate largely seems content. In February, Bukele was elected to another five-year term as president, winning nearly 85% of the votes. The Organization of American States, which monitored the election, reported that it “did not observe actions which indicate that the will of the citizenry expressed at the polls was altered.”

Tourism to El Salvador is Booming, Thanks to Increased Safety

These days, local media write about kids playing in parks again, and residents able to travel on buses without fear of extortion or the possibility of death. Restaurants are staying open late into the night because of customer demand, and many have begun delivery services.

And tourism is booming.

El Salvador recorded tourism-based income of nearly \$2.8 billion in 2023, up nearly 50% from a year earlier.

El Salvador has also launched a number of initiatives aimed at attracting foreign capital to help grow the economy.

Last December, the country announced a plan to sell up to 1,000 passports/citizenships yearly for a \$1 million donation to the country. For those heavily involved in crypto, the fee is payable in bitcoin, which is on-brand with the country’s adoption of bitcoin as legal tender back in 2021.

“A Very Different El Salvador Is Emerging”

But, we return to the question... Would you move to El Salvador to collect that free passport?

Well... could El Salvador provide a safe and engaging lifestyle?

Last time I ventured to El Salvador was October 1986. I was a college newspaper photographer who, on a whim, flew down to the country to photograph and write about the devastation caused by a 5.7 magnitude earthquake that leveled buildings across San Salvador.

Frankly, that was not the best time to be a traveler in El Salvador.

The country was in the midst of a violent civil war that raged for more than a decade (watch the 1986 movie *Salvador*

with James Woods for a good sense of that period). I was told by hotel staff not to venture too far afield, and *definitely* refrain from traveling out of San Salvador and into the countryside.

Roads were often mined, they warned me, and a couple of journalists had recently died trying to drive into the jungle to report on skirmishes between government forces and the rebels.

That war ended more than 30 years ago, but was replaced by gangland violence instigated by Salvadoran

refugees. These refugees convened into two rival gangs in Los Angeles; the US began deporting them back to El Salvador in the late ‘90s. Those gangs—the notorious MS-13 and Barrio 18—re-formed in their homeland and began

taking over the country to such a degree that, for years, El Salvador was a no-go zone for tourists.

Today, a very different El Salvador is emerging. President Bukele came to power on a platform that promised to rid the country of gangs. Now that he’s accomplished that to a large degree, he’s looking to “investment migration” as the next stage of elevating El Salvador.

Travel writers, bloggers, and YouTubers have been flooding into the country in the post-COVID years, and they’re reporting that life seems serene—particularly in the cities along the Pacific that are popular with beachgoers, nature-enthusiasts, and surfers.

Major roads between cities are easily navigable. And a police/military presence is heavy—a show of force to remind remaining gang members that a new sheriff is in town.

Of course, these digital nomads are seeing the “tourist El Salvador,” but still, they’re not being warned like I was back in the mid-80s. They’re venturing all over the country. Hotel giant Hilton even returned to El Salvador in 2020 after abandoning the country nearly a quarter century ago.

The “Freedom Visa” and Digital Nomad Visa

Despite the million-dollar cost, the passport-by-donation program—what El Salvador calls a “**Freedom Visa**”—has

attracted a number of investors who are in turn collecting their passports in as little as two weeks. That’s an unbelievably fast turnaround time, unavailable anywhere else in the world of citizenship-through-investment programs.

Those whose pockets aren’t quite so deep are instead latching onto El Salvador’s new **digital nomad visa**. For a provable, minimum monthly income of less than \$1,500, El Salvador will issue a digital nomad visa, allowing the

recipient to live in the country for up to two years. The visa is then renewable for another two years.

Along with those efforts, El Salvador earlier this year eliminated its income

tax for foreigners.

The free 5,000 passports is the country’s next step in luring foreign wealth and foreign talent to El Salvador.

Is a Free Passport From El Salvador Worth the Effort?

The country is certainly no Panama or Costa Rica, which have decades of stability and stronger institutions (though their passports, at #20 and #24, respectively, aren’t substantively better). Panama, I will note, sells passports for between \$500,000 and \$750,000; Costa Rica does not sell passports.

Frankly, though, if a second passport is all you want, then a free passport is a free passport... particularly when it’s respected globally and gets you into over 120 countries without a visa.

Yes, El Salvador comes with certain baggage, but it’s close to the US, it offers quite the affordable lifestyle—about 56% cheaper than the US—and if current trends persist, the country is primed to emerge as an increasingly desirable location. ■



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Looking for a Plan B passport? Foreigners can easily get residency in the Dominican Republic.

A Passport in a Year? Try This Underrated Caribbean Island

Ted Baumann

The Dominican Republic is one of the “sleepers” of the Caribbean. Other nations dominate the headlines, but the DR has as much to offer... if not more.

It has a stable, business-friendly environment and a thriving, diverse economy. You can live among the ultra-rich in an exclusive enclave or among mere mortals in a frontier beach town... where few rules are observed.

Here you'll find, as Ben Murnane writes in this month's cover story, “the kind of freedom that went out of style back home decades ago. It's Monaco-level luxury at jaw-droppingly affordable prices.”

The DR gets dismissed as a mere “tourist” destination—it boasts many popular resorts. But as Ben shows, there are many reasons to stay long term... and, even better, it's not hard to do.

If you're from the US, Canada, the EU, the UK (and many other countries) you can stay for 30 days without a visa. Then you can extend your stay up to 120 days by contacting the Immigration Service. This gives you plenty of time to have a look for a place you might like to settle down.

Foreigners can easily get long-term residency. Visa terms are attractive for retirees, people of independent means, homeowners, and other expats.

Plus, you can work here...

An unusual feature of the DR's immigration system is that holders of the three permanent residency categories above are allowed to work in the country. It's the only country in the region I'm aware of that allows this.

Also unusual—at least in today's world—is that the DR doesn't currently offer a digital nomad visa. That means if you want to live in the country and work remotely, you need permanent residency via one of the three fast-track visas (see sidebar). Having said that, it's unlikely that the government makes much effort to check whether people living on temporary residence permits work remotely.

The Temporary Residency Permit: Stay for a Year at a Time... Indefinitely

A temporary residence permit allows you to stay in the DR for one year, and can be renewed indefinitely if you continue to qualify.

You must apply for temporary residency at a Dominican embassy or consulate in your home country. You cannot apply inside the country. You'll need passive income of at least \$2,000 per month, and to either own a home or have a job in the DR.

This visa is ideal for people who want

to buy a home in the DR and stay as long as they like. It's also suitable if you want to buy a property for rental investment but don't want to live in the country full time. You should apply at least two to three months before you intend to arrive in the DR.

You'll receive a Temporary Resident Visa stamp in your passport. You then have 60 days to travel to the DR and complete the process. Although you can do this yourself if you speak good Spanish, most people engage a local law firm. The fees are between \$1,200 and \$2,000 dollars per person. For the first five years, residency must be renewed each year. Then you can renew for four years, then for 10 years at a time.

Time-In-Country Requirements

Time in the country on a temporary residency permit counts toward permanent residency and citizenship, so many opt for that rather than continual extensions of temporary status. People who live in the DR on a temporary residence permit can apply for permanent residency after five years.

There is no minimum time in country to keep residency status under the three fast-track programs. (If you hope to get citizenship, however, the government will expect you to have spent considerable time in the country and learned Spanish.)

Permanent Residency (With a Catch)

DR permanent residency status must be renewed periodically, whereas in most other countries the status is granted once, in perpetuity.

The DR's rationale is to ensure that the permanent resident still meets the qualifications that got them the visa in the first place. In that sense, these are not permanent residency permits at all; they're renewable long-term visas. That means if your circumstances change and you no longer qualify, you can lose that status.

There is also a family reunification visa for relatives of people with permanent residency status. This is aimed at dependent children and elderly relatives who need your personal care.

Become a Citizen in Only Two Years

People who apply for the fast-track citizenship process under the *Inversionista* visa (details below) can get naturalized in under a year.

Holders of other types of visas can

3 FAST TRACKS TO “PERMANENT” RESIDENCY

Pensionado Visa

Like Panama, the DR offers a *pensionado* visa. This requires a minimum monthly pension income of \$1,500 (or \$1,750 for a couple). Unlike the temporary residency permit, it is possible to apply for the *pensionado* visa after you’ve arrived in the country on a tourist visa.

The visa is valid for two years and is renewable as long as you continue to qualify. Despite this, *pensionado* status is considered a form of permanent residency. The processing time for a *pensionado* visa is about two or three months, as long as all the paperwork is in order. The various government fees and exams cost around \$700 per applicant.

Rentista Visa

This is available to people who can prove a foreign-source passive income of at least \$2,000 a month that is guaranteed for at least five years (with an added \$250 for each dependent). Income from foreign wages or company profits do not qualify.

Unlike the *pensionado* visa, the *rentista* visa doesn’t require this income to be from a

pension. It can come from:

- Savings in a foreign bank, as long as they are sufficient to cover \$2,000 a month for at least five years.
- Rent income from non-DR real estate.
- Dividends from foreign securities.
- Interest, income, or dividends from real estate investments in the Dominican Republic, provided that the investment was made with foreign money.

For all of these sources of income, you must prove a monthly transfer of the qualifying amount into a bank account in the DR itself. The *rentista* visa is similar to the *pensionado*, but with a wider choice of income sources—making it suitable for people who haven’t reached retirement age.

The *Rentista* Visa is also different from the temporary residence permit in that it doesn’t require that you own a property in the country. Rental accommodation is accepted.

Inversionista (Golden) Visa

Although the Dominican Republic doesn’t call it a golden visa, it does offer investment-based residency. The *Inversionista* visa is

available to anyone who puts at least \$200,000 into a local business, local financial instruments like stocks or bonds, or real estate. The visa includes immediate family members.

The *Inversionista* visa qualifies you to apply for citizenship by investment within six months of getting permanent residency. Depending on the processing time, this could give you a second passport in under 12 months.

The *Inversionista* visa has a number of benefits:

- Exemption of 3% transfer tax on your first property purchase after obtaining residency
- Exemption of the annual 1% real estate tax
- Partial tax exemption on the purchase or importation of a vehicle
- Importation of household goods duty free
- Exemption of taxes on income earned in the DR (except Airbnb income)
- Partial tax exemption on the purchase of furniture

become a citizen of the DR after two years of living there as a permanent resident. Holders of temporary resident permits must put in five years, followed by two years, as a permanent resident to qualify for naturalization.

The DR allows dual citizenship. As passports go, the DR’s is what I would call an “Plan B” passport. The DR document only has visa-free access to about 50 countries—far less than other passports in the region, like Panama’s or Costa Rica’s, which offer visa-free access to more than double that number.

That makes a DR citizenship attractive if your goal is to have a place to go if things deteriorate back home... and less useful if your goal is to travel the world on your second passport.

Get a Tax Exemption on Foreign-Source Income

The DR has a territorial tax system. It imposes tax only on income from Dominican sources. Most income from abroad, including pension and Social Security, is tax exempt. That’s the case

whether you’re a tax resident, which happens after spending 183 days in the country in one year, or non-tax-resident.

The one exception is capital gains from non-pension financial investments like stocks and bonds. These are taxed as ordinary income at a standard rate of 25%. The good news: This obligation only begins three years after you become a resident.

The country is able to offer low taxation because it levels a goods and services tax (GST) of 18% (on most goods and services, included in the sale price of relevant items.) It’s a form of invisible tax common in developing countries.

Finally, 1% annual property tax is assessed on real estate owned by individuals (based on government valuations).

This tax *only* applies to home values above \$173,000. It’s also exempted for individuals 65 years or older who own no other properties. Certain properties also benefit from a 15-year exemption.

The DR doesn’t have a tax treaty with the United States, but the IRS will generally credit you for any taxes paid there. (Read more [here](#).)

Note that if you overstay as a tourist in the DR without requesting an extension, you’ll pay a fine—starting at about \$42 for overstay of a few days. During his recent stay in the DR, Ben found that some expats choose to just pay the fines when they come and go from the DR, rather than get official residency.

But as I’ve shown you, this is unnecessary. The DR offers several ways to gain secure long-term residency that don’t involve breaking any laws or paying any fines. It also offers one of the world’s fastest pathways to a second passport, at under one year in some cases.

So if life—and potentially citizenship—in a fast growing, up and coming Caribbean island nation is your cup of tea, check out the Dominican Republic as soon as you can... ■



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



With a burgeoning Path of Progress, the DR is on the cusp of something big. As one expat says, “The climate’s nice, but the freedom is even nicer.”

Monaco-Level Caribbean Luxury for the Rest of Us: The Dominican Republic

Ben Murnane

“That must be where they keep the dinosaurs,” I said.

Driving between jungle-covered Caribbean cliffs, we’d come upon a sprawling wildlife park closed for maintenance. Opening in a few days, the attendant said.

We joked that a T-rex must have escaped.

This island seems like the kind of place where you could come across anything around the next corner...

This was our fourth day in the **Dominican Republic**: Oliver—one of Ronan’s McMahon’s real estate scouts—my wife Sandra, and me. And so far it had been a dizzying array of impressions.

Driving at night from **Punta Cana** airport to our Airbnb, there were definite Vegas vibes with the **Coco Bongo Show & Disco** arena lit up in neon (and everything surrounding it, too). There’s even a CNN quote on the side of the circular arena, proclaiming it “better than Vegas.”

That night, we passed luxury develop-

ment after luxury development, palm trees rising high behind the marble walls. We gaped at the US-style “downtown” Punta Cana mall, which has a Pizza Hut, multi-screen movie theater, and plenty of other home comforts.

Now, we were driving across a 30,000-acre master-planned development project, **Cap Cana**, complete with stunning Caribbean-side golf, state-of-the-art equestrian center, theme park, luxury marina... and wide open spaces of grass, palm trees, and those jungle-covered cliffs.

Right now, today, it’s clear the DR is on the cusp of something big.

Along the 20-minute stretch of highway from Punta Cana south to Cap Cana, on both sides of the road, it seems like every lot has a sign saying “Se Vende” (For Sale) or “Propiedad Privada” (Private Property). Every billboard has the smiling face of a local RE/MAX or Keller Williams agent urging you to get in touch.

It’s largely still rainforest along that

stretch. But you can literally see a “Path of Progress” in motion—new condos and businesses springing up. The vegetation being cleared. One day, not too far in the future, that whole arc between Punta Cana and Cap Cana will be alive with commerce and the comings and goings of day-to-day life.

It’s exhilarating to watch: Communities being born and fortunes, presumably, being made. They’re not exactly building new cities back home in Canada anymore.

Just a four-hour flight from New York and two-and-a-half from Miami, the Dominican Republic is a popular playground for North American vacationers, an affordable Caribbean experience. In 2023, the country welcomed 10 million tourists—its highest number ever. The many, many all-inclusive resorts come complete with white-sand beaches, turquoise waters, and package deals on snorkeling.

Sure, all that stuff is the DR. But the DR is so much more.

As Georgette from Yarmouth, Nova Scotia told me: “You don’t understand. It’s like paradise. Like nothing I’ve ever seen before. On a resort, what they push is not the true lifestyle. When you’re off-resort, it’s completely different.”

The DR is laidback Caribbean. It’s the kind of freedom that went out of style back home decades ago. It’s Monaco-level luxury at jaw-droppingly affordable prices.

On this trip, we focused on three hotspots: **Cap Cana**, **Punta Cana**, and **Las Terrenas**. Along the way, we hit upon another gem of a town off the beaten track. I’ll take you on a tour of everything we discovered...

But, full disclosure: There are no dinosaurs. (Or, at least, they’re keeping them well hidden.)

A Private City on the Caribbean “Bad Girl.”

That was the name of the sleek white superyacht sitting snugly in Cap Cana Marina on the sheet-smooth, blue-green water. It was the biggest boat of the bunch. But all along the water’s edge, shiny catamarans and bowriders filled the slips.

This is one of the most sheltered marinas in the world because it’s built so far inland—and it’s quiet. Not a soul wandering the cobblestone, neo-colonial, palm-lined street that led us here.

This is the neighborhood Mario Crestman calls home.

Mario, from Queens, has been all over the DR, and could have settled anywhere. But he’s chosen marina-side at Cap Cana.

Mario first came to the DR 20 years ago, and started his first business here (a bar in **Santiago**) in 2010.

“My story is a little bit different than most,” he says. Growing up in New York, he fell in love with Dominican culture. “Since I was 15 years old, most of my friends have been Dominicans. So I was immersed in the culture, the music, the food.”

He ran a real estate brokerage back in the East Village, and eventually that’s the path he took in the DR, too, with **TCG Dominicana**. He’s lived in Santiago; the capital, **Santo Domingo**; on the DR’s north coast; and in Punta Cana—and now he’s selling the Dominican Dream to oth-



ers.

Why has he chosen Cap Cana as his own home base?

“I like that it’s quiet. I like the golf. I like the marina... I watch the boats come in at the end of the day.”

The mix of expats and middle-class Dominicans who call Cap Cana home is “his crowd,” he says.

Cap Cana is the sort of project that, if you were to read about plans to build it in America, you’d say to yourself: “That’ll never happen.” Think of the tech billionaires who were roundly mocked (maybe rightly so) when they recently unveiled plans to build a new “green” city between San Francisco and Sacramento.

Given that California can’t even build a rail line between LA and San Fran despite three decades of trying, a new city might seem hopelessly idealistic.

But here on the eastern coast of the Dominican Republic, they’ve built utopia. It’s a master-planned new “city” on a portion of Caribbean seaside twice the size of Manhattan.

It’s a misnomer, really, to call Cap Cana a city. It’s a community of private communities.

You have golf residences, marina-side residences, and little tucked-away developments with their own facilities like tennis courts and gyms. You have beach clubs reserved for owners and guests, with a shuttle service to the beach (if you don’t live beachside or don’t fancy a short walk).

There’s pickleball, an equestrian center, a library, medical facilities, a lagoon for paddle-boarding and swimming (as if having the Caribbean right there wasn’t enough). And of course, restaurants, cafés, and shopping.

Despite all it contains, Cap Cana is so peaceful, as Mario says, because everything is reserved for residents and guests.

Things are also spread out. You would need a car, say, to drive from your condo to the equestrian center or for dinner at the marina if you didn’t live marina-side. Although, many residents use golf carts to get around day-to-day.

It’s designed for quiet, not density. As one member of a developer team operating in Cap Cana told us: “You will never, ever hear the noise of a motorcycle.”

The ultra-rich have flocked to Cap Cana. We spent a morning at **Eden Roc**, an uber-high-end luxury resort with private villas renting from \$1,000 a night. Along a cliffside, multiple mansions worth tens of millions overlooked a pristine golf course with views out over the peacock-blue sea.

Oliver found a listing for a six-bedroom, seven-bathroom villa with two maids’ quarters and pool, plus “gourmet kitchen,” going for \$20 million.

But you don’t need millions to live a millionaire’s lifestyle here.

A Miami Lifestyle at a Third of the Cost

The vision and reality of Cap Cana are both symbol and proof of the DR’s “Path of Progress.” This small nation that occupies nearly two-thirds of **Hispaniola**, the second-largest island in the West Indies, has an interesting history.

It was settled by Taíno Caribbeans in the first millennium, and Columbus arrived on his famous first voyage in 1492. The Spanish named their settlement for Saint Dominic (Santo Domingo), patron of astronomers.

Spain eventually gave up control of the west of the island to colonial rival France. Today, this is Haiti. Hispaniola is one of only two Caribbean islands divided into two nations (the other is Saint Martin). And, it’s fair to say, the fortunes and modern history of each could not be more different.

Democracy is well established in the DR today—200 years since it declared independence from Spain. And for a country so strongly associated with tourism, it has a remarkably diverse economy. Services account for 60% of GDP—which hit a record \$108.7 billion in 2022. It’s known as a welcoming place for businesses, with well-developed banking and insurance sectors. Just as in colonial times, gold is

“Come for the
climate, stay for
the freedom.”

an export—but these days, so are medical instruments and plastics. And of course, produce.

The Dominican peso is the official currency. But bring dollars, too—USD is accepted, even preferred, wherever there are plenty of tourists.

Strong economic growth—the IMF predicts 5% for the rest of the decade—means more opportunities and rising living standards. But also rising prices.

Over two decades, Mario has watched the eastern seaside hub of Punta Cana go from basically “nothing” but a few resorts to the biggest tourist region and most developed area of the DR.

But the astonishing growth is not confined to one area of the country.

“I explain to people all the time, whether they want to hear it or not,” Mario says, “I no longer consider it a cheap country.”

But “cheap” and “amazing value” are different things.

How you look at costs also depends on what your expectations are and where you’re coming from.

If you’re coming from a small town in the Midwest, prices probably look to be on par with what you’ll find back home.

“If you’re coming from Toronto, if you’re coming from New York, you’re coming from Boston, you’re coming from Miami—you’re going to say, wow, it’s cheaper,” Mario says.

The average price of real estate in Miami is \$640,000—and that’s for any kind of property. In Cap Cana and Punta, you can get premium real estate starting at about a third of that. You’re getting a Miami lifestyle for a fraction of the cost.

The savings don’t just apply to real estate.

In the Dominican Republic, you can choose to live much more cheaply than you do at home by shopping and dining at local stores, markets, and restaurants. You can stock up on the basics at a corner store for a few bucks. Shop and dine at the tourist spots, and you’ll pay US-style prices... though it’s probably still better value than back home when you factor in the quality of the experience.

Cap Cana and Punta Cana are two of the most upscale destinations. We stopped by the **Green Village**, a cool little retail area in Cap Cana with a café; organic-products store selling balms and lotions; small



Off the coast of Las Terrenas, you’ll find calm waters and peak snorkeling conditions.

gourmet grocery store; and a relaxing koi pond out front. Like everything in Cap Cana, it screams upscale. The market was mostly stocked with posh beers and barbecue food, including whole suckling pigs, and an assortment of aromatic cheeses (fruit of the forest goat cheese, \$8 per pound). Oliver joked that barbecues and parties are the only times anybody cooks. Probably correct, given the assortment of dining-out options. (Although, it has to be said, you have other grocery options in Cap Cana, too.)

At the café, we paid \$7 each for scrumptious sandwiches made on fresh baguettes (your choice of bread) with edam and prosciutto. It’s less than I pay for lunch in the small Ontario town I’ve come from. And the ingredients back home aren’t anywhere near as high-quality. You can taste the fuller flavors in every bite.

Dinner out, whether excellent tacos, pasta, seafood, or barbecue, was around \$20 to \$30 per person, including drinks. The ubiquitous national beer, Presidente, goes down very easy with pretty much anything.

(At a *supermercado*, you might even find a bottle opener right there at the checkout—because you shouldn’t have to wait till you get home to enjoy your Presidente...)

Party Boats, Cigar Lounges, and Ulterior Motives

Oliver, Sandra, and I sat down with a couple of developers operating in Cap Cana and the wider Punta Cana region—to

get the inside story on real estate straight from the source.

One of the reasons Oliver is here is to scout potential deals that Ronan can bring to his [Real Estate Trend Alert](#) members. I have an ulterior motive for tagging along to these meetings.

Even after just a few days in Cap Cana and the **Bavaro Beach** area of Punta, I can see that there’s definitely something about the place.

Where Cap Cana is quiet, Bavaro is bustling. You’ll get stopped by folks selling tours on the way to the beach... The golden-sand strand is busy, while you might have the white-sand beaches in Cap Cana nearly all to yourself.

We stayed in an Airbnb five minutes’ walk from Bavaro Beach—two bedrooms and a private rooftop terrace with a jacuzzi—for less than \$76 a night. It was a little more (\$118) for the secluded setting of Cap Cana (and a more modest apartment).

The location of Cap Cana to downtown Punta Cana—just a 20-minute drive, and a similar distance to Punta Cana international airport—means there’s a wider range of experiences right on your doorstep.

There’s the mall and the movies (and Pizza Hut!)... and a wider range of international cuisine, if you get bored of the restaurants in Cap Cana, from Mexican to burgers to Italian and Chinese to Peruvian, Venezuelan and, of course, Dominican. Anything you could want. You have the Vegas-style shows and, of course, bars and clubs to suit any taste. Elton John played

here recently.

And any time you want a real adventure, you can make like any tourist and go snorkeling, scuba diving, kitesurfing... Or how about a “party boat”?

One of the days, Sandra and I were persuaded to sit in one of the tour offices while a dancing salesman tried to sell us on a “party boat experience” later that afternoon.

I guess I’m just too old—but jiving and sweating with dozens of drunken strangers (free bar!) on the open ocean for six hours—dance music pounding your eardrums—is not my idea of fun.

Sitting by the sheltered, pristine marina in Cap Cana and watching the luxury yachts come and go... Or golfing at Cap Cana’s Nicklaus-designed course set against startling emerald waters that fade to deep blue... Even people-watching on a long walk along Bavaro Beach, the throb of the Caribbean lulling me into a meditative state... that’s more my speed.

I could see myself living on a Caribbean island with jurisdictional taxation (no tax on foreign-source income) and year-round temperatures in the 80s F—rather than continuing to endure six months of winter and eye-watering tax rates in northern Ontario.

I haven’t said this to Sandra yet. But it adds an extra level of personal interest when we meet with the developers.

The big takeaway from those meetings was just the sheer scale of what’s happening. One developer team had eight projects on the same street.

They described for us a project they have under construction in Cap Cana, designed by an award-winning Spanish team, built on **Las Iguanas Golf Course** and just a 10-minute walk from **Juanillo**, the most beautiful beach in Cap Cana.

You have pool and golf-course views, and every amenity you could want in the complex: spa, fully equipped gym, mini-golf, a co-working space.

The condos are designed so that you just have to lock a door to create two separate apartments, each with its own route to the balcony. The idea, of course, is that you could live in one half and rent out the other—“or for your mother-in-law,” our contact on the developer’s team explains.

That could be perfect... since Sandra and I are living with her parents right now, who need a little extra help in their twi-

light years. We don’t have to abandon them in Canada—we can take them with us.

Sandra sees the glint in my eye... We’ll have a lot to talk about later.

Cap Cana is “master planning” on an off-the-charts scale. But it’s far from the only example of the “attention to every detail” development going on around these parts.

We got a peek at the site of 197 new condos being built at **Coral Golf Resort**. It’s the first time homes adjacent to the P.B. Dye-designed course have been approved.

You’re 10 minutes from a medical center, three minutes from the upscale **Pearl Beach Club**, and just 10 minutes from the **Downtown Mall** and the **Blue Mall**.

Every amenity is planned, from pickleball courts to a cigar lounge.

Standing on a dirt track by the side of the golf-course lake, the sun beating down but a cool breeze off the water... you can just imagine it. I’m standing right where a new dining room will be, apparently.

The living here will be easy.

Our guide from the developer’s team explains that, although you’re only 10 minutes from the airport, you’ll never see an airplane overhead. Flights are routed away from the course—just as they’re routed away from Cap Cana.

“Golf is a sport that demands tranquility,” he says.

Wooden Huts With Million-Dollar Views

Our journey north to Las Terrenas was anything but tranquil.

Well, part of it.

Google Maps sent us offroad.

Or, more specifically, off the highway. We weaved along some back road absolutely strewn with potholes.

You couldn’t slow down—there were cars behind. Cows and goats by the roadside.

It was wilderness.

We’d just come through a railway crossing; a single rail line cut into the road, disappearing on either side into fields of sugar cane. There was a guy selling *pipas*—coconuts—at the roadside

where cars would have to stop if a train was passing. That was the only sign that there was a rail crossing here.

The potholes were as deep as washing-machine drums. Oliver blasted merengue music to keep him alert while he drove.

Sandra helpfully suggested that if we hit a cow we could sell the meat to pay off the damage to the rental car.

This was the first dodgy driving experience that we’d had in the DR.

And it was entirely our own fault—not realizing that Google Maps was taking us on a “shorter” route through the sugar plantations. Should have stuck to the highway.

The drive west from Punta Cana toward the capital,

Santo Domingo, and then north toward the Samana peninsula, was otherwise smooth. The highways were perfect. The typical fee on the toll roads is 100 pesos (\$1.70).

On the way from Punta Cana heading toward Santo Domingo, we stopped at **Bayahibe**—recommended as one of the country’s best beaches, and a beach community also seeing explosive growth.

This is a true traditional Caribbean town.

The beach is divided between a Hilton resort and the public beach, the latter playing host to all human life. Mostly it was Dominicans enjoying the afternoon. Musicians wandering... folks carrying around parrots and lizards that you can stroke and take a photo with—presumably for the benefit of tourists, although there weren’t that many.

Tour boats from Punta Cana come this way and sit in the bay while the tourists go snorkeling... The water is calmer here.

I spoke with Chris and Kathleen Malstrom from outside Baltimore, Maryland, who made Bayahibe their base in the DR precisely because of the diving and snorkeling. They spend part of every year here.

“It’s so beautiful underwater,” Chris told me. “The coral and the fish, you don’t see that on the north side of the island.”

The town of Bayahibe itself is another attraction.

“The heart of the village is still the same,” Kathleen says. “There are people

“No tax on foreign income, and year-round temps in the 80s F”

living in little wooden houses right here on the beach with million-dollar views.”

She adds: “They are trying to, as best as possible, keep the heart of the original village. But the town is growing tremendously outside, surrounding the village with condominiums and high rises.”

Some of the development is not happening with the same attention to detail and high standards as, for example, Cap Cana.

Chris wants to use his experience from a long career in the construction industry in the States (he’s now retired) and “pay it forward” to the community here, teaching construction skills.

The Malstroms are deeply involved with the local community, running a ministry out of their rentals when they’re in town, as well as clinics at local churches.

Their involvement with the ministry has given them a keen insight on costs for expats. Folks come from other parts of the world to work with the ministry, and Chris and Kathleen create packages based on preference.

Costs just “don’t compare” to back home in Maryland, Kathleen says. You can live “very cheaply” if you don’t need air conditioning (heat is never needed, of course) and shop at local stores. They’re paying \$1,000 a month for a two-bed, two-bath condo, but rentals are available for \$600 and lower.

Head to the American-style Jumbo grocery store and you’ll pay home-style prices, but you’ll have all your favorite name brands. But at a *supermercado* like Las Palmas or Iberia, you’ll find the same products, but they’re local brands and cost 40% less.

“The challenge is that you need to be able to speak Spanish,” adds Kathleen. Or be comfortable using Google Translate.

The Malstroms spend their spare time in the water, when they can—and the ministry of course is their priority, along with the church clinics.

“It’s free medical, dental, and food distribution,” Kathleen says of the clinics. “We do prayer, and we have children’s salvation activities... We’re also looking for property where we will found a full-time ministry complex.”

Developers, salesmen, adventurers, and missionaries... they’re all flocking to the DR.

And the way they talk about it—it’s the

chance to live better, to make your fortune, to be on the ground of something brand new. Like the earth is young again and human possibility infinite...

“I could see you guys living here in a few years,” Oliver said to me and Sandra.

We were eager to see what else the country had in store for us.

But Las Terrenas, a popular beach town on the northern Samana peninsula—and our next destination—had just experienced a “once in 100 years” flood the week we arrived in the DR.

The DR’s location and mountain ranges (including the highest in the West Indies, Cordillera Central) protect it from hurricanes, unlike its neighbors. The strong tidal currents of the Mona Passage between the DR and Puerto Rico disrupt storms and force them away. But the DR does have a rainy season (May to November) the same as any tropical destination.

There were videos circulating on social media of cars wading through streets where the water came up to the windshield... Although, people were saying that the footage was of a different flood in a different country.

We did have to rebook our accommodation because the place was evacuated due to flooding.

So, who knew what awaited us...

“Come for the Climate, Stay for the Freedom”

As the road brought us closer to Las Terrenas, we passed a guy on a bike leading his cow behind him by a rope. There was a dude on a motorcycle on the other side of the road, with his kid on the back. The biker was wearing a helmet—the child, not. (“Put on your own oxygen mask first,” and all that, I guess.)

The road rose and cut through sheer red rock on either side. Then all of a sudden we could see the ocean far below, white surf and sapphire. At the right time of year, the spray of surf could be whales breaching.

Except for the fact that it’s the wrong ocean (and there are no houses), this view could be Beverly Hills.

Technically Las Terrenas is not on the Caribbean but the Atlantic—but up close

it’s sure as hell got a Caribbean feel.

There were some signs of flooding when we reached level ground and downtown—but remarkably few, given that just a few days ago, water was rushing into businesses in the town center. It was all dry now, except for a few side roads where you’d want to drive slowly. It says a lot about local tenacity that everything was back up and running so quickly.

Playa Las Terrenas is easygoing Caribbean with a cosmopolitan twist. The beach is another marvel: a little slope of gold beside sparkling azure. The sheer length of it means we never saw it too busy. We

could walk all the way along the beach from town to our hotel a couple miles outside. In fact, the full stretch of beach on this coast is almost 19 miles long, separated by juts of rock at only a

few points. Alongside the beach in town, there’s a cute little *malecón* (waterfront promenade) lined with eateries.

The town is busy—and loud. Motorcycles are how everybody gets around—and there aren’t many rules of the road being observed. Only uptight people obey rules, after all... and how can you stay uptight when you’re surrounded by sun, sand, and sea?

Sit at one of the beach bars, enjoying the breeze coming off the ocean and a rum berry punch... and before long, you won’t notice any noise at all.

There are plenty of those beach bars, of course. But there’s also a whiskey lounge boasting the largest selection on the island (over 100, including 11 Japanese and 12 Canadian, as well as plenty of Scottish and Irish), tucked away in a little Spanish colonial square; Italian and French bakeries; and a *crêperie* (try the *crêpe bacon*) inside a modern plaza designed to look like a cruise ship. Las Terrenas will surprise you like that.

Eighteen years ago, *IL* Senior Editor Suzan Haskins was here, [and wrote](#) that the town was becoming popular with Europeans who were opening local businesses, “but as yet, few expats from the US... I suspect that will all change.” Las Terrenas was a “Caribbean frontier poised to boom.” Boy, was she right. At the time, it took eight hours to drive here from Punta Cana and

“The DR is the chance to make your fortune.”



"Sit at one of Las Terrenas' beach bars, enjoy the breeze coming off the ocean and a rum punch..."

five from Santo Domingo. Now, it's four hours from Punta Cana and less than two from Santo Domingo.

Even [as late as 2019](#), you could get a two-bedroom condo here for less than \$90,000.

Then... COVID-19 happened. And it put this town on the map like nothing before.

North Americans wanted to get away from lockdowns back home. And what better place than a Caribbean beach town where few rules are observed?

Whether it was word-of-mouth about a beach town paradise of freedom... or good marketing by local realtors and the tourist board... the town has hit the top tier of expat destinations. Prices for most everything have risen 30% to 50% since 2020, local expats tell me. There's one last remaining undeveloped beachfront lot for sale in town... and it's going for \$1.8 million.

I got that last tidbit of information from Canadian Steven Hattie, who became our impromptu guide for the weekend we spent in Las Terrenas, taking us under his wing.

Steven's pitch for Las Terrenas, and the DR in general, is pretty simple: "Come for the climate, stay for the freedom."

We met up with Steven at the French bakery (**Boulangerie Française**), where Oliver and Sandra had enjoyed an excellent *croque monsieur* and berry tart.

What Steven meant by "freedom" became clear pretty quickly, as he took us on a town tour.

"You can ride in the back if you want,"

he said, pointing to the flatbed of his truck. Sandra eagerly hopped in; she hasn't ridden in the back of a pickup since she was a kid, as it's illegal in Canada.

"Wear your seatbelt, don't wear your seatbelt—up to you," he remarked to me and Oliver as we climbed into the passenger seats. The cops aren't going to give you a ticket for not wearing a seatbelt round here.

That relaxed approach to life is the essence of the freedom you'll find—a *laissez-faire*, choose-your-own-risk attitude that's gone out of style in Canada and even the US, where seemingly every aspect of our lives is now regulated and controlled (whether for good or ill).

Not having to wear a seatbelt might seem like a trivial freedom in the scheme of things. But it's a kind of metaphor, I guess. When you're always being scolded about what you "can't" do or what you "need to" do, it has a certain effect on your outlook on life. The world doesn't seem so fun or full of possibilities. Back home—again, whether for better or worse—some of the choices we used to have are no longer choices we can legally make (seatbelts; riding in the back of a pickup). Here in the DR, you take responsibility for yourself.

Steven says: "I feel free and relaxed in this country, and I always feel uptight, worried, and nervous in Canada—from driving to taxes, everything is so hard and so strict. And here it's just much easier in terms of every type of rule, regulation, restrictions. Taxes are much less. In every

sense, it's freer here."

Steven came here from a small fishing village in Nova Scotia 16 years ago. He was looking for a different kind of life—and *International Living* played a big part in helping him dream, he says.

At first it was the year-round, shorts-and-flip-flops lifestyle that appealed to him. But now he says: "The climate's nice, but the freedom is even nicer."

One thing Steven did not know how to deal with when he first got here was healthcare. Coming from Canada, he wasn't used to paying for that.

Here he pays \$150 per month for a platinum insurance policy. "And there's no such thing as waiting. Not for a cut on your hand that needs a few stitches, not for a visit to a specialist, not for surgery."

There are two large private clinics in Las Terrenas as well as multiple small clinics and a public hospital.

Steven is a co-owner with **GoDominicanLife** brokers and took us on a tour of properties on the market, including a four-level new-build villa a few minutes from town, up where you get those Beverly Hills vibes—\$650,000 for million-dollar views.

You can still get a one-bedroom in Las Terrenas for under \$200,000. We visited a bachelor pad in a nice complex with a pool that was going for \$180,000. Preconstruction it would have cost you \$150,000.

Sandra joked that the \$650k place was our dream home—and the bachelor pad is where I'd be living after the divorce. Still a perfectly nice slice of the Dominican Dream, I'd say!

Although prices have risen big-time in Las Terrenas, the value you can get is still pretty spectacular. You have to consider, too, that home values are probably going to continue to go up.

And if you find Las Terrenas too rich for your blood or too busy these days, there's plenty of spots down the coast, further back on the curve of development—still waiting for their moment to hit the big time. Given the Path of Progress rolling through this Caribbean country, that moment is sure to come. ■

Ben Murnane has been writing about travel, culture, politics, and life's opportunities for two decades. He's the author of five books and managing editor of Jeff D. Opdyke's [Global Intelligence Letter](#).



Head just 30 minutes north of Porto, and you'll find off-the-tourist-track coastal towns... with astounding real estate bargains.

Cool, Calm Northern Portugal: Invest Now, While It's in the "Sweet Spot"

Ronan McMahon

From the Mount of Santa Luzia overlooking the city of **Viana do Castelo**, you can see everything that makes northern Portugal so awe-inspiring... all in a single frame.

Dominating the hill is the *Basílica de Santa Luzia*—a towering church whose architectural style is a captivating, eclectic mix of Byzantine, Romanesque, and Gothic influences.

Then there are the vistas. From its elevated position atop the hill, the church offers views of the city, the River Lima, and the Atlantic Ocean.

From above, Viana do Castelo is a collage of glistening white-washed buildings and red-tiled roofs that run down to a modern waterfront... long stretches of golden sand nestle beside lush parks and pine forests.

Ocean... beaches... river... forests... mountains... a stunning Old Town... Viana do Castelo is one of the most complete destinations you can visit. And yet, this city remains virtually unknown to foreign tourists and expats.

Visit any time except peak tourist season in late July and August, and you'll find restaurants that are busy, but not

crowded... streets that are lively, but not packed... tourist attractions that you can stroll into without ever pausing in a line.

It's all so civilized. And it demonstrates just how unexplored northern Portugal remains.

Undiscovered Portugal... for Now

Portugal is one of the world's most popular destinations among vacationers, expats, and real estate investors. Every year, tens of millions of visitors travel to hot spots like the capital Lisbon and the southern Algarve region.

But there's a stretch of coast in the north of the country that's undervalued and overlooked—one of the most opportune destinations on the planet for real estate investment.

Today, I want to dig into that opportunity, but first let me explain what I mean by "northern Portugal."

Porto, the country's second-largest city, is in the north. But Porto has been gentrified. Real estate prices have exploded there in the past five years. This is a place where you'll now find throngs of tourists and insane lines.

But head 30 minutes or so north of

Porto, outside the reaches of its extended metropolitan area, and all that fades. The coastal towns and cities become local and residential. These are places well-known to the Portuguese, but where foreign tourists rarely tread.

This is the northern Portugal I'm referring to: the undiscovered north. And because it's long been overlooked by foreigners, you'll still find real estate bargains.

Very soon, though, that will change. Prices will rise. More people will come. You see, there's a major trend unfolding that will push people to the north of Portugal.

In recent years, the same headlines arrive every summer in the US and Europe about heat waves, wildfires, and soaring temperatures. As a result, people increasingly want destinations where they have the sun and the beach, but the climate is still tolerable.

The weather in northern Portugal is milder and more temperate than in the south of the country, with daytime averages of between 60 and 80 F for much of the year. Here, warm, sunny afternoons are followed by gentle, cool evenings, providing perfect conditions for outdoor activities during the day and restful sleep at night.

So, northern Portugal sits at a perfect nexus. It has the beaches, history, food, culture, and climate that people are increasingly looking for. Yet, because it's long been overlooked, real estate prices there are a fraction of what you'll pay in coastal regions to the south.

This is one of the best real estate investment opportunities on earth. And the moment is *now*.

I scouted northern Portugal last year and was blown away. So I recently sent two of my [Real Estate Trend Alert](#) team members back there on an in-depth scouting trip. Over the course of a week, and hundreds of miles of exploration, they dug deep on the opportunities in northern Portugal, investigating three beach towns that I believe are ripe with potential.

Viana: Portugal's Most Livable City

Viana do Castelo is an hour's drive north of Porto, at the mouth of the Lima River on the country's Atlantic coast.

This is the largest city north of Porto and Braga, though "city" is perhaps a generous way to describe it. The wider metropolitan area, encompassing nearby commuter towns, has a population of less than 90,000. Within Viana itself, there are just 36,000 people.

This helps explain its small-town atmosphere.

Viana was once a hard-working industrial city known for shipbuilding and fishing. These industries remain today, though in reduced form. Ships are still built in Viana. Trawlers still sit along the banks of the river. And more modern industries have come—wind turbine manufacturing is big business here now.

But over the past two and a half decades, the city has been quietly gentrifying.

In 1999, the town's working riverfront was extended and transformed into a vast new public space called **Praca da Liberdade**, with parks, restaurants, and exhibition venues. The city also took steps to restore its walkable Old Town, known for its medieval architecture, elegant squares, and traditional homes with their intricate azulejo tiles and cast-iron balconies.

Walk Viana's historic center today, and it appears pristine. Its white-washed buildings are filled with upmarket stores and restaurants serving fresh seafood.

Then there are the city's Atlantic beaches.

On the coasts north and south of the river mouth, you'll find five or six to choose from. The most well known is to the south. Called **Cabedelo**, it's a popular surfing and wind-surfing destination, with surf schools and restaurants set just back from the shore amid the small pine forests that dot the area.

From the center of Viana, the beach is less than a 10-minute drive across **Ponte Eiffel**, or Eiffel Bridge (named for its creator, engineer Gustave Eiffel, who—you guessed it—also built the Eiffel Tower in Paris). Alternatively, you can take the small, quaint passenger ferry that leaves from the north bank of the river. It all adds up to a hugely livable destination.

As Viana has become more gentrified, new wealthy residents have been moving here.

In the center of the Old Town, on a pedestrianized street that serves as one of Viana's main commercial spaces, a developer has converted a grand old historic structure into a luxury condo building comprising 16 homes. These condos are large, bright, and spacious, spanning two floors across 1,400 square feet, with original historic features from the building integrated into the design of the condo. The price tag...a whopping €690,000.

High-end luxury residential projects like this are increasingly common in Viana. On the outskirts of town, along the riverbank, new waterfront condo developments have been popping up.

These are vast homes, with price tags

that can run well over a million euros.

Not that you need huge sums like this to own in Viana. In fact, you can buy here for a tiny fraction of this. Homes in the Old Town tend to be smaller due to the nature of the historic buildings, but if you don't mind a reduced living space, you'll find good-value options. My scouts found small apartments spanning 720 square feet—in the Old Town, in good condition—from €170,000 (\$182,900).

Buy While Viana's in the "Sweet Spot"

This is a pattern I've seen play out time and again in emerging destinations around the world. The wealthy are often the first to discover an inherently beautiful destination. They come for the natural beauty, the livability, and to escape the madding crowds. As their wealth pours in, others follow. But there's a lag.

Viana, like many of the destinations in northern Portugal, now exists in that incredible sweet spot. The wealthy have discovered this city, but it remains virtually unknown to the millions of foreign tourists, expats, and second home owners who flock to Portugal each year.

Here's what undiscovered looks like.

Last year, Viana saw a 22% spike in visitor numbers. But even at that, it welcomed just over 185,000 people over the year, and many of these were domestic tourists or visitors from Spain—less than an hour's drive to the north.

According to the official figures, just 5,613 Americans visited Viana in 2023. This city continues to fly firmly under the radar.

Consider the opportunity here. If you bought a property for €170,000 and got a 30-year mortgage of 70% at 3% interest (mortgages like this are available to non-resident foreign buyers in Portugal), you can own here for less than €500 (\$540) per month.

Head out of the Old Town, and you'll find even greater value.

Across the river, on the south bank, river-view residential communities sit just a few minutes' walk from the beach. Traditionally, this area, known as **Darque**, was considered less desirable. It's across the water from the Old Town and the government built social housing here.

But as Viana has been gentrifying, and as word has spread about the incredible beaches on the coast south of the river mouth, Darque has come into its own.



Prices, though, haven't caught up to this reality. For instance, my team found a modernized four-bedroom condo set across 1,730 square feet with views of the river and Viana's Old Town beyond listed at €235,000 (\$252,700).

There's another play to consider in Viana: Own on the coast directly north of the city.

The small beach towns of **Afife**, **Carreco**, and **Areosa** are all less than 15 to 20 minutes' drive from the heart of Viana's Old Town. Yet prices can be shockingly affordable.

Properties without ocean views—such as modern 1,500-square-foot, three-bedroom condos—are available for around €200,000 or less.

Now let's talk rental income in Viana.

Agents here say there's a shortage of homes for rent on the long-term market within the city. When my team checked a major listings site for long-term rentals, they found just 13 available in the Old Town. According to local agents, one-bedrooms in good condition in the historic center rent for an average of €880 per month long-term. Two-beds for €1,250. And luxury condos for €1,500 and up.

This means yields here are very reasonable. Say you bought a one-bedroom apartment for €170,000 and rented it long-term for €880, then your gross annual yield is 6.2%. (The situation with short-term rentals is in flux in Portugal, and it's unclear if new short-term rental licenses will be granted in Viana. See Real Estate Q&A for more.)

And here's the thing about those yields. They will rise.

In Viana, you'd be buying ahead of an explosion in new arrivals. More people will come to this city to visit... to work remotely... to retire.

The offering here is too strong, the city too livable. The world hasn't discovered Viana yet, but it will.

Esposende: Beachfront Living in a Wealthy Enclave

A 25-minute drive south of Viana is the historic coastal town of **Esposende**. With a population of around 10,000 people, it sits at the mouth of the **Cavado River**, on its northern bank.

A wide palm tree-lined boulevard runs along the river with a cycle track that leads to Esposende's stunning wind-swept Atlantic beach, backed by low dunes and



The Mount of Santa Luzia overlooking Viana do Castelo... a city in a climate sweet spot.

overlooked by the 17th-century **Fort of São João Baptista** and the towering red lighthouse that sits beside it.

The geography of Esposende is intriguing. A long strip of sand, now a protected landscape, juts out into the river mouth, leaving only the tiniest sliver of space for the river to flow into the ocean.

Standing on the riverfront promenade in the center of Esposende, beneath the shade of its large palm trees, you'll see, over this protected sandy region, out to the Atlantic.

The view is even better from the town's soft-sand Atlantic beach.

Located less than half a mile north of the town center, it looks south to the protected landscape and west out to the glistening blue waters of the Atlantic.

Esposende shares certain similarities with Viana. It's a former fishing hub, and a place that attracts watersports enthusiasts. Surfers, wind-surfers, and kite surfers frequent its Atlantic beaches. Sunbathers too.

Esposende, though, is much smaller and therefore more intimate than larger Viana. The historic center stretches no more than a few blocks in each direction. Nestled within, you'll find plazas fronted by historic buildings like the town hall, expanded from an original structure dating to the late 16th century.

At the center of it all, on Esposende's main boulevard, is the **Church of the Misericórdia**, whose origins are just as old.

Despite its long history, Esposende today feels modern and affluent, a function of its wide, riverside boulevard and

the numerous large villas surrounding the town center.

On the road into and out of town you'll see expansive detached river- and ocean-view houses—some built in a traditional Portuguese-style with verandas and red roof tiles, others modern, with floor-to-ceiling windows, flat roofs, and large terraces. These villas sell for vast sums, even millions of dollars.

Esposende is where many of the wealthy of Braga and Porto choose to own second homes. The town is no more than 40 minutes' drive from either city. Yet, as in Viana, and virtually everywhere else along this coast, Esposende offers exceptional value in the middle tier of the market.

Within the town center, you'll find bargains like updated 1,000-square-foot, two-bed condos listed at about €190,000 (\$202,600). My team also found a 2,150-square-foot, three-bed villa with a pool, tennis court, and sea views on a hill just outside the city priced at €320,000 (\$343,000).

Look to the south bank of the river and you'll find something even more intriguing.

A 10-minute drive away from the quaint, compact town center, is the beach of **Ofir**. This is among the most stunning in northern Portugal, a sweeping stretch of pristine golden sand that's popular with surfers and swimmers alike.

The beach sits within the North Coast Protected Landscape that's visible from the town and stretches out into the mouth of the Cavado River. Walk along the dunes and

boardwalks here and you'll get views of the Atlantic Ocean on one side and Esposende on the other.

Three towering condo developments, built between the late 1970s and mid-1980s, overlook Ofir beach. These condos literally hang over the beach. Residents are mere steps away from the sand of Ofir and they have private access.

Today, developers in Portugal are no longer permitted to build this close to the coastline, but these developments are grandfathered in. And the views are mesmerizing.

My team found a one-bed, ocean-view condo in this community listed for just €250,000 (\$269,900). Also on the market right now: a larger three-bed condo in these buildings listing for €375,000 (\$401,800).

There's a caveat with these condos. The buildings reflect their age. The communal spaces are weary, the building exteriors are an unappealing gray-green, and the facades are decaying in places from decades of being battered by the salty sea air. Remedial work is needed.

All that said, consider this: Unless the law changes, and that seems highly unlikely, nothing will ever be built this close to the beach again.

Not on this stretch of coast, not anywhere in Portugal. The limited number of frontline beachfront communities that exist are all there will ever be.

And as I told members of my *Real Estate Trend Alert* group, a community like this—overlooking a beach of the quality and popularity of Ofir, and minutes from the wealthy enclave of Esposende—feels like a true find, especially when you can own here from €250,000. If you got a 30-year mortgage of 70% with 3% interest (available to non-resident foreign buyers in Portugal), that's a monthly repayment of only around €734.

Caminha: Life by the Beach in Idyllic Small-Town Portugal

A 30-minute drive north of Viana, sitting near the mouth of the Minho River that separates Portugal from Spain, is the town of **Caminha**.

I've mentioned Caminha before. (I named it my No. 2 destination in the world to own real estate in 2024. See the full list [here](#).) But it's worth revisiting because this

is a destination where you can get the best of all worlds.

Sitting on the country's far north coast, Caminha is an idyllic vision of small-town Portugal.

Its winding cobblestone alleys lead to medieval churches and towering stone walls that speak to millennia of history.

Nestled amid its pristine white-washed homes, you'll find buildings painted tinges of green and blue and yellow and pink, adding splashes of color to the historic surroundings. Restaurants and cafés ring the central square where *al fresco* diners sip coffee and snack on *pastel de nata* pastries in the shadow of a 16th-century stone fountain.

In Caminha, history is a constant companion.

Walk this town, which has existed since Roman times, and you'll see constant remnants of its medieval past, from its ancient town walls... to the 15th-century **Igreja Matriz de Caminha church**... to the 13th-century **Torre do Relógio** clocktower, which stands watch over the town's main plaza.

And yet, despite all this history, Caminha feels modern and upmarket. It has undergone a stunning rebirth in the past several decades. Buildings in the town square that were derelict as recently as a decade or even a few years ago have

been lovingly restored. Today, they host restaurants, art galleries, cafés, and boutique hotels. Caminha is a town on the rise.

Surrounding all this culture are landscapes of outstanding natural beauty.

On its riverfront, a golden-colored walkway sweeps alongside the banks for a mile or so before turning to reach a lagoon beach that juts into the river mouth. This beach is interconnected with another on the Atlantic side called **Camarido Beach** that offers views out to the ocean.

Just back from the twin beaches are pine-forested campgrounds. On the opposite side of the river mouth, less than 400 yards away at its nearest point, is Spain.

It's difficult to imagine a more glorious coastal setting than this.

Yet, this wildly attractive corner of Portugal continues to be overlooked. The

beaches are generally blissfully quiet. And for the most part, the only visible visitors in the town itself are the constant stream of hikers passing through, as they follow the pilgrim route of the **Portuguese Coastal Camino** that leads from Porto to **Santiago de Compostela** in Spain.

There is evidence that word is slowly getting out about Caminha. It's been appearing more frequently on lists of Portugal's most attractive towns. But there's no question Caminha remains under the radar. Which means the opportunity is still available here. You still have the chance to own homes near the beach in an impossibly picturesque town at prices that are frankly jaw-dropping.

While scouting the town in June, my team found a 830-square-foot, two-bed condo, close to the beach and with views of the river, listed for €190,000 (\$203,600).

If you're willing to take on a renovation project, there was also a 2,240-square-foot, five-bed historic home in the heart of the Old Town listed at just €174,900 (\$187,500).

This town is on the cusp. More people will come. Caminha will be discovered. And that's an immense opportunity. Agents my scouts met in Caminha also said that short-term rentals are allowed here—not the case in every town or city in Portugal. (See *Real Estate Q&A* for more on this.)

Find the right property in Caminha and with a mortgage, you could more than cover the cost of ownership. In essence, you could own a home by the beach in idyllic small-town Portugal, and it wouldn't cost you a dime. That's the power of being ahead. ■



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.

Editor's Note: Ronan shared full details on all the opportunities mentioned above, including links to listings, in a special northern Portugal report he prepared for members of his *Real Estate Trend Alert* group. Learn how you can join *RETA* and get access [here](#).)

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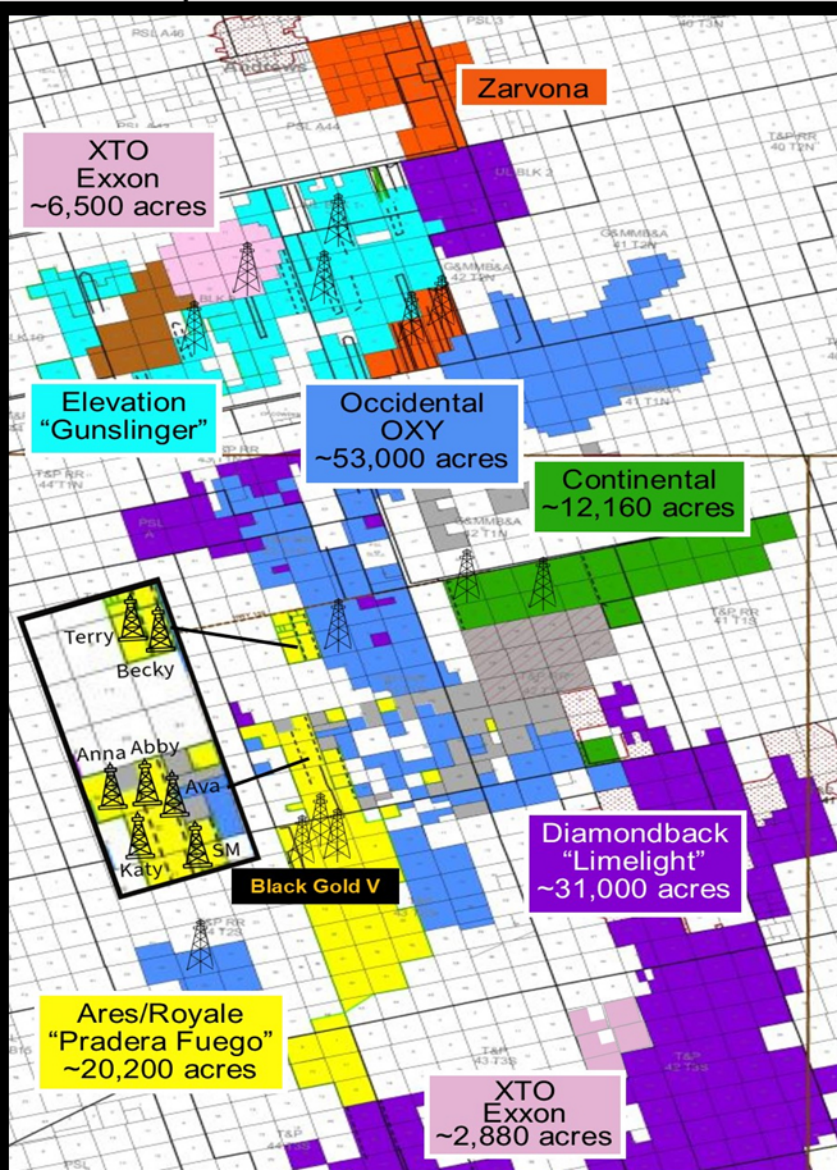
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By moving to Mexico, Juna halved her cost of living and found a way to generate long-term income.

“I Found Fun and Financial Freedom in Lake Chapala”

Juna Jinsei

It's hard getting old and frail, but it's even harder if you're poor. Even if your house is paid off when you retire... after a decade, property taxes, homeowner's insurance, gas prices, and essential necessities can soar. Then, you might be slapped with double the car insurance bill just because you've reached the age of 70.

I wasn't going to be a Joe Shmoe who didn't make realistic financial plans for retirement. Too many people I knew were forced to sell their homes and move into small trailers—not able to afford to go anywhere—sustaining themselves on hot dogs and canned apple sauce.

I'd lived in Florida for the past 30 years. Working as a copywriter at age 67, I decided it was time to retire soon—and

knew, with my nest egg of \$350,000, that doing so would be difficult with Florida's increasing costs.

So I researched, traveled to destinations on five continents, and took a leap, landing in **Chapala, Mexico**.

Why Chapala? That's easy. On the north shore of **Lake Chapala**, in central Mexico, Chapala enjoys a consistent comfortable climate (no natural disasters!), natural beauty, accepting and friendly people, and a stable government and economy.

Another big draw to the Lake Chapala area is the international mix of people, and in most cases, no need to speak Spanish. From Chapala to **Jocotopec**, most shops, restaurants, grocery stores, pharmacies, spas, and resorts have English-speaking staff members to attend to your every whim. This is one reason foreigners flock to this area.

But the biggest reason I chose Chapala: the cost of living is less than half of what I was paying in the United States. \$350,000 would cover a permanent resident visa, a new home, and a comfortable lifestyle.

What I wasn't expecting—but also found—was a peaceful town full of fun activities all year round. There are ongoing

cultural events that offer captivating musical and performing art; organic markets; art galleries; and great restaurants with a wide selection of international cuisine. Plus, there's the ease of getting a permanent resident visa, and the fact that it's less than a day's travel to visit family in the US.

I also discovered that, as a thriving expat destination, Chapala presents a great property investment opportunity...

From Home Ownership to Real Estate Investment

Before my arrival, I spent six months communicating with different realtors and reviewing houses for sale at chapalamls.net to create a list of over 25 homes I wanted to visit. Upon my arrival, I rented an Airbnb in Chapala for two months and connected with Richard and Michaela, Canadian expats from Chapala Realtors who dedicated themselves to showing me these lovely homes.

We got through all of them and revisited my favorites within 10 days. I made an offer. It was accepted, and the realtors took care of all the paperwork, setting up the home inspection, and legal notary to get everything done within 45 days. I was impressed... and we became great friends.

And just look at the value! I sold my 70-year-old, 1,820-sq-ft home in Florida for \$400,000... and with half the money bought a newly renovated, 35-year-old, 4,585-sq-ft home with an exquisite view of the lake and mountains.

Instead of paying \$4,874 annually for property taxes, I now pay \$41 a year. My electric bill went from \$480 per month to \$50 every two months. The water and garbage pickup went from \$175 down to \$45 per month, and instead of \$67 for internet, I pay \$23. Whew ... what a financial relief!

The lower cost of living gave me peace of mind while working, but I'd need to secure my financial future—or a source of steady income after retirement. The Lake Chapala area is growing with expats every year—other people seeking lower costs, tranquility, and a stimulating social life continue to pour into the area.

Six months after purchasing my Chapala home, I took a portion of the money from my US house sale and began looking for an investment property.

I found many great deals between \$100,000–\$200,000 in a variety of towns around the lake. I fell in love with places



5 TIPS FOR BUYING A CHAPALA INVESTMENT PROPERTY

If you decide to retire in the Lake Chapala area and investment properties are the thing for you, there are several factors you need to consider.

1) First, decide if you prefer having a short-term rental or long-term rental. An Airbnb tends to draw a short-term client rather than one that wants a six-month stay or longer. Airbnbs can be more costly to run because of quick turnovers and frequent cleaning. Foreigners looking for an Airbnb are usually first-time visitors who prefer to be in walking distance of shops, restaurants, and fun activities; Mexicans looking for an Airbnb usually come from Guadalajara and want to spend a weekend enjoying the monthly lakeside festivities.

Long-term renters generally seek a quieter residence. Most rent a car while in town or drive to Mexico, crossing through Texas. These visitors are checking out the area and considering if they may want to stay. They want a taste of the region, a feel for the lifestyle in Mexico, and to explore everything offered. If you select a home in a great location, you'll probably end up with a long-term renter who prefers to continue to rent from you than purchase a home. (For more real estate investment opportunities in Mexico and across the globe, sign up for [Overseas Dream Home](#).)

2) Then, consider your desired renter. Most single expats and retirees want a sense of security. They look for small furnished homes in gated communities with security cameras, off-street individual parking spaces, and a community space for neighborly get-togethers. Smaller communities where everyone speaks English brings people. Friendships instantly spawn, and

neighbors frequent local establishments with live music to hang out.

I've found that single individuals and couples respect the property more than families with children, so I recommend properties no larger than two bedrooms. Since most of the renters I've met didn't speak Spanish, I focused on HOA, gated communities and fully furnished homes with security and groundskeepers that kept the exotic gardens and community areas in pristine condition.

3) Once you've found your investment property, keep local laws in mind. A notary in Mexico is a specialized licensed property lawyer. They ensure there aren't any liens against the home or past due debts from the previous owner. That could include six months' wages owed to a housekeeper, nanny, gardener, live-in nurse, or the cost of a total remodeling.

These debts, if they exist, are considered part of the property at the time of purchase



Tip: Long-term renters generally seek a quieter residence that gives them a taste of the region.

and get passed on to the new owner. The notary will discover any existing debts before your purchase so you don't have any unwanted surprises. Plus, all the paperwork required for the purchase and exchange of monies is handled by his office.

An excellent consortium of legal counselors is **Notaría Pública 2**; they can be contacted at +52 (376) 766-0190. They can also handle your will and testament so the property goes to your selected beneficiaries without any problems in the future. These documents must be in Spanish to establish a legal record, but for a small fee you can also receive them in translated in English for you and your loved ones' records. So don't forget to ask.

4) Outsource property management. I had my property listed, advertised, and managed by **Cosala Homes**, a property administration service that takes care of everything that concerns my property, including paying the bills, ordering gas, organizing repairmen when needed, and paying the annual taxes. They charge 80% of the first month's rent for finding long-term renters and 10% monthly to manage it—the same as the percentages charged in the United States and worth it for a relatively trouble-free cash cow.

Cosala Homes manages both individual properties and large HOAs. They can be contacted at cosalahomes@gmail.com or by calling Sergio Gómez at +52 (332) 343-3206.

5) Finally, strategize your rent collection. For a safety net, my personal rule is to save the first 12 months of rent collected for any future repairs and upgrades—after that, it's all gravy.

I'd personally love to live in... but weren't good rental properties. Most were unfurnished, three- or four-bedroom homes with multiple bathrooms and a nice yard. Great for a family with children, but far too much work for a rental.

After a few weeks, I found the place that fit all the necessary criteria for a Lake Chapala rental... and in a great spot for any non-Spanish speaking expat, in the San Antonio neighborhood between Chapala and Ajijic.

Located in a quiet, enclosed street

with eight houses, each home comes with designated parking spots and the use of a *casita* for friends and family. It's half a block to Walmart. Across the street is a mall with a six-auditorium movie theater, clothing boutiques, gift shops, several cafés, an exquisite bakery, specialty food and spice stores, and a large food court—no car needed. Most of the homes in the neighborhood have long-term renters; a few have been renting for over 12 years

My fully-furnished, two-bed, one-bath home with a rooftop patio view of

the lake rented immediately to a lovely couple from Canada. Now I'm looking for another rental property while renovating my house to create a separate apartment.

After retirement, I'll have money to travel—financial security—and a constant extra income to continue to enjoy paradise. ■

Juna Jinsei has lived in eight countries over the last 45 years. After securing a home base and investments in Mexico, she now enjoys traveling the world.

“Balinese food is very much like the Balinese people,” said Beth Kolbuch. “It’s understated, subtle, and nuanced.”

Dressed in a colorful sarong and a Balinese blouse, with a flower behind her ear, Beth could have passed as a local Balinese at the **Joglo D’Uma** restaurant where I met her. In fact, she’s Canadian—albeit one who’s long lived in **Sideman** (pronounced see-dee-man), an inland Bali village surrounded by lush rice paddies and terraces.

In Vancouver, as a single mom and former art teacher, she told me she’d become jaded about life in Canada. “I was tired of the winters, the 9-to-5 existence, the cost of living. I could never seem to get ahead,” she said. “Once my daughter was off to college, I realized: I didn’t want to fade away.”

Beth had long been fascinated by the colors and intricacy of Balinese art, and had taken on miniature painting—an art form traditional to the village of **Keliki**, 40 minutes from Sideman. Nine years ago, she came to follow her passion for art... and never left.

“I didn’t realize how stressed I’d become,” she explained. “Soon after arriving in Bali, I recognized that the screw on the bottle of pop, so to speak, was far too tight.” The friendly locals, slow pace, and sunshine soon convinced her to move permanently. She returned to Canada to apply for her Indonesian retirement visa.

Sideman attracted her as a relatively isolated village that had stayed true to its artistic traditions. For the first few months, in order to immerse herself fully, Beth lived with a Balinese family—“who are still my best friends,” she adds. But she admits to serious misgivings at first: “Why did I give up a good job? What am I doing so far from home?”

“But then my daughter sent me a three-word text I’ll never forget. It’s the words I still say to any newcomer,” she says. “Give it time.”

“My Daughter’s Friends Are Jealous of My Lifestyle”

Now, Beth lives in a two-bedroom cottage halfway up the mountain. It has a view of



Once fatigued by her career, Beth found new purpose in Balinese art—and in her *kampung* (village).

Painting Bali: A Jaded Artist Creates a New Life on \$2k a Month

Roland Dalton

the **Tukad Yen Unda** river, and **Gunung Agung**—a volcano sacred to the Balinese. Her rent is \$500 a month, and she advises that if you pay a year in advance, you’ll get a substantial discount.

Her lifestyle is one of simplicity. She hikes for hours looking for vistas

to paint, surrounded by waterfalls, streams, and mountains. Farmers grow colorful flowers for temple offerings. “It’s an artist’s delight to capture,” she says.

Over the years, Sideman has still retained its local authenticity. The lush surrounding valley is sprinkled with other small villages, as well as small resorts, restaurants, and tourist accommodation. There’s more of a tourist presence, and a few more retirees have joined the community, but the village of 40,000 has remained otherwise unchanged.

“The villagers’ main priorities are family and community,” says Beth. “I’m invited to and attend all major ceremonies and festivals... My neighbors have continually made me feel part of the

kampung (village).”

Beth gives back to the community, too, by volunteering at the local school. It’s nothing like Canada, she says. “The children are so respectful and polite, their artistic ability is phenomenal, and they want to learn so badly. I always come back laden with fruits and vegetables, gifted by the parents.”

Beth occasionally cooks with these gifts, plus her groceries from the early morning market (“The Balinese insist on their food being fresh, and it’s all grown in fertile volcanic soil.”) and Western fare from the Bintang supermarket. On her shopping list: arak, a Balinese palm wine that costs \$4 for a good bottle.

But Beth eats out more often than not. It’s hard to resist when a three-course meal at a high-end resort costs under \$15.

Her daughter visits at least twice a year, usually with friends in tow. “They’re all jealous of my lifestyle,” Beth laughs. They often head to **Gianyar**, a night market 30 minutes away with “some of the tastiest street food in Bali.”

But there’s plenty to do closer to Sideman: classes where Beth crafts exquisite silver jewelry, cooking classes

“It’s an artist’s
delight to
capture this
landscape.”

at **Surya Shanti Villa**, yoga at **Sideman Yoga Center**. A couple miles south is **Sukahet Sari Bali Countryside**, where you can take classes on Balinese culture and sustainability... and ride a plow behind a buffalo.

Beth will often head out to the larger uplands town of **Ubud**, where she catches up with her North American and Australian friends and stocks up on art materials. She also likes to make a pit stop at the **Om Ham Retreat and Resort** for a massage

from **Master Ketut**. "It's mind-blowing, so much so you have to book a couple months in advance," she advises.

"The great thing about Bali," she adds, "is that nowhere is really far."

Bali's Monthly Cost Breakdown

Beth's monthly budget is just under \$2,000, with a few hundred going toward painting supplies. Twice a month, with the help of a local friend, Beth sells her paintings at the art market in the nearby tourist town of **Amed**. In a good month, she makes \$500 to \$1,200. ("But it's not just the money," she says, "it's the feeling that someone appreciates my work.")

\$150 goes to her Vespa scooter rental, which gives her the freedom to go where



she wants, when she wants. "I love the exhilaration of riding it," she says. "I'd never ridden a motorcycle before coming to Bali."

\$130 goes to health insurance.

Sideman has a basic community hospital, but there are several internationally renowned private hospitals and clinics, like **BIMC** and **Siloam**, in major tourist hubs and the capital of **Denpasar**. While these options are more expensive, they're generally the best choice for Westerners; healthcare workers here speak English fluently, and facilities are kept up to

"The great thing about Bali is nowhere is really far."

able to read the front page of your local newspaper and have a basic grasp of English grammar, it's possible to find employment," she laughs, "especially if you have a North American accent. The

tourist industry is of vital importance, and ergo so is English.

"I have friends with no teaching experience who are employed just to engage in conversation, earning enough to fund their overseas lifestyle."

Most Balinese, she says, speak basic English, so she's able to get around easily without speaking much Balinese or Indonesian.

So, does Beth recommend Sideman for retirees?

"If you like surf, sand, partying, or hustle and bustle, this isn't the place for you," she says. "But if you want to learn about Balinese culture, practice yoga, paint, trek, and mix with like-minded retirees and expats... then come."

Beth loves being able to follow her passion on her own terms in Sideman. "No one's telling me what to do, or where to go. I found a place where I could reinvent myself and be who I wanted to be—and if I can, you can too. Sometimes I think I'm dreaming," she adds, "but this is my reality." ■

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



Beth buys art supplies in Ubud, then sells her paintings at the market—making up to \$1,200 a month.

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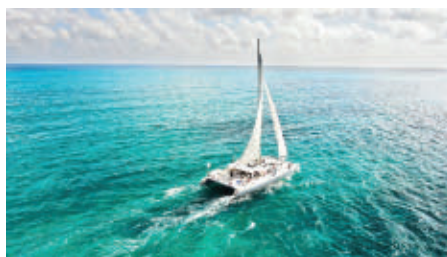
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This *bella* beach town has been a destination for centuries, yet retains its Riviera authenticity.

My Favorite Town on the French Riviera... Is in Italy

Tim Ward

We didn't mean to fall in love. Indeed, **Bordighera** was meant to be no more than a brief fling.

It was simply necessary for us to take a break from our travels through southern France. Teresa (my beloved spouse) is a joint US-EU citizen, so she and her oh-so-lucky husband can *flâner* around the continent as long as we want, provided we don't stay more than three months at a time in any one nation.

The clock was running out in France, so we had to hop over a border somewhere...

Si va in Italia, bello!

We chose Bordighera because **Acqua di Mare**, the beachview B&B Teresa found for us, was half the price of similar places along the French coast (€382 euros for three nights). We would save a little money, comply with EU regulations, and then return to our regular French travel program.

We did not anticipate that we would be so utterly beguiled by Bordighera.

A Disastrous Trip Leads to... a New Favorite Destination?

In truth, however, getting there was somewhat frightening. We took the

Corniche Expressway, which is constructed in the high hills above the coast. This literal *highway* consists of a series of tunnels through the mountains and elevated bridges over the gorges. In some stretches, we flashed back and forth between darkness and dizzying heights.

While views of the town and beaches on the Riviera far below were spectacular, I didn't dare take my eyes from the road for more than a second. Massive transport trucks filled the "slow" right lane, requiring me to pass them. Meanwhile, in the left lane Porsches and BMWs zoomed along as if practicing for Monaco's Formula One trials.

Teresa, sitting next to me, was having no fun either. She squeaked out every now and then, "This bridge is just *too high!*"

So, we heaved a mutual sigh of relief when we finally found the exit ramp for Bordighera.

The road slithered down from the Corniche, passing pastel-colored villas precariously perched on the slopes. As we descended, the town came into view, stretched out as if squeezed between the steep hills and the waterfront. As we drove into town, we passed through a

large urban park, completely shaded by great evergreen trees.

We found our little B&B just below the old town right on the shore. It had a waterfront terrace, which was the main reason Teresa booked it for us. She'd also read reviews that said passing trains kept some guests awake at night. Well, how bad could it be?

It turned out the tracks ran right past our terrace, so close that with a running start we might've been able to catch hold of a passing train.

But this was not the *clackity-clackity-clack* of an American train. This was the swoosh of the high-speed TGV between Paris and Genova. These trains were ghostly fast and mostly silent (even the more local ones). After the first night, to our amazement, we barely noticed them pass.

The High Town Requires a Second Look

We discovered that there are really three towns in Bordighera: the ancient "high town," the downtown beach promenade, and the old English "colony" filled with fancy old villas, hotels, and gardens.

The high town is the ancient citadel: a cluster of tightly packed, ancient stone homes upon a hill not far from our B&B.

We walked up that hill our first evening to explore. The high town is filled with narrow streets and three-story row houses that let in just a sliver of sunlight.

Most of these streets are pedestrian-only, simply because they're too narrow for cars; the whole area was built long before anyone dreamed of an engine that could internally combust.

It's not a pretty place—at first glance. Parts look run down and a bit shabby. Obviously, this is not where tourists live.

But I liked the creative flourishes that filled these old streets. On one wall hung several flower pots, backed by a frame, as if a "still life" had sprung to life.

We found old bicycles parked here and there on the streets, repurposed as flower baskets. They were decorated—spokes to handlebars—and transformed into whimsical works of art.

And wherever there was a terrace, we found a café or restaurant—with each of the menus in four languages. At the local *gelaterias*, I found a brand-new flavor to savor: violet! The delicate mauve treat tasted floral, but creamy and sweet.

The Longest Waterfront Promenade on the Riviera

Our first morning we walked into town along the waterfront.

At first, the way was just a rough trail running next to the train tracks. We passed a marina and then a little waterfront chapel before coming to the proper promenade. It's as wide as a two-lane street, and runs along the shore for 1.5 miles. Apparently, it's the longest promenade on the Riviera.

You can access the promenade only by bridges underneath the rail line, effectively separating the beach from the workaday-business section of town. This gives the promenade its own distinct identity.

We found it delightfully quiet as we strolled along—no traffic jams by the seashore, as in Nice or Cannes, just the occasional express train to intrude upon the crashing of the waves.

There were surprisingly few restaurants and cafés, and no shops at all. Only a handful of walkers sauntered along that morning, and we revelled in the peaceful energy.

The beach itself alternated between small gray stones and gray sand; certainly not the best on the Riviera, but we hadn't come to swim.

Neither had the British in the 1800s. They were here for the sun and fresh breezes—a cup of tea on the terrace, and a promenade in the afternoon, like we were enjoying.

A TRIP TO THE RIVIERA FOR THE BUDGET-SAVVY

Visit Bordighera, and you'll find that its costs—and those of surrounding Riviera towns—is 30%-50% less for food and lodging than on the French side of the Riviera border.

Sure, we could tell we were in Italy: The roads were a bit more run down, the streets a bit dirtier than in France. But the food and wine? Cheap and delicious, especially in the high town.

Relaxed Elegance in the "English Colony"

Just inland from the promenade is where fancy villas and stately hotels spread out: a luxurious area of verdant parks and gardens filled with palms, flowering trees, and rose bushes everywhere. There's even a "lawn tennis" club.

This is where you really experience Bordighera. It turns out this little strip of the Ligurian coast, where the alps end and the sea begins, has a microclimate. It has some 330 sunny days per year, and it was the first place date palms were cultivated in all of Europe. In fact, one of the town's claims to fame is that it provides palm fronds to the Vatican each spring for the Pope's celebration of Palm Sunday.

We could easily see why the British loved it here. Imagine coming from a sooty London winter to this paradisiacal place.

Many of the hotels and private apartment buildings had beautiful Art Nouveau and Art Deco flourishes that have been lovingly maintained or restored. There's a general creaminess about them all—as if they're giant layer cakes, not solid stone.

The architecture gives the whole district an aura of relaxed elegance. No surprise, then, that Bordighera drew famous architects including Charles Garnier, who designed the famous Paris opera house that bears his name. Riccardo, the owner of our B&B, told us that Garnier designed the most beautiful villa in Bordighera.

It was just five minutes up the road from us.

Its gleaming, white tower rose up like a castle turret, easily visible from the train tracks. Elegant, moorish arches added an exotic flavor to the villa, and it became our landmark for finding our way home. Riccardo told us a priest lives there now, and that he operates it as a Catholic retreat center—a B&P (bed and prayer).

The Impressionist master Claude Monet also came to Bordighera in 1884 to paint. One of his masterpieces, "Les Villas à Bordighera," hangs in the Beaux Arts Museum in Nice where I stumbled upon it by chance.

Next to the painting is a quotation from one of Monet's letters about this and his other paintings of this pretty little place: "This will perhaps make the enemies of blue and pink cry out a little, for it is precisely this brilliance, this fairy-like light that I am striving to render, and those who have not seen this county... will cry out that it is plausible, even though I have fallen short of the mark."

We were sad when it was time for us to drive back to France. We were impressed how the town managed to keep its character intact, even as it had welcomed tourists for so long. It built a whole district for them—but did so with class and elegance that we have seldom seen in Riviera beach towns.

We promised ourselves we would come back to beguiling Bordighera again. Next time, though, we'll skip the Corniche and take the train. ■

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](#).

A RETREAT FOR THE AGES

The British upper classes were captivated by little Bordighera. It all started with a novel, *Doctor Antonio*, written by the Italian revolutionary Giovanni Ruffini, but first published 1855 in Edinburgh.

The eponymous fictional doctor was from Bordighera, and he fell in love with the daughter of a British aristocrat. But then, he was compelled to return home to fight for the unification of Italy—a cause for which he tragically dies at the end of the novel.

The author's purpose in writing was to win the English to that noble cause, and also to inspire them to visit his native coast and create a tourist boom.

It was not unrealistic. Cannes, Nice and Menton were already drawing so many pallid northerners to the Riviera that the French side had become crowded and expensive.

Ruffini succeeded, dramatically (and the book was remade in several movie versions, an opera, and it became the first Italian TV series).

Bordighera's first hotel opened in 1865. It was named Hotel d'Angleterre (England Hotel). As villas and hotels began to proliferate to accommodate the annual *inglese* invasion, the little town became more and more popular, drawing writers for the serenity, artists for the beauty, and botanists for the biological diversity.

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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.

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