

INTERNATIONAL LIVING

SINCE 1979

INSIDE THIS ISSUE

**3 Cool-Weather
Spots to Beat the
Heat—and the
Crowds—in Europe**

PAGE 12

**Life as Flâneurs:
The Art of Living
on a Whim**

PAGE 6

**On the Hunt for a
22-Carat Ring in
the Gold Souk of
Dubai**

PAGE 8

**Condos in the
Caribbean Are
\$15k: Time to Buy?**

PAGE 18

**9 Days on New
Zealand's South
Island**

PAGE 28

**THE
TRAVEL
ISSUE**



We Won't Let You Be Eaten



A hidden epidemic has invaded the Western World...

Chronic internal fatigue.

If you feel more tired than you've ever been, you're not alone. According to psychologist Michael Gervais, we're waging an inner battle against "FOPO," or Fear Of People's Opinions. *Am I doing enough... being enough... for THEM?*

There's a powerful biological motivation for FOPO. Once upon a time, ostracism meant death. If we offended the tribe, we'd be turned out on the savannah, shortly to be eaten by lions.

Granted, we're living in a far less dangerous world than our ancestors, but the barrage of social messaging has exacerbated FOPO to an alarming degree. And an internal foe is more complicated to combat than an external one. So what's the solution?

There are encyclopedias of thought on that. But for me, and perhaps for you, it's *travel*. There's nothing like new surroundings to jolt me out of vitality-draining FOPO.

I like to think of *IL* as a contrarian tribe... a group that finds the unusual invigorating

and the unknown intriguing.

This month, recently retired *IL* contributor Tim Ward writes about his anxiety over a "purposeless" life... until he traveled to France. There, he and his wife learned the art of *flâning*, which puts a new spin on "doing nothing." Then there's Dede Fulk, who, despite warnings from her US tribe, traveled to Colombia for a life-altering treatment.

If mountains are what moves you, turn to this month's feature story on three alpine towns spanning three countries. Graced with blessedly cool summer weather, the region has long been a favorite for sweating Europeans.

Decidedly less cool—but no less inspiring—is Dubai. Jeff dubs it "The Land of Never-Ending Wow," a place in the world that's truly mesmerizing. From New Zealand to Japan to Portugal to Costa Rica, there's plenty more inspiration from the *IL* tribe in this month's Travel Issue.

Fear not—we won't let you be eaten.

Stephanie Reed, Editor-in-Chief

CONTENTS

2 GLOBETROTTER

Turn your expertise into a free cruise... fly free as a veteran... and bid your way to a luxe flight

5 REAL ESTATE

A river-view condo in Portugal for \$150,000

6 LIVING THE DREAM

Our life as *flâneurs*: The art of living on a whim

8 FIELD NOTES

On the hunt for a 22-carat ring in the gold souk of Dubai

10 GLOBAL CITIZEN

4 simple ways to diversify your wealth... from home

12 FEATURE

3 cool-weather spots to beat the heat—and the crowds—in Europe this summer

18 MARKET WATCH

Condos in the Caribbean are going for \$15,000: Time to buy?

20 HEALTH

Miracle in Medellín: A stem cell solution to chronic pain

22 SOLUTIONS

Travel overseas with your cat... It's fun (once you get there)

24 LIFESTYLE

Building a home in Costa Rica: Lessons in culture, diplomacy, and time

28 TRAVEL

9 days on New Zealand's South Island: Worthy adventures for the non-skydiving set

31 CALENDAR

Take your first steps to a dream retirement overseas

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UNIQUE STAY

Ever Dream of Trading It All for a Monk's Life?

If you've ever fantasized about leaving it all behind... book a stay at Kasuisai Temple shukubo (temple lodging) in central Japan's Fukuroi City. I've stayed myself, and it's allowed deeper immersion into Japanese culture than a mere temple visit.

Be prepared to sleep on futons on the floor and wake at five in the morning for Zen Buddhist meditation, chanting, and temple cleaning. The average traveler will be satisfied with a one-night stay, but those with a deeper interest in Buddhist meditation can stay longer.

Made up of some 70-plus buildings, the sprawling temple dates to 1401. It's kept true to its roots; traditional Japanese flower paintings grace the temple's doors, walls are simple and wooden, and a longstanding zen garden blooms with peonies in April and May.

You'll eat well here. The temple serves *shojin ryori*, which even most Japanese people haven't tried. *Shojin ryori* is vegetarian cuisine in which all edible parts of a plant are utilized following Japanese Buddhist rules. Chefs choose locally grown vegetables in season, and nothing—bruised turnips, daikon leaves, twisted carrots—is wasted.

A small number of restaurants in Japan prepare *shojin ryori*, but that made in Zen Buddhist temples like Kasuisai is considered the most authentic. Meals range from \$13–\$22, and you can join a cooking classes for about \$25.

Reservations at Kasuisai Temple are required; non-Japanese speakers must make [reservations](#) for meals, cooking classes, and lodging. After your stay, you can picnic—in a tea field with majestic Mt. Fuji before you—on a chanoma (wooden platform). Tea and snacks are provided. (Go [here](#) to see photographs, choose one of several locations, and make a reservation.)

IL Alliance members can read more tips for exploring my longtime home of Japan [here](#). —Greg Goodmacher



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Take a boxing class on the Great Wall of China, meditate by the pyramids, and more with this app.

TECH TIPS

“Conduct an Orchestra” on the Great Wall of China

This morning I spent a few minutes in Jordan at Petra's Ad Deir monastery, skipped over to the Great Wall of China, then popped over to the Great Pyramids of Giza. Yesterday, I visited Chile, then Scotland, then Turkey and Iceland... finally landing on Mars.

All this is possible thanks to virtual reality—and a fitness app called [Supernatural](#). Friends look at me like I have three heads when I expound on its virtues. I've never been a gamer; I'm not even techy.

But one Christmas, my teenage nephew received a Meta Quest VR headset, and challenged us adults to try it out. There are endless apps for whatever rocks your socks, but once I landed on Supernatural, I was hooked.

The program consists of two basic exercises led by real-life coaches: “flow,” where you knock away flying “balloons” with lightsabers, and boxing, where your lightsabers turn into boxing gloves. You can choose your level of difficulty, your coach, the length of your session, and your music playlist.

What you can't choose is where you'll travel. It's part of the joy of the app. With

one song, you may be on Easter Island, the next, the moon. The graphics are so transporting you'll feel as if you could step into the water along the coast of Portugal. Or right off the French alps.

It's the most fun I've ever had working up a sweat. It's also the perfect meditation for people who can't sit still. When objects are flying at you, the body is so busy the mind goes quiet. You'll feel like you're conducting an orchestra, or ducking and weaving like a badass black belt. (My niece says I actually look like a raccoon on crystal meth.)

I used to worry that if flesh-eating zombies stormed the planet, I'd be dead in minutes. But thanks to the hand-eye coordination I've developed with the app, I'll be an asset to humanity—swatting away zombies like flies.

If you love to travel and love to exercise, order a [Meta Quest](#) virtual reality headset (my older, cheaper model—the Quest 2—works just fine) and download the [Supernatural](#) app. And if you hate to exercise, there are numerous other apps, like [National Geographic](#), that will take you to exotic locales while barely moving a muscle. —Stephanie Reed

EXPERIENCES

Why NASA Loves the Turkish Maldives

Lake Salda in southwestern Turkey boasts two claims to fame: One, with its crystalline waters and powdery white sands, it bears a remarkable resemblance to the shores of the Maldives. And two, it's a favorite haunt of... NASA.

The makeup of Lake Salda is, quite literally, out-of-this-world. According to NASA, its mineral makeup is so similar to Jezero Crater on Mars that it could be used to help provide clues in the search for life on the red planet.

In addition to drawing science enthusiasts, the mineral-rich lake is revered for its health benefits and exquisite turquoise color. Those who come for a good-value wellness retreat will find that the lush surrounding hills provide a picturesque backdrop for rejuvenating hikes, kayaking, and paddling.

Two and a half hours from the resort town of **Antalya** (along with its international airport), it's a must-see stop on a health-centered itinerary. Ninety minutes to the west lies **Pamukkale** ("cotton castle"), home to thermal spring spas that cascade down white travertine terraces.

Pamukkale is neighbored by **Hierapolis**, an ancient Roman spa city with well-preserved ruins. And the district of **Isparta** (known as [Turkey's "rose garden"](#)) is 90 minutes east of Lake Salda.

You'll find a range of accommodations in larger **Burdur** (an hour from Lake Salda), but you can catch a spectacular sunset and enjoy the lake's tranquility by staying overnight after the day-trippers have gone. I recommend the resort-like property of [Hotel Lago Di Salda](#).

—Sophia Elan

NEW ON THE SCENE

What Do Voltaire, Napoleon, and Ben Franklin Have in Common?

Of Paris' renowned cafes and brasseries, none is more revered than **Le Procope**. Since 1686, it's hosted personalities like Voltaire, Napoleon, and even Benjamin Franklin, who drafted parts of the American Constitution while dining here.

Part of Le Procope's enduring appeal is the location. It lies on a busy corner in the heart of the Left Bank's ancient **Odéon neighborhood**, close to Marie Antoinette's **Théâtre de l'Odéon** and the **Luxembourg Gardens**.

Le Procope claims to be the restaurant that introduced coffee to the masses in the City of Light—but these days you can get much more than your morning *café au lait* here. Inside the restaurant, you'll find a new afternoon Tea Room, opening just in time for the 2024 Paris Olympics.

Many Paris brasseries close after lunch until dinner (roughly 2 p.m. to 7 p.m.), and I've often found it difficult to find a neighborhood café that's open all afternoon (much less a classic brasserie

known for French gastronomy at an easy price point, which makes this a welcome addition to the city's food scene).

Newly renovated by Parisian interior decorators Virginie Friedman and Delphine Versace, the Tea Room is a study in classic French elegance, with welcoming overstuffed chairs, carved woodwork, cozy satin divans, and soft lighting. Here, you can step back in time to rest, relax and enjoy a cup of tea or a crisp, midday Côtes du Rhône (or one of their signature cocktails), as well as salads, warm dishes, pastries, and ice creams made in house. (Their limoncello sorbet is a favorite on a hot summer day.)

Le Procope is in the city's sixth arrondissement, in **Saint-Germain-des-Prés**, and can be reached by walking from the **Odéon Metro Station**. The Tea Room is open from 3 p.m. to midnight, Monday through Sunday. Reservations aren't required, but I recommend calling ahead. Le Procope is also open for lunch and dinner ([reservations](#) highly recommended for these). —Glenna Musante



BID YOUR WAY TO A LUXURY FLIGHT

Jeff D. Opdyke

This dispatch comes to you from seat 2C on Aegean Airlines flight 273: Lisbon, Portugal to Athens, Greece.

This is business class. I didn't exactly pay for business class. I didn't upgrade with miles. I bid on this seat through Aegean's Upgrade Challenge. Offer between €100 and €300, and you can win a one-way upgrade. I bid the minimum €100, and a day later an email informed me that I'd won. I did the same on my return trip, and won again.

A round-trip business class ticket for my Lisbon-Athens trip would have cost over €1,700... but, I ended up paying just over €1,000 to fly business both ways.

This "bid for an upgrade" option is increasingly popular as airlines seek to eke out a bit more income from seats before releasing them to free upgrade requests from frequent flyers. It's a sweet way to fly business class, cheap.

My Athens trip marked the second time I'd bid the minimum and landed an upgrade. A \$600 bid got me a coveted lie-flat seat on an Etihad Airways redeye between Abu Dhabi and Lisbon. I paid \$683 for a round-trip flight, and \$600 for the return upgrade. The original cost of a lie-flat seat: Over \$3,200 round-trip.

The upgrade opportunity is usually offered through an email the airline sends a few days before your departure. US carriers don't offer this—yet. But you will find it with international carriers, including Aegean and Etihad, as well as Ireland's Aer Lingus, Lufthansa, South America's LATAM, AeroMexico, Qantas, Virgin Atlantic, Singapore Airlines, TAP Air Portugal and many others across Europe, Asia, and Latin America.

Though you won't always win, bidding the minimum (or above the minimum by a few dollars) is a great way to potentially score an upgrade on the cheap—an especially welcomed victory on long-haul flights.

TRAVEL SECRETS

The Military “Space-A” System: Veterans Fly Free

If you're a military retiree, then you can take advantage of a program that allows you to fly for little or nothing on military and contract military airlift flights.

It's called the military space available (Space-A) system, and managed by the Air Force's Air Mobility Command (AMC). There are three types of qualifying flights:

- 1) Military cargo aircraft flights, designed primarily to carry cargo or fuel.
- 2) Military passenger aircraft flights, commercial-derivative aircraft like B-737, B-757 and executive jets that transport passengers on official business.
- 3) Contract passenger flights. These are regularly scheduled charter flights that move the bulk of military passengers. They're flown by major and contract airlines, typically on international aircraft with standard features like several classes of cabin, television screens, and full meal and beverage services.

Commonly referred to as “Patriot Express” or “PE” missions, contract passenger flights are the most reliable

method for Space-A travel.

They operate from military bases worldwide, as well as two commercial gateways in the US: Baltimore-Washington International Airport (BWI) for flights to Europe, and Seattle International Airport (SEA) for flights to Asia.

Eligible participants include active duty military personnel and dependents, Reserve and National Guard members, certain civilian employees of the military, and retired military members—they get priority in this order (retirees have the lower priority), so here are some important tips for success in using the system.

Plan. Avoid traveling Space-A during the summer and holiday seasons, as active duty members and their families travel then (and get first dibs on flights).

Research and sign up. Space-A operates on a first-come, first-serve priority basis within your eligibility class. Once you identify a base from which to travel, you can sign up for Space-A travel

(both outbound and return flights) online up to 60 days in advance

Keep up to date. Detailed flight information is usually available within 72 hours of the travel date, so contact the base for the latest information. Most locations have either a web page or automated recording detailing the next few days of flights, with estimated seats available.

Show up for roll call. After you've signed up and checked your flight date, you must show up for roll call in order to go on a particular flight. For the BWI and SEA commercial gateways, you can take a commercial flight from your home airport, then check in for the military flight in the terminal there.

Be prepared. Make sure you have military ID cards and passports for every traveling person. Always have backup travel plans in place; flights aren't guaranteed.

To sign up for flights, go to the official [AMC Space-A webpage](#). —Greg Cook

OPPORTUNITIES

Turn Your Expertise Into a Free Cruise

This past year, I traveled to Singapore, Sri Lanka, Mauritius, Cape Town, and Mumbai. On my itinerary: snorkelling with sharks, lounging by the ship's pool, salsa dancing, and massages at a five-star spa.

The best part? It was all free.

I'm a cruise ship lecturer. Over a two-week trip, I give several forty-five minute lectures on Southeast Asian history... and do as I please otherwise.

Because of my onboard role, I receive a complimentary (spacious!) suite for me and a guest. We get to dine for free, too, at the ship's various restaurants, and enjoy (usually) free WiFi. Despite the bustling activity on board, ships are designed with quiet spaces perfect for preparing talks or simply relaxing.

The lecture world is a relatively secret one. There are lecturers who cruise for 48 weeks a year and make a

healthy living... or those like me, who do it to get away for part of the year. I've been fortunate to lecture on Cunard for seven years, and in 2025 I'll be joining Crystal and Viking. (Fellow lecturers have given all rave reviews.) I've been able to see places I never would've, had I not been a cruise ship lecturer: from Alaska (with Russia passing in the distance) all the way to Japan's coast.

The gentle rocking of the ship, the creaking here and there, and the soothing-sound of the ocean creates a perfect environment for relaxation and focused work. This allows lecturers to conduct research, prepare their lectures, and stay in touch with the outside world.

To qualify as a ship's lecturer, you must have well-established expertise in your field. (I'm a Fellow of the Royal Asiatic Society of Great Britain and Ireland.) Cruise lines seek experts who can deliver

informative, entertaining talks on history, culture, science, and art—to name a few. For example, I've given lectures on the history of the British East India Company. You'll likely be required to give a lecture every two to three days you're on board.

Some ships insist that your lectures focus on the areas you're visiting, so make sure you read the small print. Lectures are always PowerPoint-based, and well-equipped lecture halls on cruise ships feature the latest audiovisual technology. I've done lectures with standing room only... and I've also had lectures where only one person was in the audience. Either way, it's important to be passionate about your topic.

The cruise industry is booming right now, which means there's a greater demand for lecturers. You can apply for opportunities [here](#). —Keith Hockton

A River-View Condo in Portugal for \$150,000... and a Uruguay Beach House for \$170,000

Ronan
McMahon



■ **Karlene F. asks:** Hi Ronan, I'm looking to retire in Portugal or southern Spain in the next nine months to a year. Ideally, I'd like a location that's near the ocean and within reach of a major population center. What places would you recommend?

■ **Ronan says:** The **Costa del Sol** in southern Spain is one of Europe's most popular and desirable destinations, with stunning beaches, national parks, ancient cities, incredible food, world-class golf courses, and 320 days of sunshine each year.

Many of the cities along this coast, especially those immediately west of the city of Malaga, have been overdeveloped. But go farther down the coast and you'll find the charming town of **Estepona**.

Less than an hour's drive from **Malaga** (with its international airport), Estepona is home to pristine, palm tree-lined promenades... cobblestoned squares filled with orange trees... and winding alleys of white-washed homes, with hanging baskets of flowers that add riotous splashes of color.

This small city, one of the prettiest on the entire Costa del Sol, offers great restaurants, a beautiful old town, and a gorgeous beach. And it's retained its traditional Spanish charm in a way that many others on this coast have not.

Estepona is growing in popularity. In fact, it's one of my [top 10 places](#) in the world to buy real estate in 2024. But while prices in and around it are rising fast, it's still possible to find value here.

For instance, I recently brought a deal to members of my [Real Estate Trend Alert](#) where they could get oceanview condos from €288,000. I figure these will be worth €120,000 more just three years after delivery.

Portugal's "Hidden" Town, Within Reach of Porto

Over in Portugal, you might consider **Caminha**. This quaint northern town finished second on my list of the [top 10 places](#)

in the world to buy real estate in 2024.

Separated from Spain by the Minho River, Caminha has a beautiful old town surrounded by a verdant, bucolic countryside, with mountains, rivers, forests, and fields overflowing with brightly colored flowers and fruit trees heavy with their bounty.

Its Old Town is centered on an enchanting cobblestoned plaza where cafés and restaurants circle a 16th-century fountain. A promenade runs alongside the Minho river, leading to forested campgrounds and **Camarido Beach**, which juts out into the river.

Travel 10 minutes by car and you'll reach **Moledo**, a stunning strip of Atlantic beach.

Caminha offers an amazing lifestyle. You have a charming Old Town with excellent dining options. You're on the river and near the ocean. You can be in Spain in less than 30 minutes and the city of **Porto**, with its international airport, is only about an hour south along excellent roads.

Looking at real estate listings in Caminha feels like stepping into a time machine. Recently, my team found a four-bedroom condo in the center of town with river views for just €150,000.

As I write, two of my scouts are preparing to put boots on the ground in Caminha to look for more opportunities like these. Check out my free [Overseas Dream Home](#) newsletter to learn what they uncover.

Watch my interview with *IL* Executive Editor Jen Stevens about Caminha [here](#).

■ **Rod P. asks:** I recently read *International Living* magazine's [feature story on Uruguay](#) and like the idea of living somewhere overseas that's safe, stable, and welcoming to foreigners. I'm not really a city person so Montevideo doesn't appeal, and Punta del Este's property prices are out of my budget. Can you suggest some quieter areas with more affordable real estate?

■ **Ronan says:** Hi Rod. You're right about Uruguay. In recent decades, it's quietly become one of the best places in the region

to invest in real estate (and to live) thanks to its safety and security, government incentives, top-notch infrastructure, and business-oriented political leadership.

For somewhere more low-key than the likes of Punta or Montevideo, I'd suggest [Rocha](#), the capital of Rocha department.

Located about one and a half hours east of Punta, the Rocha region has the longest oceanfront coast in Uruguay. Inland, you'll find nature reserves, lagoons, and forests. Yet despite its rural charm, Rocha still has all the modern conveniences, small towns with nice restaurants and shops, and access to larger cities if you need it.

Recent infrastructure improvements—like an airport, and a \$11.6 million bridge over **Laguna Garzón**—have made it easier to get to Rocha.

Oceanview Real Estate Bargains

The super-rich were first to arrive in Rocha (looking for an alternative to built-up and maxed-out Punta del Este). Today you'll find expats in the know from the US and Europe, too. But you can still find incredible bargains here on beachfront and ocean-view real estate.

For example, my team recently found a two-bed house on the market in Rocha. The home needed some TLC, but it was listed for just \$55,000. [View the listing here](#).

If you want to be even closer to the beach, we also found [a two-bedroom house within the seaside resort of La Aguada](#), about half a mile from the center of La Paloma. During the summer it's a popular tourist destination, and from July to October the nearby **Cerro de la Virgen** viewpoint is one of the best places for whale watching. This beach-view house was listed for \$170,000. Now, to be clear, neither my team nor I have done due diligence on these listings. I share them here just to demonstrate the kinds of homes and prices you'll find along this coast.

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.



Guided by the spirit of *flâner*, these retirees have wandered from the Dolomites to the North Pole.

Our Life as *Flâneurs*: The Art of Living on a Whim

Tim Ward

When people ask my wife Teresa and me, “Where do you live?” we don’t know how to answer them. “Portugal-France-Japan-New Zealand” is not a response they expect.

When we semi-retired in 2021, we became full-time nomads, living a few months in a country before moving on. We spend most of our time on the road, living out of two suitcases, typically not staying more than eight days in any one location.

Previously, we lived for 30-plus years in metro Washington DC—grounded by a house, family, and work as international communications consultants.

When the pandemic hit our small business, it was a wake-up call. Hunkered down in isolation, we ran the numbers and realized we had just enough to retire. Our children had flown the nest as independent adults. So, what were we waiting for? The world beckoned.

We surrendered our lease, gave away our car and most of our possessions, and bought one-way tickets to Europe.

The plan: Spend a year traveling to the places on our bucket list and the cities we never got enough of, like Lisbon and Paris.

Permission to Live an Unstructured Life

We already owned a tiny pied-à-terre in **Paris**, and that became our home base. Previously, we had a nodding acquaintance with several people on our street, which has now blossomed into lovely friendships.

In Paris, we discovered the term *flâneur*, which has become the guiding light for this sweet spot in our life. A *flâneur* is one who wanders without a specific

destination in order to observe the world and society.

Originally, the word applied to young men of means strolling about the streets of Paris—urban gentlemen who, on their many travels, observed rather than *did*. As the French literary critic Sainte-Beuve explained it, to *flâner* “is the very opposite of doing nothing.” Indeed, it is to give yourself permission to live an unstructured life, and by so doing, perhaps dis-

“After a long life of *doing*, it didn’t feel natural to simply *be*.”

cover something about yourself.

Teresa and I discussed how *flâner*-ing could be a way to discover who we truly are outside of our working-life selves. We did not want our retiree equation to simply be normal life minus work.

While Teresa took to being a *flâneuse* like a *canard* to water, I had trouble letting go of my purpose-driven mode of life. After a long life of *doing*, it didn’t seem natural to simply *be*. I felt a bit unmoored. While I loved the idea of what we were doing, at times I felt vaguely anxious.

Eventually, I found a way to trick myself into letting go. If ever I felt I should be doing something, I reminded myself the purpose of our *flâner*-ing life was to *let go of needing a purpose*. So I would just go for a walk. Laugh if you will, but it helped.

I also started writing a [travel blog](#), initially for friends and family as a 21st-century version of letters home. I’ve been a writer all my life, and have published 12 books... so it was glorious to write for no other purpose than recounting our adventures to friends. Writing about the challenge of letting go and becoming a *flâneur* helped me keep my purpose-of-no-purpose in mind.

To be honest, it took us both some time to really get the hang of it. We had to learn to set off on a walk, without a destination. Or, if we planned on going to one part of Paris, but something attracted us down a side street, to follow the whim, and simply explore.

Sometimes, this led to amazing discoveries. In the past, even on vacation, I walked from A to B, focused on the destination. I realize now that this was like wearing blinders. When I began to *flâner*, I noticed, for example, that Paris was filled with street art: some of it startlingly beautiful, some of it slyly subversive.

Once, I found a crack in the sidewalk that had been meticulously filled in with colored tiles—a stunning offering by some anonymous artist. I sat on a bench and watched hundreds of pedestrians walk right over it, not one of them looking down and experiencing the joy it gave me.

Yet even in Paris, Teresa I found ourselves restless. We wanted to *flâner everywhere*.

Flâmotoring, Flâmiking: Our New Modes of Travel

In the first year, in addition to France and

two visits to **Portugal**, we spent time in the **Italian Alps** and **Dolomites**, and then drove all of **Norway** in an electric vehicle: ninety days from **Oslo** north to the high-Arctic islands of **Svalbard**, and back south again.

In Norway, we discovered that *flâner* comes from the Norse verb *flana*—a term the Vikings used to describe their explorations. (The “North men” came to France, and settled in the region now called Normandy.) So if one could *flâner* by ship, what else might be possible?

Teresa and I invented *flâmotoring*, which is *flâner*-ing while driving. Some days we would just head out, and see where this or that road might take us.

More than once it took us along truly harrowing mountain roads with no place to turn around. Other times, we discovered hidden waterfalls or charming antique villages not mentioned in any guidebook.

I also invented *flâniking*—hiking without a destination. I love hiking, but had always hiked with a map (or a map app). I knew where I was going, and if I was lost, I had to stop and get my bearings. To *flâner* on a mountain means to wander lonely as a cloud, and simply follow the trail.

Of course I keep my phone and [All-Trails](#) app handy in case of emergency. But when I’m not focused on getting to a viewpoint or any other goal, I notice so much more along the trail. Once, I found fresh wolf tracks on a muddy path near **Bormio, Italy**. Most recently, I shared a calm moment with an ibex in an alpine



Tim and Teresa *flâmotored* to Svalbard, home to the world’s northernmost settlement.

valley near **Mont Blanc** in France.

In our second year, as well as time in France and Portugal, Teresa and I spent a month each in **Madeira**, **Austria’s Tyrolean Alps**, **Mongolia**, then three months in **New Zealand** in an electric car.

The biggest difference in year two? We became more comfortable not booking too far ahead.

Tips for Aspiring Flâneurs

We typically stay at a mix of hotels, B&Bs, and Airbnbs. Most of these require pre-payment and don’t refund cancellations. If we really like a town, we often regret that we’ve booked the next place and can’t linger longer.

So these days, whenever possible, we never book more than a week in advance—if at all.

The key to making this work is traveling in the off season. (So far, we haven’t had to sleep in our car.) This approach has really enhanced the *flâneur* focus of our travels—the ability to travel slow, take it all in, follow our noses, and go with the whim.

Now, Teresa and I are the first to admit: the life of a *flâneur* is not for everyone. Many of our friends look at us rather aghast. They ask: “How can you *not* have a home?” “Where do you put your stuff?” “How do you *not* drive each other crazy?”

Good questions, all. What makes this work is a small list:

1. *Compatible values.* We both love to travel.
2. *Seizing the moment.* As a friend of mine put it: “There are three phases of retirement: ‘go-go, go-slow, and no-go.’ We want to make the most of our go-go years.
3. *Embracing our differences.* Teresa likes luxury hotels and delicious meals; I like hiking and museums. We make it a priority for our partner to get enough of what they want.

Naturally, there are plenty of logistical challenges to living the nomad life in retirement. Top of our list: keeping a home base.

Our apartment in Paris, at 38.5 square meters (about 414 square feet), has barely enough space to keep a seasonal change of clothing. But what we do have there is a sense of community. When we arrive

“home” in Paris, we feel we can really relax.

Second, citizenship and taxes. Our extended time in Europe is made easy by the fact Teresa was born in Portugal, and so is a dual US-EU citizen. As her spouse, I too can stay in Europe indefinitely, not simply for the three month tourist-visa maximum.

We just have to be careful not to stay in a single EU nation for more than three months in a row, which, according to Schengen Zone regulations, would mean filing residency paperwork. Understanding visa requirements around the world isn’t easy, but is vital to live on the road.

Third, healthcare. For

US retirees over the age of 65, as I discovered this year, Medicare makes healthcare more complicated. You won’t be covered outside the US, unless you buy an additional policy with travel options. But if you

cancel your Medicare, and later return to the US, you pay an extra 10% premium on your coverage for each year you opted out.

If you’re in relatively good health, then [travel health insurance](#) is a great option. It’s way less expensive than US health insurance (currently we pay about \$200 a month for both of us). And healthcare in the places we’ve visited is affordable for the uninsured, too. Out of pocket, a typical doctor’s visit in Paris costs \$40–\$50, and prescriptions are usually less than \$10.

The reality is, living in the US can be complicated for retirees. We’ve discovered life on the road actually is simpler. We’re never bored, and never dragged down by the countless little details we needed to attend to in our former suburban lives. We’ve waved *adieu* that sense of being nibbled to death by ducks.

When we began our life as *flâneurs*, we didn’t contemplate that in 2024, we would still be at it. It turns out a year of traveling wasn’t a pause to help us figure out what we wanted for ourselves in retirement. Being *flâneurs* is actually what we love to do best. ■

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](#).

“We’ve
discovered life
on the road is
simpler.”

Sometimes... husbands can be dumb. Like me, for instance.

I should have known that my wife's reply—her only reply—to “Do you want anything from Dubai?” was going to be a single word.

“Gold.”

Which is why I'm wandering

Dubai's Gold Souk at 9 a.m., before Mother Nature turns the thermostat to “broiling” in this desert emirate pressed against the shores of the Persian Gulf.

This is a proper souk—one dating back more than a century. It feels old. At times, it feels dusty and unkempt.

What I'm saying is this is my kinda place—a souk that charms with its authentic ambiance, rather than the manufactured ambiance I've found in pseudo-souks that look more like a Disney reinterpretation of the real thing.

When Dubai Was a Fishing Village

Once upon a time, before Dubai rose up as the glitz-and-glamour capital of the Middle East, this souk—and all its offshoots for spices, clothes, perfume, and utensils—was part of an outpost that started as little more than a fishing village that grew up along a small tributary, Dubai Creek, flowing into the Persian Gulf.

In the 16th century, Venetian merchants sailed here in search of pearls coveted by Europe's Renaissance-era aristocracy. You can still find remnants of a pearling industry in Dubai today, in teensy shops in the Gold Souk that offer up locally sourced pearls in all kinds of settings.

I'd already bought my wife pearl earrings on a trip to Oman in 2022, and gold and silver necklaces, bracelets, and anklets in Morocco and Saudi Arabia. So, I went in search of a unique gold ring, meandering through what's best described as an open-air covered walkway, lined beginning to end with gold shops on either side of a decently wide pedestrian promenade. (If you're looking for high-grade silver jewelry, for some reason all the silver shops are hidden just off the main path, sort of a precious-metals stepchild approach to retail.)

“A bit of friendly haggling pays off in the souk.”

Thing about souks in the United Arab Emirates and Oman (Dubai is one of the seven emirates and was once part of Oman) is that they plate up some great prices on gold. So great, in fact, that this is where Indians come to buy their gold—because so many Indian families store wealth in gold, they are notoriously astute buyers.

I store a lot of wealth in gold, too (though I'm confident my wife cares not about that form of gold). So I went in search of 22-carat gold—a higher grade of investment gold than the more common 18- and 21-carat varieties.

It was harder to find than expected. Most of the shops look like traditional jewelry outlets—the Kay Jewelers of Dubai, basically—and they cater exclusively to the 18–21-carat crowd.

A shopkeep in one of those glossy retailers quietly nodded me toward a postage-stamp-sized store run by a local family (wish I could tell you the name, but it was in Arabic) where I found my prize: a 22-carat gold ring of swirls that

look almost like Arabic letters. Part of it is highly polished gold, the other half a matte gold popular in India.

The 3.5-gram ring cost \$291 at a moment when the 22-carat melt value was about \$276. So I paid about 5% over the spot price of gold—a great buy. I'd bet the markup in the US would be closer to 50%.

The jeweler's original price was just over \$306, or a roughly 11% markup. So a bit of friendly haggling definitely pays off when shopping Dubai's Gold Souk.

Precious Metals, Perfume, and More “Royalty-Worthy” Gifts

Wife-appealing purchase in hand, I ventured forth into the other neighboring souks, and specifically went sniffing around the perfume souk.

No lie—I ended up smelling every oil and elixir on display in one shop—upward of 100—gauging which would be perfect on my wife. The owner clearly grew a tad annoyed and pretty much left me to own devices, but perked up when I found the one I wanted—at an unexpected \$170. But, oh well. You only get married twice...

The allure of Dubai's souks is that



Look beyond Dubai's glitzy reputation, and you'll be surprised by what you find...

On the Hunt for a 22-Carat Ring in the Gold Souk of Dubai

Jeff D. Opdyke

ENJOY THE LAND OF NEVER-ENDING WOW (WITHOUT GOING BROKE)

I'd gone to Dubai to attend a cryptocurrency conference and to meet my son, who was in town for the same reason.

I was spending my last day languidly at my hotel's pool and out on the beach. I sipped on an Earl Gray iced-tea concoction with citrus and rose water that was so tasty, I've begun making it by the pitcher at home.

Staring out across the Persian Gulf, I caught myself reflecting on why the Middle East gets such a bum rap in the US.

Truth is, I've traveled across much of the Middle East—Lebanon to Oman to Saudi Arabia and beyond—and the entire region is exotic and sensory-bombing, attacking you visually, aurally, and orally. If I were Dubai's tourism bureau, I'd be marketing the city as "The Land of The Never-Ending Wow."

I arrived at my hotel—the Jameirah Zabeel Saray—and was struck by the first of many "wow" moments. I said that out loud, actually, and the Uber driver replied, "Yeah, I know."

This is a place that Ottoman rulers would gladly call home, with soaring ceilings, metal chandeliers, and intricate paintings. My room, the Club King, was over the top in its elegance. The bathroom, all white marble, was lit by silver hanging Moroccan lights. The tub, its entryway an Arabesque arch, could—and I am not exaggerating here—easily fit six adults.

At \$320 per night, the rooms are, well, not cheap. But compared to what you get in New York or Paris at that rate, it felt bargain-ish. Plus, I had a metaphorical ton of American Express points to cover the cost for almost a week, so I thought, "Why not splurge?"

I've stayed in pricey hotels all over the world: Grand Hyatt Tokyo, Mandarin Ori-

ental Singapore, Raffles in the Seychelles. Honestly, \$320 felt like pretty good value for the quality of this hotel.

And then I saw the room my son rented at One & Only One Za'abeel, and I realized... I was slumming it.

I won't even try to describe his \$750-per-night extravagance, except to say that it sported a heated toilet seat, and a tub as large as mine but pressed up against a floor-to-ceiling window lording over the city 50-some-odd floors below.

On every floor—near the elevators and in every open space—attractive young men and women stood guard. Their only job: to help guide you to wherever you're headed in the hotel. Our sushi lunch the day I met my son at One & Only... \$465.

I guess I should probably note that Dubai can be exceptionally expensive. But surprisingly, it can also be pretty darn affordable...

A Place of Burkas and Bikinis

One morning, my fact- and ambiance-gathering constitutional took me through the Dubai Marina district, where I stumbled upon a Raising Cane's chicken fingers joint. I could not have been happier.

That eatery grew up in my hometown, Baton Rouge, Louisiana, and to find one in Dubai was shocking. So I popped in for a four-finger meal. Tasted exactly like home and cost about \$15.

Continuing my constitutional, I made note of a PF Chang's, a Buffalo Wild Wings, and a Dickey's Barbecue from Texas. And of course there was a Starbucks. (Seems like there's always a Starbucks.) Outside Starbucks, families lounged on a beach, the Persian Gulf warm and calm as a bath. Nearby, a few kids tossed rings toward floating rubber duckies at a miniature version of an American carnival.

Despite Dubai's reputation for extravagance and caviar expense, the reality is that you can vacation here quite affordably. I menu-shopped a Lebanese restaurant—Al Shorfa—and chicken kebabs were about \$13. A chicken shawarma sandwich, about four bucks. I saw really nice hotels, such as the Sheraton Jumeirah Beach Resort, at just \$130 per night.

So Dubai doesn't always demand a pre-trip organ sale. Then again...

Of the cities I've hit across 80-ish countries, Dubai is the only one where I saw a Lamborghini pull up behind a Ferrari at a red light, only to have two Maserati SUVs arrive on either side of me, followed by a Mercedes Maybach SUV. I was in a Tesla SUV.

Nearly a million dollars' worth of automobiles waiting for the light to change. But that's Dubai—home to extravagances so woven into daily life that they become desert Muzak, yet a place where you can find golden bargains in an ancient souk, along narrow alleys that refuse to allow hazy morning light to reach the ground.

And let me say: Do not fear for your safety. I know the images Americans hold of the Middle East. Dubai is not that. Yes, you will see women in burqas and men in white thobes everywhere. You will hear muezzins call the faithful to prayer five times a day. But you'll also see women in bikinis on the beach, wandering the city in shorts, and people openly consuming alcohol in the hotels, bars, and beach clubs.

In short: Dubai is for the jet-set and those who aspire to be. You can splurge beyond imagination... or just enjoy a reasonably priced vacation in a part of the world that's truly mesmerizing and exotic. And that is a very good reason to consider spending some vacation days in Dubai.

you'll find a myriad of shops big and tiny, selling everything from clothes, to pashminas, perfume, incense, jewelry, tableware, Moroccan-style lights, spices, and dried fruits and nuts.

I bought some real chunks of sandalwood, which is available in various grades and prices, ranging from discount bin to "only if you're royalty." Smells fantastic in my apartment.

My advice: Arrive at the souk early, before it's hot and crowded. Wander aimlessly. Don't buy quickly; spend time looking at what's on offer before you commit. Lots of items look similar/identical, but then you'll see something, like the ring I bought, that is truly unique.

And always, always, always haggle. It's part of the sport of shopping in Middle Eastern souks. ■

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





You diversify your portfolio across different assets... why not diversify across countries, too?

4 Simple Ways to Diversify Your Wealth... From Home

Ted Baumann

Imagine there's just one pillar holding up a building. If the pillar collapses, the building falls. But when multiple pillars are keeping the building in place, the building can survive the collapse of one.

This illustrates why diversification is the golden rule of investing.

In simple terms, diversification means spreading your wealth across different assets. You own some tech stocks. You own some energy stocks. You own a range of companies across different industries, with different growth cycles, different risks to their business model, different market caps.

The idea is, if one stock or sector takes a big hit—a company collapses, or the tech bubble bursts—your portfolio doesn't take a big hit because you haven't put all your eggs in one basket.

Over time, hopefully more assets do well than do poorly—and your wealth grows and grows.

Of course, diversification goes beyond the stock market: We keep some savings in cash for a rainy day. And for homeowners, a big portion of our personal wealth is the value of the family home.

Maybe you even own other assets like gold (which has been a store of personal wealth for millennia) or artworks.

A diversified portfolio is like an insurance policy. It's protection for your wealth, and thus for your lifestyle.

But here's my take: If all your assets are tied up in the United States, even if they're spread across different asset classes, you're not truly diversified.

Are You "Diversified Enough"?

What if another financial crisis hits the US?

The 2008 Great Recession not only destroyed businesses and the value of property across the country, it decimated many retirement accounts. That recession hit much of the world. But the truth is, not all the world was hit equally.

There were markets that were far less affected than the US, like Panama.

Tying your entire net worth and lifestyle to one country is not quite the same as betting all your retirement money on one stock.

But it's not wholly different, either.

Your eggs are still all in one basket.

That's why I specialize in helping folks

achieve "global diversification."

Global diversification means that if you own other currencies, plus some assets overseas like, say, foreign property, you're protected from financial and political shocks in the US in a way that most Americans are not.

But there's another reason to diversify globally, too.

If you're interested in retiring abroad at some point (and since you're an *International Living* reader, I assume you are!), owning assets overseas can give you a leg up on residency and even citizenship. I'll explain more below.

To a lot of the folks I talk to, "global diversification" sounds like it could be a complicated process. Not worth the effort.

But the truth is, it's much, much simpler than most people think. It's fundamentally no different than diversifying your wealth at home.

Here are four ways to get started.

No. 1: Own Foreign Currencies

We're so used to thinking of prices (and our wealth) in terms of dollars, it's easy to forget there are other ways to measure them.

How much you can buy with a given currency depends on two things: 1) how strong that currency's economy is, and 2) how much people trust it.

If the economy weakens, or people stop trusting the country and its currency, the purchasing power of that currency will decline.

Currencies don't go up and down together. For example, the value of the dollar fell steeply in the mid-1980s and the 2000s. But other currencies, like the Japanese yen and the Swiss franc, rose.

Now, imagine that instead of having all your money in dollars, you have some in those other currencies. Everyone around you is seeing a loss of wealth and purchasing power.

But yours is stable—even rising.

Hedge yourself against future problems with a bank account that allows you to hold balances in foreign currencies.

For example, you might keep 20% of your cash in dollars, 20% in the yen, 20% in the euro, 20% in Swiss francs, and the rest in a mixture of currencies from smaller countries that are rising economically.

You could do that in a foreign bank account, but that's difficult unless you have property abroad or are already a resident

there. It's also unnecessary. Several US banks, such as [EverBank](#), let you open foreign currency accounts right here.

There are also global money transfer platforms like [Moneycorp](#) and [Wise](#) that will let you hold cash in multiple currencies.

Best of all, this is a step you can take quickly and easily... without having to go anywhere.

No. 2: Invest in Foreign Tangible Assets

Tangible assets are real, physical things that have enduring value. In a global financial crisis, they will keep their value—and even increase as everybody tries to buy them.

Real estate is a tangible asset. Perhaps you already own a home outside the US. Depending on the country, its value could increase in a crisis.

Gold is the easiest tangible asset to hold abroad. It's already hit multiple all-time-high prices this year.

Over the years I've developed relationships with vaults in Europe and Asia like [Das Vault](#) and [BullionStar](#) that will not only store your gold (or silver or platinum), but source it for you as well.

You don't need to go abroad. You can do the entire deal online. You buy the gold, choose a storage plan, and relax knowing you own the ultimate hedge against calamity, securely stored in a safe place abroad.

Why would you want to own gold overseas and not just in the US?

Again, it's just an added layer of protection should a bank collapse happen in America. (Or if the US government ever confiscates privately-owned gold, like it did during the Great Depression.)

Although it takes a bit longer, investing in foreign farmland is also a great hedge.

It's one of the world's most profitable long-term investments. You don't need to be a farmer, and again, you don't need to go overseas. You can invest in farmland syndicates that rent to farmers.

Countries like [Uruguay](#) with high-productivity land offer gross yields exceeding 10%. And owning farmland can

give you a leg up on residency and eventual citizenship.

No. 3: Set Up a Self-Directed IRA

I've met many people via my *Global Citizen* consultation service who want to diversify globally but worry about the money. They don't need to.

There's a retirement account that allows you to use retirement savings to pre-position foreign assets—even residency—long before you need them: a **self-directed IRA (SDIRA)**.

An SDIRA is like any IRA. But instead of being limited to stocks and funds, you can choose to invest in almost anything, anywhere. Many have invested in future foreign retirement homes using an SDIRA.

If you don't use it until you're ready to take it as a distribution for your IRA, it's legal.

Imagine the opportunities. You hope to retire in Costa Rica in 10 years. You don't have the cash to buy a home, but there's plenty in your retirement kitty. You create an SDIRA, roll some of your retirement savings into it, and use it to buy property.

You rent it out, earning a great yield that goes back to your SDIRA. When the time comes, you transfer ownership of your dream home into your name.

And if you spend at least \$150,000 on property there, you qualify for a long-term residency visa in Costa Rica.

The SDIRA can buy property and qualify you for residency in countries like **Portugal, Italy, and Greece**. If you play by the IRS rules, there's absolutely nothing wrong with doing that.

Property isn't the only asset you can acquire abroad.

With an SDIRA, you can invest in foreign brokerage accounts, gold stored in foreign vaults, and practically anything else you could imagine inside the US or abroad.

That's why I call the SDIRA the *Back-door to Global Diversification*.

No. 4: Get a Foothold in Another Country

"Global diversification" isn't just an insurance policy for your wealth. It can also be insurance for yourself and your lifestyle

more broadly.

Here's what I mean: If there's only one country where you have residency or citizenship, you have to spend your whole life in that country (except for brief trips and travel abroad).

But with residency overseas or a second passport (citizenship abroad), there's another country you can live in long-term if you're unhappy with the way things are going back home.

You have more options.

So-called "golden visas" that give you the right to live in another country thanks to a property purchase have been all the rage for the last decade.

But they're becoming more difficult to get. Countries like Portugal and Spain have been concerned about the effect on local property prices.

But golden visas aren't the only way to get a foothold overseas.

Some countries grant extended residency to property owners even without a golden visa. For

example, if you own residential property of sufficient value in **Colombia**, you can come and go as you please. The same is true of [Panama](#), [Ecuador](#), [Malta](#), and [Cyprus](#).

Many countries don't require that you spend much time there, or that you become a tax resident. That allows you to get a foothold in a foreign country long before you want to become a permanent resident.

It's also possible to get residency based on your income. Dozens of countries, such as **Portugal, Spain**, and [Greece](#), offer residency permits to people who can show regular passive income, or to digital nomads who can work remotely. Even before retirement, you can get residency in a foreign country, and that can count toward the time to qualify for permanent residency.

I cover all these strategies in detail in my *Global Citizen* product. If you want, you can sign up for a personal consultation with me to figure out how to get it done. ■



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

"Property isn't the only asset you can acquire abroad."



Instead of a whirlwind tour of European capitals, immerse yourself in these three blessedly cool alpine destinations. Below, find your summer itinerary.

3 Cool-Weather Spots to Beat the Heat—and the Crowds—in Europe This Summer

Seán Keenan

“My name is Percy Bysshe Shelley, I am an atheist, a lover of humanity, and a democrat. I come from England, and I am going to hell.”

So wrote the celebrated Romantic poet in the visitors’ book at the Hotel de Londres in **Chamonix**. It was June, 1816. The poet and his novelist wife, Mary, ended up in Chamonix in a desperate attempt to escape the summer weather of Geneva, where they’d been staying with the writer Lord Byron.

A cleft valley high in the French alps, Chamonix delivered the sort of cool, clear weather that a pair of 19th-century English visitors could enjoy in the stiff collars and crinolines of the time, but it provided more than just crisp, glacier-fed breezes.

On seeing the towering pinnacles and ice rivers of the Mont Blanc massif, Mary knew immediately where she would set the final unearthly scenes of her just-started novel—*Frankenstein*.

Farther east, playwrights such as Johann Wolfgang von Goethe holed up in the alpine city of **Innsbruck**, and ambitious musicians such as Felix Mendelssohn soaked up the snow-clad majesty and tectonic heft of the high peaks to inspire their compositions.

(Mendelssohn composed his infamous Wedding March in Interlaken, overshadowed by the terror-inducing white mass of the Eiger. How this reflects on his bride, Cécile, is open to interpretation.)

This is a different Europe than the one seen on the typical London-Paris-Barcelona-Rome vacation itinerary.

While the beaches of Cannes and Antibes disappear under the elbow-to-elbow throng of sunbathers; while the boulevards of Barcelona pulse with mass tourism; while the marble porticos of Florence throb with August heat, these alpine pastures bathe in average temperatures in the 70 F range, and are festooned with wildflowers, watered by meltwater from

pristine glaciers, and liberally crisscrossed with hiking trails.

Admittedly, you’ll find tourists here, too. These are popular destinations, where astute Europeans spend the summer months away from the crushing heat of the cities.

However, the alpine terrain is vast, the ambience is joyful, and even at their most crowded, these are destinations without the production line crush of visitors you’ll find in Paris, Milan, or London.

Instead of the typical whirlwind sightseeing tour of European capital cities, head to these alpine destinations to immerse yourself in experience, to *do* rather than to see.

Light years removed from the tour-bus trail, it’s a Europe of riverside strolls and cool rosé on mountainside terraces. Of knife-edged pinnacles framed by azure skies. Of 16th-century fireplaces in ancient townhouses. Of cable car rides to dazzling snowfields. Of blessed, refreshing cool

as the rest of the hemisphere cooks in the summer's heat.

Cool, High, Majestic Europe by Rail

Innsbruck, Interlaken, and Chamonix share a mountain range—the Alps—but in character, each is distinct.

Not just because they're in different countries, but also because they're different in size.

Innsbruck is a mid-sized city with a year-round economy.

Interlaken is a luxurious small town squeezed between lakes and mountains.

Chamonix is, above all, a quintessential French bourg, transformed by the adventure industry into an energetic, sports-forward community that still maintains its traditional sense of place.

Innsbruck: Austria's Affordable but Luxe "Alps Capital"

"The landscape is of an indescribable beauty. So beautiful that description doesn't help."

—Johann Wolfgang von Goethe,
September 1786

Self-styled as the capital of the Alps, Innsbruck is nestled in a wide mountain pass that extends south to Italy.

Historically, it was a critical gathering point for goods and trade making the land route from southern to northern Europe, through the Brenner Pass and over the Inns River via the city's main bridge. Walk around the arcaded medieval alleys and streets of Innsbruck's old town, and you'll be treading the same cobbles as the spice merchants of the 1500s.

All that passing trade brought immense wealth to Innsbruck, and the old town is a delight for the traveler who appreciates understated finery. Even a simple stroll through the streets of Innsbruck's steep north bank is rewarding.

You're never far from a traditional chalet, a baroque gable wall, or a cute churchyard with a traditional onion-domed chapel typical of the region (Austria's last emperors—the Hapsburgs—popularized the onion dome steeple).

Perhaps surprisingly, Innsbruck is far more affordable than you'd expect. In fact, it's by far the least expensive of the destinations on this itinerary. That doesn't mean that it's any less impressive, though.

Innsbruck marries the grand boulevards and monumental heft of imperial Austria with the cozy conviviality of medieval alleys and unexpected courtyards.

Successful merchants built lavish townhouses, now converted into cozy cafés, hotels, eclectic bars, and high-end artisan workshops selling bespoke goods at eye-watering (albeit fair) prices.

The city's [series of summer classical concerts](#) in the grounds of the **Imperial Palace** delivers atmospheric music in glorious surrounds.

Beyond the city limits, the facilities built for two hostings of the Winter Olympics make for novel day trips.

[Hut Held](#), in the town's baroque pedestrianized plaza, **Franziskanerplatz**, specializes in handmade hats, [Handschue Baer](#), on the main commercial street of **Maria-Theresien-Strasse** creates hand-sewn gloves, while the family business of [Schuh Staudinger](#) on **Maximilianstrasse** has been making and selling bespoke shoes in Innsbruck since 1788.

The list could go on for pages, but these give a flavor of Innsbruck's prosperity.

The same eye for detail is evident in the cake displays in every patisserie window. I resisted for a while on my recent trip, but there are only so many exquisitely decorated raspberry mousse *kuchen*, glossy chocolate *sachertortes*, or towering vanilla-cream shortbread tartlets that I can pass before caving in to temptation.

There's no shortage of outlets, but the family business [Munding](#) on **Kiebachgasse** is central, has outdoor terrace seat-

ing to enjoy the people-watching opportunities and mountain views, and has been successfully in business since 1803.

Take the [Nordkettenbahnen](#) funicular up to the viewing point at **Seegrube** to enjoy panoramic views of the surrounding snowcapped peaks. For an intermediate hike with excellent views of Innsbruck, the Arzlzer Alm loop from the next station up, Hungerberg, takes around three hours.

Alternatively, stay in Seegrube to visit the [Restaurant SKY](#) for brunch at the top of the Bergisel Olympic ski jump platform. (When Denver residents voted against hosting the 1976 Winter Olympics on the basis of it being a waste of city funds, Innsbruck swooped in to claim its second hosting of the games.)

For more traditional Austrian cuisine, [Restaurant Stiftskeller](#) on **Hofgasse Street** is the motherlode of regional fare. Set among the stone arches, cavernous fireplaces, and wooden paneling of the **Hofburg palace**, the beer hall/restaurant is the one place every local I spoke to insisted I visit.

Local Austrian beer washed a beef goulash down perfectly, and the menu features hearty alpine specialties such as *Tiroler knödel* (a rib-sticking dumpling packed with cured ham and herbs), ham hock, and various iterations of pork sausage wurst. Daily set menus start at €18.50 for three courses.

The city has a good variety of accommodation to meet different needs and budgets. Luxury hotels like the [Grand Hotel Europa](#) and **Hotel Sailer** have amenities like indoor pools, spas, fine din-



ing, and rooms with balconies overlooking the mountains or **Old Town**. At the lower end, [Pension Stoi](#), near the railway station, has comfortable, clean rooms perfect for travelers who want good value.

For ambience, though, there's only one choice: the [Gasthof Weisses Rössl](#) in Old Town. The place has been operating for 600 years, and even if you don't stay in one of its wood-paneled rooms, you can dine among the medieval stone arches and columns of its restaurant on the ground floor.

The Rössl is an integral part of Innsbruck history, not to be missed—reservations are recommended whether you're there to eat or sleep.

(Even the aforementioned playwright, Goethe, struggled to get a room there. He stayed just around the corner at the Golden Adler, as did Albert Camus and Jean Paul Sartre).

Spend at Least 3 Days in Innsbruck

Spend one in the city, checking out the cafés of the Old Town, the Imperial Palace, cathedral, and museums; spend another day exploring the commercial district, market, and the jaunty, artsy Waltherpark area on the north side of the river. Be sure to leave a full day for the mountains, whether you choose to hike around Seegrube or simply soak up the alpine atmosphere at the Bergisel ski jump platform.

Interlaken: Belle Époque Grandeur Meets Cozy Swiss Chalets

"How beautiful Interlaken is! How humble and insignificant we feel when we see how splendid the good Lord has made this world; and nowhere can you see it in greater magnificence than here."

—Felix Mendelssohn, August 1831

Set between two shimmering alpine lakes and surrounded by majestic snow-capped peaks, Interlaken offers visitors picture-postcard views of quintessential, Henry James-style Swiss scenery.

A hub for outdoor adventures and Alpine sightseeing, the town features beautifully preserved chalets and timber-framed houses, reflecting its historic status as a holiday destination for the wealthy elite. Nowhere else in the Swiss Alps offers the same combination of historical archi-



A trip highlight: the Lauterbrunnen to Wengen train, terminating at Europe's highest railway station.

tecture, grandiose nature, and efficient transport infrastructure.

Interlaken attracts a well-heeled clientele, particularly during the renowned annual [Interlaken Classics](#) music festival. Be warned, it's pricey. Expect to spend well upwards of \$150 for an evening meal for two, and that's before you buy drinks.

Cheese fondue, potato rosti, and local cured *speck* ham are the sort of hearty alpine fare you can find on the menu at traditional spots such as the terrace restaurant at the [Hotel Krebs](#), but it won't come cheap.

This is, after all, Switzerland.

A highlight of my trip was the Lauterbrunnen to Wengen train, which curves its way up and through a steep valley alongside wooden chalets, munching dairy cows, and lush pastures before pulling up to Wengen, where the Toytown-esque railway station cowers beneath the mighty heft of the Eiger mountain.

Anywhere else, it would be a tourist trap. But here, it's just another commuter train. Alternatively, if you're up for an easy but spectacular hike, the [Lauterbrunnen loop](#), from the village center, gets you up close to the valley's cliffs and waterfalls via a (relatively) flat, two-hour trail.

The task of making the Alps habitable to humans has long been a showcase of engineering feats—from giant river dams to valley-spanning bridges—but carving a railway line through one of Europe's most formidable mountains is a feat of imagination as much as it is a showcase of ingenuity.

To ride the Jungfrau line, you need to make your way first to the Eiger-Gletscher transport hub.

There are two ways to do so, both starting at the **Grindelwald Terminal** station, some 20 minutes east of Interlaken. (If you're using a Eurail pass, the route to Grindelwald Terminal is included, but the villages upward from there require a separate ticket, which you can buy at the station.)

From Grindelwald Terminal, choose either the railway option, which takes about 45 minutes, or the huge triple-cable gondola of the Eiger Express cable car. For views, the latter is definitely the preferred option (although not for anyone who suffers from vertigo).

The line ends at [Jungfraujoch](#), Europe's highest railway station (11,333 feet above sea level), where you can hike up to the **Sphinx Observatory**, grab a drink at the café/bar, or indulge in a bout of retail therapy at the various concessions selling Swiss chocolates, watches, army knives, and cowbells.

Those are much the same as you'll find down in Interlaken—there's always an opportunity to spend money in Switzerland—but the view of the valley, the Eiger glacier, the twin lakes of Interlaken, and the awe-inspiring horizon of snowcapped peaks in all directions, is free.

And it's a lot more impressive than any Swiss timepiece.

It's possible to stay in the high villages—**Wengen**, **Lauterbrunnen**, **Mürren**, or **Grindelwald**—but for all their

exquisite alpine beauty and tranquility, they're a touch quiet for an extended stay.

Interlaken, though, is a worthwhile destination in its own right. Visually, it combines historic Belle Époque grandeur with cozy chalet domesticity in a walkable town center that feels at times like a stage set from a Brothers Grimm adaptation.

For architecture aficionados, the **Höheweg** is a must-see: a pedestrian promenade lined with Belle Époque hotels with distinguished ornamental façades, wrought-iron balconies, and elegant arcades from the era of 19th-century Romanticism.

The neo-Renaissance [Victoria-Jungfrau Grand Hotel](#) is the grand dame of Swiss alpine hotels, with its filigree stonework and domed corner tower, while the art nouveau Casino Kursaal is more delicate, with decorative turrets and arabesque ironwork. No less impressive is the **Reformed Castle Church on Schloss Plaza**, built on the remains of the town's 12th-century monastery.

Like Innsbruck, Interlaken is packed with hotels catering to different tastes and budgets. Luxury options like the [Victoria-Jungfrau Grand Hotel](#) or [Hotel du Nord](#) offer ultimate pampering with their expansive spas, Michelin-starred restaurants, and rooms with panoramic views of the mountains.

For something more affordable but still centrally located, the [Hotel Rössli](#) in Untersee provides cozy accommodations. And for budget travelers, the [Interlaken Youth Hostel](#), in a supremely convenient location right next to Interlaken Ost railway station, offers both dorms and private rooms with access to a communal kitchen

and lounge areas. (This youth hostel, despite its name, doesn't have an age limit either).

One important detail: Ask for your Interlaken Visitors Card when you check into your accommodation. It's valid for the length of your stay and gives you unlimited free travel on Interlaken's public transport system (throughout the town center, as well as all the way east to Niederried on Lake Brienz, or west to Unterseen Gelbenbrunnen on Lake Thun).

It's handy for flitting between the two lakes that give Interlaken its name, and also includes trips up the lakeside funicular to the spectacular viewing point and chalet/restaurant at **Harder Kulm**. The glorious views, like the Visitors Card, are free.

Spend at Least 3 Days in Interlaken

One is enough to explore the town itself, see the lakes, and to take the funicular to Harder Kulm for views of the mountains and valley. Spend the rest of your stay taking trains to the high-altitude villages of Mürren, Wengen, Grindelwald, and Lauterbrunnen. Though they do have a tourism economy that caters mostly to the winter ski crowd, beneath the skin these are still traditional Swiss farming villages nestled in shaded crooks of astonishing mountain scenery.

Chamonix: An Awe-Inspiring 12th-Century French Market Town

It's a treat to leave Switzerland via the

[Mont Blanc Express](#) from **Martigny**.

Getting to Martigny from Interlaken is a little complicated—you'll need to make a couple of train connections along the way—but the beauty of the Eurail app (see box on the next page) is that you simply enter your destination and your route is calculated for you.

It's all worthwhile for the chance to cross an international border on a specialized rack railway train with observation windows set into the upper part of the carriage. Those are necessary, because as the train makes its way through the sheer-sided **Trient Valley** towards the bijou wooden chalet that serves as the border post, those mountains get ever steeper, and ever higher.

Travel through traditional Swiss mountain hamlets, past meltwater cascades, and alongside the blue-green waters of L'Eau Noire reservoir on one of the world's great railway journeys.

The service stops just short of Chamonix, at **Vallorcine**, where you simply change platforms to join the train down into the valley and into Chamonix proper. Take a seat on the left for views of **Mont Blanc** and the **Grandes Jorasses** range.

Even if you do nothing other than sit at a riverside table sipping *chocolat chaud*, the views and atmosphere are breathtaking. While all the destinations on this three-part itinerary are visually arresting, Chamonix is the final point of the route because, quite simply, it's superlative.

Nowhere on the planet gets you so close to such imposing peaks. Yes, there are higher mountains, there are bigger ranges, but the feeling of being in the mountains, of being elbow-to-elbow with nature's most imposing features, is unparalleled.

Chamonix is always inspiring. Somehow, even though it's thronged with the world's best skiers, climbers, paragliders, wing-suiters, and every other sort of high-adrenaline, high-altitude practitioner, the town also manages to be a quintessential French market town (yes, there is a farmers market—every Saturday morning on **Place du Mont Blanc**).

Chamonix dates back to the 12th century, but its identity became tied to moun-

“The glorious views, like the Visitors Card, are free.”

INTERLAKEN: WHERE TO STAY FOR LESS

One cash-saving tip, although it's all relative, is to cross to the northern side of the lakes to the village of **Untersee**. Truly, the idea that Untersee is a separate entity to Interlaken is a hangover from when the towns were still individual settlements. Nowadays, they're essentially the same place, except that restaurant and hotel prices in Untersee run around 25% less than in Interlaken. [Hotel Rössli](#), on Hauptstrasse, is a chalet-style hotel that's a touch dated, but clean and (comparatively)

cheap. Doubles from \$165.

[Restaurant Baren](#) is a top spot for all those same local specialties mentioned above, for a little less outlay, and without the garish menu blackboards in Cantonese, Thai, and Russian that festoon restaurant exteriors in Interlaken proper. Untersee feels a little more... authentic than Interlaken, while still sharing the glorious views of the high peaks, the jade-green waters of **Lakes Brienz** and **Thun**, and the fresh, cool air that typifies these high alpine towns.

taineering when climbers began using it as a base to climb Mont Blanc. In 1786 two Frenchman, Michel-Gabriel Paccard and Jacques Balmat, summited the peak for the first time, and created a sport that, to this day, is the true soul of Chamonix.

Skiing brings in the cash (and Chamonix's skiing is world-class), but it's the pursuit of alpinism on the near-vertical climbs of the saw-toothed **Aiguilles** peaks above the town that underpins Chamonix's civic identity.

You don't need to be a gung-ho climber to appreciate the mountains, though. Scores of glorious hiking trails radiate from the town center. A tough, but [exceptionally beautiful route](#) starts from Chamonix train station to the **Lac Bleu** on the slopes of Aiguille du Midi mountain.

The full loop is an eight-hour switch-back trail through pine forest, thyme shrubs, and wildflower pastures, but you can cut it short at any point that suits you.

Don't get caught on the Aiguille glacier after mid-day though, as the daytime sunshine loosens rocks from the ice, which bounce down the slope at an alarming speed. (I learned that the hard way.)

Ask at the [Compagnie des Guides](#), just across from the gorgeous onion-domed

church on **Place de l'Eglise**, for details of what's available to suit your ability level.

Climbing Mont Blanc is an expedition for experts, not something for the casual hiker to attempt. Nevertheless, there's an effort-free option to get within a few hundred yards of the peak. Although it doesn't serve Mont Blanc itself, the cable car up to the [Aiguille du Midi](#) observation station brings you to the jagged peak just next to it.

Again, just like the **Jungfraubahn** back in Interlaken, this is a feat of almost unimaginable engineering. A degree of rivalry—over which is Europe's highest-built structure—exists between this and Jungfrau's **Sphinx Observatory**. My money's on Aiguille du Midi.

Regardless of which is higher, there's much more to do at Aiguille du Midi, with terrace restaurants, carved ice cave tunnels, a glass box over a breathtaking fall which you can step into until your knees give way in terror, and sublime views over France, Italy, and Switzerland.

The cable car costs €78 for a round trip, but it's worth every red cent.

And if your reason for coming to Europe was even just partly to avoid the heat of summer, there's a good chance that this is the coolest place on the conti-

nent at any given moment.

Back down in town, Chamonix has a charming pedestrian village. Overhung by the wrought iron balconies and slatted shutters of 19th-century townhouses, the terrace cafés and restaurants of **Avenue Michel Croz** buzz with adventurers trading their exploits over French cuisine and cold beers.

The town is dotted with chalet-style hotels that cater to skiers and outdoor enthusiasts. Many hotels boast enviable views of the surrounding peaks and glaciers, the palatial, Napoleonic-style, 5-star [Hotel Mont Blanc](#) being the most luxurious.

For a cozier experience, [Hotel Gustavia](#) has an alpine lodge ambiance with exposed wood beams, stone fireplaces, and regional cuisine. Unfortunately, the Hotel de Londres, which the Shelleys visited in 1816, is no longer operating (although you can visit it—it's now the [Musée Alpin](#)).

More budget-friendly options include the 2-star [Hotel Le Chamonix](#), located just steps from the train station, and if you don't mind a mile or so of riverside strolling to your accommodation, [Arveyron Open House](#) is a pleasant budget option west of Chamonix, on the road to the glorious alpine villages of **Les Tignes**, **Le Tour**,

EURAIL: THE EASIEST WAY TO TRAVEL BETWEEN COUNTRIES

Rail travel is an integral part of European culture, and if you haven't yet experienced the comfort and efficiency of mainland Europe's trains, you're in for a pleasant surprise.

For my journey to the destinations in this article, I opted for a four-day pass (\$311). That's the minimum duration for a [Eurail Global Travel Pass](#), which allows you to travel as much as you like on any four days within a month of your start date.

Using the Eurail smartphone app as your ticket (the app generates a QR code to access platforms and show to ticket inspectors), simply enter your location and desired destination into the trip planner tab, and the app will offer a selection of route options and times.

Choose the one that suits you, and you're ready to go.

It's almost as simple as that, but there are, of course, details to be aware of. The

app will tell you when your train leaves, but not which platform it leaves from, so allow time to check the departure boards when you arrive at the station.

Also, the trip planner will build in time for you to change platforms at your connecting station if your journey requires a train change. However, it chooses the shortest viable stopover. If you plan to stop, say, in Bern for lunch en route from Innsbruck to Interlaken, there won't be time.

Nevertheless, if that's your plan, simply book two journeys that day—one to Bern, and another, an hour or two later, from Bern to Interlaken.

As an aside, I began my alpine journey in the Netherlands. [The OBB Nightjet service from Amsterdam to Innsbruck](#) leaves Amsterdam's Central Station at 7 p.m. Advance booking is obligatory, and you'll need to pay a supplement for a sleeper berth (€56 in my case, although it varies according

to availability). It's a popular service with skiers in winter, allowing travelers to be on the slopes of the Austrian Kitzbuhel ski area by 8 a.m. the following morning.

A word of candor: the romantic idea of an overnight sleeper train is a little misleading in this case. The Nightjet's accommodation is clean and utilitarian, but it's not at all the Agatha Christie version of rail travel. Compartments are shared by four or six travelers, there are no curtains on your bunk space, upper beds are close enough to the ceiling that it's impossible to sit up fully, the carriage shakes violently at junctions while you're trying to sleep, and the benchlike bed/seats are uncomfortable as beds and, somehow, also as seats.

It's a novel experience, certainly more comfortable than a long-haul flight in economy, but just be forewarned. It's not the luxury Orient Express experience that you possibly have in mind.



"While all the destinations on this itinerary are visually arresting, Chamonix is, quite simply, superlative."

and **Les Praz**. **Rue Paccard** is the main eating and drinking artery, though you're never far from a restaurant in central Chamonix.

(Special mention goes to the **Bistrot de Sports** on **Rue Joseph Vallot** for the tastiest *gratin dauphinois* I've ever been fortunate enough to dig a fork into.)

An architectural and culinary highlight is the perfectly restored Art Nouveau restaurant and café, **Rose du Pont**, on **Place Balmat**. It serves classic French cuisine, with a lunchtime *plat du jour* (around €17) that changes daily.

Even if you're not there to eat, a simple coffee or ice cream on the terrace out front, with clear views of Mont Blanc, is an experience that will linger in the memory for decades.

Had enough of the dizzying heights? A one-liter (32oz) stein of craft beer at **Big Mountain Brewing Co.** on Rue Paccard eases the trail-sore muscles delightfully (and when I visited in March, they offered two-for-one pizza deals every Tuesday).

Onward travel is better served by bus than train. The closest international airports are Lyon (France) or Geneva (Switzerland).

Both are served by regular buses from Chamonix Sud station. The most practical rail option is down the valley to Saint Gervais, then onwards to Annecy to rejoin the French mainline network.

However you do it, leaving Chamonix feels weirdly like rejoining the real world, although the sense of perspective brought about by such vast, inspiring environs

tends to linger even after getting back to offices, commutes, payslips and bills.

How Long Should You Stay in Chamonix? Well... How Long Have You Got?

I must admit to some personal bias here. Frankly, I could happily stay in Chamonix forever. It's magical, with a combination of gallic breeziness and vigorous physical energy that's intoxicating.

Four days is a minimum to get a taste. Spend a day browsing in the market, choosing alpine delicacies at the incredible **Le Refuge Payot** deli, learning about the history of alpine climbing at the **Musée Alpin**, and soaking up the atmosphere.

Follow that up with a gentle woodland walk along the River Arve to the traditional alpine village of Les Praz, then gird your loins for a couple of days of spectacular excursions to the peak of Aiguille du Midi, the riverlike glacier and ice caves of the Mer de Glace on the **Montenvers rack railway**, or hiking in the surrounding alpine pastures.

Stylish, Soul-Nourishing Travel—No Matter the State of Your Lungs

The Romantic poets get the credit for the way we speak or even think of such imposing terrain, but if the truth is told, the region's popularity owes as much to tuberculosis as it does to florid verse.

The first significant influx of visitors to these parts were northern Europeans escaping the soot and damp of industrial

cities to recuperate in the clean, cool air of the alpine valleys.

The same oases of health and recovery are now notable for a different, though related, reason. While all is scorched and sweltering at sea level, the ice-capped peaks, frozen glaciers, and deep blue-green lakes of Austria, Switzerland, and France offer an escape from the 90 F+ glare of a southern European summer.

Perhaps the most alluring aspect of a summer journey to the high Alps is the oblique angle it takes to the typical European vacation. The ambience and atmosphere of stylish continental Europe is as abundant here as in Palermo or Provence.

But the backdrop is majestic and soul-nourishing in ways that more well-worn mass tourism destinations—Paris, Florence, Venice, Barcelona, etc.—aren't.

Visit those decorative cities another time, to appreciate what humans are capable of, but head to the mountains in summer for a reminder of just how glorious nature can be.

The Alps are not just for skiers, climbers, and knot-legged hikers who skip up glaciers before breakfast. No matter the state of your legs or your lungs, a trip through Europe's highest places is an inspiration for the body and mind.

And it's a whole lot cooler than Madrid, Milan, or Munich in July. ■

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A condo on a stunning Caribbean island for only \$15,000. That's not a typo. I didn't forget to add a zero. Just \$15,000.

I know what you're thinking. There must be a catch. You're right, there is. And it's an enormous one: The condo—and that Caribbean island—are in Venezuela.

Venezuela should be one of the world's wealthiest nations. It has the largest known oil reserves on the planet, rich agricultural land, incredible natural wonders, and Caribbean islands perfect for attracting tourists. But for the past decade, the country has been mired in chaos.

Inflation spiraled out of control... people starved due to soaring food prices and critical shortages of everyday goods... and murder rates hit world-leading levels amid mass desperation. The security situation became so bad that even soldiers were advised not to drive at night. Millions of Venezuelans fled overseas to escape this humanitarian disaster.

But there's always the potential for the situation to turn around in Venezuela. And a reversal in economic fortunes could happen very quickly, given the country's vast mineral wealth and tourism potential.

If you were to buy the right real estate amid such a turnaround, the gains would be extraordinary. Because of this potential, I've had Venezuela on my radar for some time. And recently there have been pinpricks of light amid the darkness there. Security has been improving. People have been trickling back. Inflation has been falling. And the economy has started growing again.

All of which raises a question: Is there now an opportunity in Venezuela?

The Power of Crisis Investing

Crisis investing is one of the most powerful ways to profit as an investor. "Buy when there's blood in the streets," as the 19th-century British financier Nathan Rothschild said. A crisis is a time to snap up an asset cheaply. Then when the crisis recedes, you have an asset that's worth many times more than you paid for it. But not every crisis is an opportunity. To find profits, you need to have a clear path to recovery.

Under the right conditions, Venezuela would be a world-leading economy and tourist destination. Indeed, it previously was. In the early 20th century, US oil com-



Margarita Island offers luxe, beachside living for a fraction of the cost in the US. But there's a catch.

Condos in the Caribbean Are Going for \$15,000: Time to Buy?

Ronan McMahon

panies were granted generous concessions by Venezuela's government. This laid the foundations of the country's oil industry.

In 1950, Venezuela was the fourth-richest country on earth and by the early 1960s, it was producing more than 10% of the world's oil. In the 1970s and 1980s, Venezuela sought to diversify its economy away from just oil and into tourism. Venezuela is filled with natural beauty, meaning it's well placed to attract international visitors. By 1996, tourism was a small but significant contributor to the economy, delivering around 2% of Venezuela's GDP.

But the tourism sector began to unravel, along with the rest of the economy, when president Hugo Chávez came to power in 1999.

Chávez started a campaign to nationalize huge swathes of the economy, including foreign-owned oil fields and tourism assets like hotels. Moreover, corruption, which had long been a major problem in Venezuela, reached unprecedented levels under Chávez and his successor, current president Nicolás Maduro.

Corrupt officials have siphoned tens of billions out of PDVSA, the state-run oil company. So much money has been stolen

that the company hasn't been able to invest in equipment upgrades or repairs. As a result, oil production levels have collapsed, falling from 3.2 million barrels per day in 2000 to 735,000 in 2023.

A full-blown economic crisis became inevitable. And it started in 2013 when global oil prices plummeted. Venezuela, so dependent on oil revenues, sank into a deep recession that lasted for seven years.

A Chaotic Real Estate Market

This economic upheaval created a bizarre real estate market. A house in a nice neighborhood can go for \$15,000 and a similar property next door might have an asking price of \$500,000. It entirely depends on the personal situation of the seller and how desperate they are for cash. Some folks just want out, while others are waiting in the hope of better days.

These hopes are not idle ones.

Over the past few years, things have started to improve in Venezuela, albeit marginally. The turnaround started in 2019 when the government relaxed restrictions on foreign currencies, which helped ease inflation and reduce shortages of goods. The economy exited its recession and

started growing again in 2021. This helped improve the security situation, and tourists returned. In 2023, 1.25 million foreign visitors came to Venezuela, up 90% from 2022, according to the tourism ministry.

Certain trendlines now point in the right direction in Venezuela, leading to speculation that the country could be emerging from its prolonged turmoil.

I haven't moved yet. I won't do so unless or until there's some clear path to profit. But I've been getting ready, cultivating contacts and gathering research in three top destinations...

No. 1: The "Pearl of the Caribbean"

Located 25 miles north of mainland Venezuela in the Caribbean Sea, **Margarita Island** has around 70 beaches along its 198 miles of coastline. Known as the "Pearl of the Caribbean," this was once a hugely popular tourist destination. It has a cruise ship terminal, numerous resorts, and an international airport that used to welcome flights from the US and Canada.

Since the collapse of the tourism industry, property prices have fallen to shockingly low valuations there. Because Margarita already has tourism infrastructure, prices could spike quickly if overseas visitors return in sufficient numbers. Yet today you'll find condos and townhouses in the \$15,000 to \$20,000 range.

For instance, [this 570-square-foot condo](#) in a community with a pool is a three-minute drive from **Playa Guacuco**, a beach near the city of **La Asuncion**, the island's capital. The most desirable place to own on the island is the coastal city of **Pampatar**, the center of the island's tourism industry. Dated condos here list for double or more of the prices in La Asuncion, such as [this two-bed, two-bath sea-view condo](#) on the market for \$38,000.

Modern condos in more luxurious communities in Pampatar can list for over \$100,000. This 1,100-sq-ft [two-bed, two-bath condo](#) with views of the Caribbean Sea is on the market for \$125,000.

No. 2: Gateway to a Marine Paradise

While Margarita Island is the best-known beach destination in Venezuela, it's surpassed in terms of natural beauty by **Morrocoy National Park**. Established in 1974 along Venezuela's Caribbean coast, the park covers almost 80,000 acres of land and sea, and boasts stunning beaches,

numerous cays, and diverse marine life. The unspoiled natural beauty of the area, with its turquoise waters and pristine white-sand beaches, has made it a favorite spot with tourists. Right now, these visitors are predominantly locals. But if Venezuela were to enter a prolonged period of stability, it's not hard to imagine the park attracting more foreign visitors.

Much of the park's tourism infrastructure is in the coastal town of **Tucacas**. There, you'll find hotels, resorts, and amenities catering to tourists. It's also a hub for water activities, such as snorkeling and scuba diving. You'll find condos listed in Tucacas for \$15,000 to \$30,000. This [three-bed, two-bath sea-view condo overlooking a pool](#) and steps from the beach is on the market for \$25,000.

At the higher end of the market, you'll find condos in premium resort-style communities in the mid to high five figures. This [two-bed, two-bath condo](#) is on the market for \$62,000. It's beside the beach and in a community with a pool.

No. 3: Caracas, a Potential World City

Outside of major tourist centers, the most obvious destination for real estate investment is **Caracas**. Located in the northern part of the country, Caracas sits in a valley in the Venezuelan Coastal Range at an elevation of about 3,000 to 4,000 feet, with near-perfect sunny weather year-round (temperatures hover between 68 and 78 F).

The city has a vibrant art scene, with prominent cultural venues like the **Teresa Carreño Cultural Complex**. The **Avila National Park**, also known as Waraira Repano National Park, sits at the northern edge of Caracas and provides hiking and panoramic city views.

As the economic and financial center of Venezuela, Caracas was insulated to a degree from the chaos of the past decade. Now the improving economy in Venezuela has led to a dramatic rise in the cost of living here, reflected in real estate prices.

In the **El Hatillo** area of Caracas, a charming, quaint area in the southeastern part of the city with lots of colonial-era buildings, you'll find two-bed condos on the market for around \$250,000.

Other areas that would be in hot demand include **Las Mercedes**, the entertainment district, and **Altamira**, a high-end residential/business district. Then there's **Valle Arriba** and **La Lagunita**,

both luxury residential areas with golf courses. This [luxury three-bed, three-bath condo](#) in the La Lagunita area, spanning 1,800 square feet, is listed for \$250,000.

Prices in Caracas are magnitudes higher than in places like Margarita Island and Tucacas. But Caracas has the potential to become a true world city, in the vein of Panama City. And in that context, \$250,000 for a high-end luxury condo would be a bargain.

What's Next for Venezuela?

So, is Venezuela on a permanent road to recovery? Is a \$15,000 Caribbean-view condo there a good crisis investment?

I'm yet to be convinced. The situation remains deeply unstable.

The US government eased sanctions on the country's oil industry late last year when Maduro reached a deal with the opposition on holding a free and fair vote in the upcoming presidential election. However, this deal has already fallen apart. And the US has re-imposed the sanctions. This could mean Venezuela's economic recovery backslides.

What happens next is anyone's guess.

That means there is no clear path to profits right now, no compelling sign of the kind of sustained bounce back that I look for. So, for now, all we can do is prepare.

If there was a stable bounce back, I'd be particularly interested in Margarita Island. It still has the pristine beaches that once drew thousands of tourists. And they aren't making any more Caribbean islands. I have no doubt people would come and stay in big numbers on Margarita Island if they were confident of security and economic stability. The relative value there is insane.

A nice condo on a Caribbean island for less than \$500,000 is a relatively rare thing, less than \$250,000 extremely rare, and \$15,000 is just absurd. It's tempting, but, for now at least, the time is not right to invest in Venezuela. ■



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Wary of invasive procedures and drugs, one healthcare worker looked outside the US for pain relief.

Miracle in Medellín: A Stem Cell Solution to Chronic Pain

by Dede Fulk

The City of Eternal Spring greeted my husband and me as we emerged from the darkness of the tunnel leading into **Medellín**. Though it was fall, the city was in full bloom. Cradled by verdant mountains, and spotted with lush parks and gardens, this urban landscape is incredibly green. I took it as a positive sign for the alternative treatment I was about to undergo.

Soon after we arrived, a concierge led me from my hotel to a modern 18-story clinic. As we passed through the vibrant open-air mall, mountains peeking between buildings, I noticed other patients being led by their concierges. One was even being filmed for a testimonial, I later learned.

We were all heading to the same place: BioXcellerator, a cutting-edge stem cell treatment facility. Like many of these fellow patients, I was seeking better pain-relief options... something my home country couldn't yet offer.

From Severe Back Pain to Kickboxing

Back in the US, I'd worked as a radiology technologist. I was required to stand wearing heavy lead for two to four hours at a

time.

The result: a 10-year struggle with chronic back pain, caused by herniated and bulging discs. Even though I had physicians treating me, the pain finally became unbearable in 2022, when I was performing CPR on a patient.

The standard US treatment for back pain involves regular X-rays, MRIs, and nonsteroidal anti-inflammatory drugs (NSAIDs).

For acute pain, your physician might prescribe pain relievers and muscle relaxants along with physical therapy. If physical therapy isn't effective, the next step is often epidural steroid injections.

When the positive effects of these measures dwindled, my doctor suggested a nerve ablation procedure called radiofrequency ablation... which could cause irreversible neurological damage and long-term numbness.

I knew there had to be another solution, one that didn't involve burning away my nerves or relying on opioid painkillers for the rest of my life.

Then I heard my colleague Randy's story. Like me, Randy was a healthcare worker who endured severe back pain

despite a previous surgery.

In 2019, his quest for relief led him to BioXcellerator, which specializes in stem cell therapy and regenerative medicine. BioXcellerator is based in Phoenix, Arizona, but its programs operate in Medellín, Colombia due to the US's regulatory environment.

Stem cells can be harvested from bone marrow, but more frequently they're taken from the umbilical cords of healthy babies delivered via C-section. In the US, umbilical cords can be donated to science, but the use of embryonic stem cells is still controversial and limited by federal regulation. Countries like Colombia, Panama, Mexico, and Germany don't have these same regulations.

Randy decided to take the trip to Medellín for umbilical cord stem cells to regenerate his damaged tissues. In Colombia he met with neurosurgeons, who injected the affected lumbar discs. Within 30 minutes, the minimally invasive procedure was done.

The remainder of the week involved different treatments encompassing a hyperbaric chamber, physical therapy, and IV therapy.

Following his back injections, I saw firsthand how he was able to move patients, bend over, and stand at the table without being in constant pain.

It's been five years since his treatment in Colombia—and now he's even back to kickboxing.

A Novel Treatment: Stem Cell Therapy

Last year, I contacted Randy's patient advocate, Shelle Holland, at BioXcellerator. She explained that they'd added new procedures—from epigenetic testing to cryotherapy—since Randy's visit.

Although the US is making progress in these procedures, I didn't want to wait. In Medellín, BioXcellerator delivers tens of millions of stem cells, far more than the thousands provided in the States.

After our initial online consultation, I sent my spinal MRIs to BioXcellerator's headquarters in Phoenix for review. These images were shared with the physicians in Colombia.

A week later, I held my breath and logged on to a Zoom call with one of the doctors who'd reviewed my MRI. The good news: I was a strong candidate for stem cell treatment.

Insurance wouldn't cover the expenses, but my custom plan (including accommodation at the Novotel) came to just over \$34,000. A similar treatment in the US would cost \$500,000-plus, so this was a critical component of my decision-making process.

My treatment plan was a week long, and would include:

- Injections into every cervical, thoracic, and lumbar disc and each facet
- Anti-inflammatory procedures with a hyperbaric chamber (saturating the body with oxygen under high pressure)
- Ozone therapy (the administration of ozone gas into the body, purportedly activating the immune system)
- Cryotherapy (exposing the body to extremely cold temperatures for a few minutes, reducing inflammation and pain)
- 95 million stem cells delivered via IV
- A meeting with a nutritionist for epigenetic testing to delve into my body's nutritional needs
- Physical therapy sessions to assess my range of motion and strength
- A therapeutic massage on my last day in Medellín

Doctors and staff met me as I walked through the doors of BioXcellerator, a facility unlike anything I'd experienced. Every time I left the bathroom, someone was there to spot clean. Used gowns were promptly retrieved so they didn't accumulate in the hamper. Fingerprints were wiped off door handles, and floors were regularly mopped. The place was spotless by any standard.

On the first day, I met with the team of physicians who would oversee my treatment. They conducted a thorough physical assessment and briefed me on the treatment plan. They even showed me the certificate I would receive upon completing my treatment, detailing the number of stem cells I received and their injection sites.

Each day following, I was handed an itinerary packed with various procedures, along with ample breaks for relaxation and lunch.

Thursday was spinal injection day for

WHAT ARE STEM CELLS?

Stem cells are the body's natural repair tools, crucial for healing injuries and fighting diseases. These unique cells have the ability to turn into any type of cell the body needs, a process known as differentiation. They also...

- Have strong regenerative abilities, helping to repair and renew tissues
- Fight inflammation effectively, balancing the body's immune response
- Release growth factors that aid in healing

Sometimes, our bodies might not have enough stem cells to fully repair damage or combat illness. That's where stem cell therapy comes in.

all patients. I was second in line. I felt a mix of apprehension and readiness as they wheeled me into the procedure room. I moved onto the table where the medical team would work their magic.

They showed me the syringes of stem cells labeled with my name, the number of cells, and the injection site. After applying sterile soap from my neck to my bottom, they began. I felt a burning sensation in my IV from the

sedative, and then I was asleep.

Once thawed, the stem cells had to be used quickly to maintain their viability. The neurologist used fluoroscopy x-ray

equipment to guide the cells to the areas needing repair. Twenty minutes later, I was in the recovery room. I returned to the hotel until my cryotherapy session later in the day.

Unfortunately, I didn't take one of my prescribed pain relief pills in time, leading to severe nausea and intense pain. I went back to the clinic early for pain and anti-nausea meds before cryotherapy. The rest of the day, I felt like I'd been hit by a truck and could barely move. I was scheduled for physical therapy at 7 a.m. the next morning and doubted I could make it.

But when the alarm went off, I felt like a new person, and made it to my two-hour physical therapy session.

By Friday, my final day, I felt wiped out and relieved. The physical therapist

instructed me on an exercise regimen and provided me with resources and videos to follow once I was home. Then it was time for my last treatment, the massage.

After that, it was up to the new stem cells to do their job—releasing growth factors my body could use to promote healing.

The Honeymoon Phase

Following my treatment, I experienced the "honeymoon phase," where everything felt significantly better for a few weeks. My severe pain diminished, but my doctors had told me it was common for symptoms to flare up again briefly before improving steadily.

Despite no guarantees with any medical treatment, I felt a little less pain each day. The physicians believed I was a good candidate for stem cells based on their experience, but it was up to my body to heal. Real progress typically unfolds over three to six months, with some noticing positive changes sooner.

I worked out daily, focusing on stretching and core-strengthening exercises. Gradually, activities that used to be painful became more manageable, and my sense of well-being improved. Four months post-injection, the persistent tingling in my arm has subsided, and I can now enjoy nighttime walks without pain. I've even been on a jet ski a couple times, marking a significant improvement in my quality of life.

While I remain cautious with movements, it's clear I'm on a path to recovery.

On one of my first nights of treatment, I enjoyed a complimentary dinner with fellow patients. We exchanged stories of our battles against our common foe: pain. Several were back in Medellín for follow-up treatments, which were reducing their pain from severe to manageable.

They were aiming for complete relief... and believed that goal was in their grasp.

My own pain reduction has been remarkable, and my experience equally so. Though some in my circle were understandably skeptical, I'm proof that relief is possible if you're willing to consider alternatives.... and look beyond US borders. ■

Formerly a radiology technologist, **Dede Fulk** is now a photographer and storyteller with a passion for exploring the tropics.

"I came to Medellín seeking pain relief, something the US couldn't offer."



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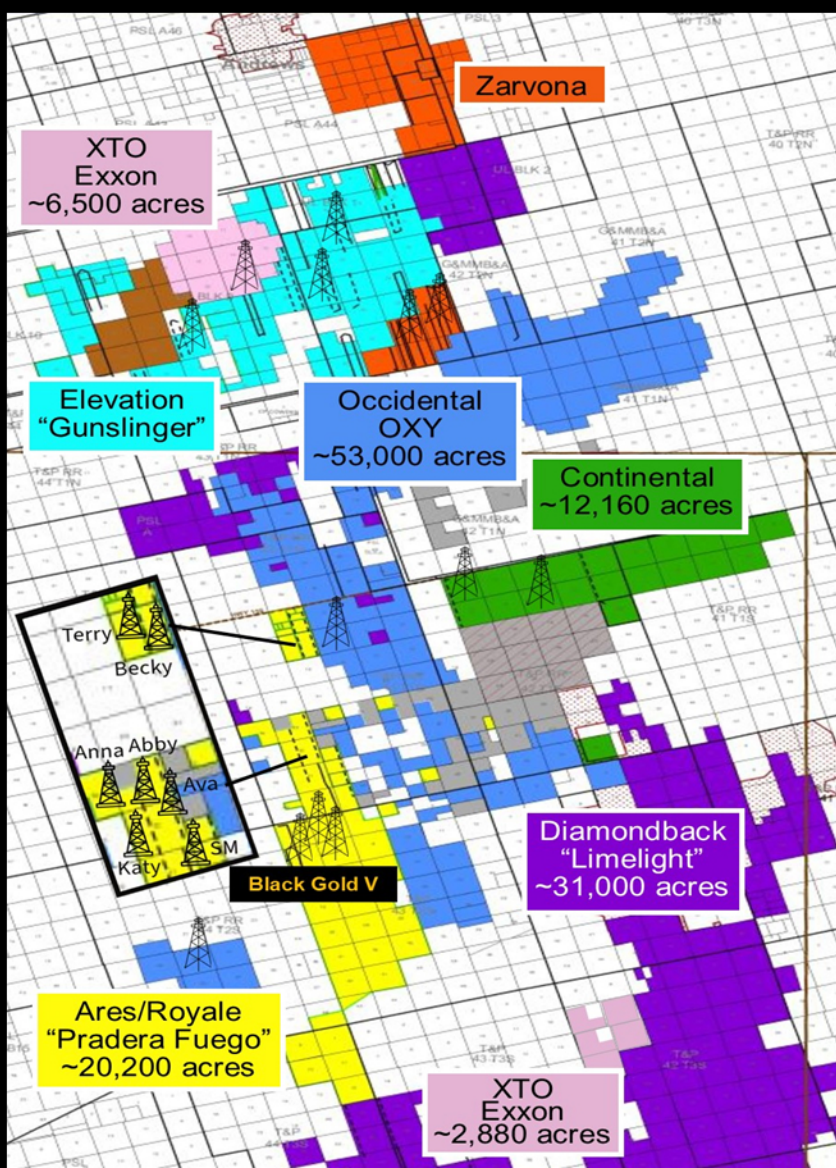
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In Ann Patchett's *State of Wonder*, biotech researchers scramble to uncover the secret of an Amazonian tribe where women are having babies well into their 70s.

During my first weeks living in south Florida, I wondered if there was something in the water there, too—given the inordinate number of older women pushing strollers. If you love babies (I do) and are impertinent enough to stick your head into a stranger's baby carriage (I am), you'll unearth the shocking secret.

Dogs. They're all pushing dogs.

No offense to the glorious canine, but some of us prefer the companionship of a feline. With a bit of know-how, they make equally good travel companions. It's time to give them their due.

Let's say you're staying in London, but Tom Hanks asks you to his place in Greece for a long weekend. Cats can stay home alone. In fact, if Tom has a slobbery dog, they'd prefer it. Buy an auto-feeder, leave the toilet bowl open for water, put *Finding Nemo* on repeat, and they're golden.

I used to tell people I took my "pet" abroad rather than my "cat." Let's face it, in the US, cats are associated with spinsters and psychopaths. I don't tell anyone I have a cat until the third date.

But once the word was out, I was amazed at how many people assumed you couldn't take a cat abroad, or that it would be too difficult, given the litter situation, or that the cat would need to be quarantined (few countries actually require this). Most folks, rather than assuming I was unhinged, just wanted to know how I'd done it.

So here's what I've learned—and if you'd still rather bring your canine, I won't hold it against you. Most of these rules apply to small dogs, too.

Find a Relaxed Airbnb

If an overseas rental says no pets (or no cats), message the owner directly and offer a deposit and references. (In my experience, foreigners aren't as picky about cats anyway.)

You can also reassure an owner about the furnishings by getting [glue-on claw caps](#). Ask your vet to apply them if your cat doesn't particularly enjoy a manicure. (My vet charges only \$25 to do this, even when he has to use a straitjacket.) The caps last up to six weeks.



With a bit of know-how and planning, cats make excellent travel companions. Here's how to do it.

Travel Overseas With Your Cat ... It's Fun (Once You Get There)

Stephanie Reed

Find a Relaxed Airline (and a Sympathetic Flight Attendant)

The ability to fly with your cat depends on the airline and where you want to go. Some airlines allow pets in the cabin as carry-on under the seat, others only in cargo. For the average domestic cat, weight won't be a factor. If your cat is spreading alarmingly into the size of a walrus, like mine, it might.

Cabin or cargo can depend on the country you're flying into. For example, cats can fly into the Republic of Ireland in the cabin. But if you're going to the UK (Northern Ireland), they have to be in cargo. You can do web searches for this information.

[Pettravel.com](#) is a good place to start. But the rules can change quickly, so call your preferred airlines for up to date pet information.

Airlines can allow only so many animals on a single flight, so you're better

off booking yourself and your cat over the phone at the same time. When you make the cat's reservation, you'll need to know how much s/he weighs in addition to your carrier. Generally, the max weight for cats or dogs in the cabin is 20 pounds, or the ability to fit comfortably into the airline's max carrier size.

The rules aren't all random. They're set by the International Air Transport Association ([IATA](#)), another good resource.

When you go through security, don't worry—you and your cat won't be X-rayed. You'll take the hopefully drowsy cat out of the carrier, and the carrier is scanned like your luggage.

If you're not flying fancy-class, sometimes ticket agents at the gate will let you board early with special needs fliers. Doesn't hurt to try... And you should, as there will be some maneuvering to get the carrier and your stuff settled.

Get a Disposable Litter Box

These days, major airports have pet relief rooms. Naturally, most are kitted

“For international pet travel, health certificate timing is key.”

out for dogs, with poop bags and wash down areas and such, but felines can use these rooms, too. My cat Louie and I have bonded with other intrepid cats and their owners in the pet-relief room.

There, we set up [this disposable litter box](#) for privacy. Pack a lightweight litter, add it in, let the cat do its business, then throw the whole thing away. (Pack one box per flight leg, just in case.)

If the airport doesn't have a pet-relief room, look for a family (baby-changing) bathroom or, if desperate, a handicap stall. If your cat is like mine, the toilet can double as a water bowl.

Get a Health Certificate, and Maybe Some Drugs

Pet travel isn't cheap, especially if you need a health certificate from your vet. This can cost \$100-plus, not including the appointment and any vaccinations your pet needs.

Keep in mind not all vets are "USDA accredited" to issue health certificates. So call your vet well in advance. If they can't do it, try a search [here](#).

When you visit the vet, I'd recommend asking about kitty anxiety meds for travel, and *test the prescription* before you go (on the cat, not yourself). Some work like a charm, others not so much. And you'll need to know how long the effects will last.

For international pet travel, health certificate timing is key. Most airlines require the certificate be dated within 10 days of travel. Once you have a health certificate from your vet, most foreign countries also require it to also be endorsed (countersigned and stamped) by the US Animal and Plant Health Inspection Service ([APHIS](#)).

Your vet should be able to send it to

APHIS digitally for approval. APHIS can mail the stamped certificate directly to you, but make sure your vet has your correct mailing address.

Some airlines, like Delta (last I checked), no longer require a health certificate—saving money and hassle, but you'll pay \$200 for the privilege of traveling with your cat each way in the cabin, typically more in cargo.

It's also important to find out what the arrival country requires. Some want you to fill out an advance notice form online for the pet's arrival and to pay an additional fee. (For example, Dublin airport currently charges \$50 for a cat.)

What You'll Need in a Cat Carrier

Your cat carrier counts as your carry-on bag, so get one with handy pockets to stash collapsible pet dishes, treats, and anything else you might need in a pinch. (I've been known to strap a jacket and airline pillow to the top with a bungee cord.)

Each airline will have required dimensions for a carrier. These are supposedly under-seat dimensions (my Delta-compliant carrier is 18 x 11 x 11). But the space under the seat can be smaller than that, so opt for a soft-sided carrier that will squish down. Some even have mesh compartments you can unzip to give your cat room to stretch after takeoff.

I also recommend a carrier that rolls (mine has strap-on wheels). Louie loves whizzing through the airport this way.

Some carriers double as backpacks, which is a convenient if somewhat embarrassing way to go sightseeing abroad with your cat... *without* interrupting their commitment to laziness.

Be sure to line the carrier with



A MONEY-SAVING TIP

If you're traveling to a country often, make an appointment with a local vet to get your cat a pet passport. You'll sail through the airport and bypass the foreigner fees. Just be sure to keep the passport up to date with local vaccination requirements. (Louie now has an EU passport. I'm jealous.)

"puppy" pads before you travel, because there was a time Louie just couldn't hold it across the Atlantic. Throw in an old shirt or cover the carrier with something that smells like you. Your cat will be comforted, though never admit as much.

Before you go, invest in some form of [tracker](#) for your cat. I have a basic Apple Airtag attached to Louie's collar, and it's been a big help, but it isn't long-range. If your cat likes to roam, I'd recommend a more robust GPS model.

Granted, it's a fair amount of work to get cats (or any pet) overseas. But it's a bit like childbirth. You quickly forget the pain. And when you're abroad for weeks or months at a time, their company is so worth it. ■

Stephanie Reed is *IL's* Editor in Chief. A former Middle East archaeologist, she thinks everyone should experience Petra at least once. One day, she and Louie plan to retire to France, and adopt a fainting goat.

LEGROOM-SAVING TIPS

When you make your flight reservation, I highly recommend reserving an **aisle seat**. You'll have a bit more room for your legs if the carrier doesn't quite fit under the seat.

[Some airlines](#) will allow you to buy an extra seat for your pet or "for yourself," and I'd recommend it if you have the

means, especially for long overseas flights.

Here's my cheapskate method: If the flight isn't full, I ask the friendliest-looking flight attendant to move me to a row with an extra seat after takeoff, and strap the carrier into the seat next to me. (Some attendants will look the other way, others will make you put your pet on the floor, per regulations. Feign ignorance.)



This couple built their dream home by the beach (see slideshow)... but not without some trial and error. Read on for their top tips.

Building a Home in Costa Rica: Lessons in Culture, Diplomacy, and Time

Jeanne Bellew

On a walk through the neighborhood of Surfside in **Guanacaste, Costa Rica**, my husband James and I stumbled upon a sprawling, overgrown property separated from the jungle by an old barbed-wire fence. Mango trees had taken over. But peeking out from the brush was a small, sweet-potato-colored concrete *tico* house called Casa Camote.

James and I were in Costa Rica on a scouting trip for our next home. We'd envisioned a small, comfortable place with a *casita* on the property to rent out. As traveling freelancers doing everything from writing to YouTubeing, we dreamed of a place that would welcome other like-minded people: digital nomads, clients, and roaming retirees.

When we discovered the *tico* house, even rundown as it was, we couldn't deny our excitement... and the feeling of familiarity.

We'd only been in the country two days, but we'd found our future home.

A Vacation Turns Into an Overseas Move

At 60 and 61 years old, after four black-

swan events during our careers—the dot-com bust, 9/11, the recession, and then the pandemic—we were done. Cooked. Over it.

The thought of living through one more event and growing old in the US made us weigh the comforts of home against the allure of a new beginning.

Our initial plan was to explore different places in Costa Rica, starting with **Potrero Surfside** in Guanacaste. We were drawn to Costa Rica for the lower cost of living (we could buy outright, so no mortgage), tropical climate, beaches, proximity to the US, excellent healthcare, democratic government, lack of military, and its commitment to the planet.

But after discovering Casa Camote, we never left Surfside. Surfside is a beachside

neighborhood with walkable dirt roads, restaurants, a brewery, and grocery stores. Plus, it was close to Liberia airport, had good medical clinics, and a diverse community of North Americans and *ticos*.

Casa Camote, at 20 years old, was run down. But at nearly 8,000 square feet, the property had plenty of room to build. We made an offer, comforted by the 15-day rescind period.

Fast forward two and a half years, and we're living in our newly constructed 900-square-foot home, Casa Wabi Sabi, complete with a pool. Camote has been remodeled into the rentable two-bedroom "Casita" Wabi Sabi—a welcoming home for travelers, adventurers, and digital nomads.

As you can imagine, the transition

REASONS NOT TO MOVE:

- Maintaining perceived comfort
- Losing control
- Living in fear of the unknown
- "What if everything goes wrong?"
- Being afraid (have we mentioned this enough?)

REASONS TO MOVE:

- Making a new and fresh life
- Learning to release control
- Embracing fear and growing
- Saving money
- Getting good healthcare
- Never wondering "what if"

wasn't without hurdles—and some tears. Building Casa Wabi Sabi brought challenges that tested our resolve and our relationship. But our new home and rental unit are the cornerstone of the lifestyle we enjoy today.

Here's how we did it—and lessons (lovingly called an AFOG—Another Freakin' Opportunity to Grow) we learned along the way, so you don't have to.

Embrace Wabi Sabi

Here's a slice of humble pie: working in a different country, with its unique cultural norms, language barriers, and unfamiliar building processes, meant relearning much of what we thought we knew.

We'd felt well prepared as we started our construction journey, having built two homes and remodeled one in the US. But we quickly learned that experience doesn't always translate across borders.

There's no way *not* to find yourself on a learning curve if you plan to build abroad. Despite stumbling around, we adapted, succeeded, and maintained our spirits (and marriage).

To do so, we embraced the philosophy of *wabi sabi*: the Japanese aesthetic tradition of accepting transience and imperfection.

This principle guided us not just in our construction project, but in maintaining a mindset that accepts the ups and downs of life. There is no “normal” living abroad—especially in a culture that doesn't resemble the way of life you're used to.

Verify Local Norms Around Business Practices

Although our architect and engineer assured us they “knew people” (a common phrase in Costa Rica) and could handle the municipal permissions informally, this approach led to a seven-week delay.

Construction began without the necessary permits, a decision guided by local practices we were initially told was standard. Then, one day, the Muni showed up and shut the job down due to lack of a permit. All workers dropped their tools where they stood and walked off the job.

This incident painfully reminded us of the need for due diligence and following local regulations... no matter the reassurances given by those who seem well-connected.

Practice Hypervigilance With All Project Details

Our architect spoke English, but we quickly learned that fluency in a language doesn't guarantee understanding and meeting expectations.

For instance, there aren't any inspections while building. Luckily, because of our proximity to the building, we could see when things were done wrong... most of the time. We caught bad paint jobs, and had to correct the wrong locations for lightboxes and switches.

Additionally, Costa Ricans generally avoid conflict and rarely say “no” directly, which made it challenging to address issues when the work was done poorly or didn't meet our expectations.

Reacting as we would in the US wasn't effective; we had to adapt to the local way of resolving problems with patience and diplomacy.

Living at the construction site allowed us to monitor the day-to-day operations closely, which was invaluable. This proximity enabled us to:

- Respond quickly to any issues
- Ensure that we were involved in the decision-making process
- Catch anything done wrong
- Question the abilities of workers. For example, the ditch digger being the plumber and the electrician being, well... questionable.

Many days included us making a call or sending an email with our observations and requests for corrections, or arranging a meeting to discuss a situation.

We recommend only building if you're nearby or have someone you trust watching out for your best interests throughout the project. Be responsible for the building you want, rather than blaming another culture for its way of doing things. If you live in Costa Rica, then it's up to you to learn the locals' ways and act with kindness.

Implement a Structured Payment Schedule

We learned the importance of establishing a payment schedule from the project's outset. Ensure the payments are aligned with milestones and deliverables so payments are made in installments. This isn't a norm in Costa Rica, so hold your ground.

Toward the end of our construction

project, we encountered several issues that required resolution before considering the project complete. Our pool and pool deck were done terribly, and we ended up hiring another company to finish the pool lining.

Due to this less-than-satisfactory work, we withheld a significant portion of the payment—approximately \$10,000—as leverage to ensure that all our concerns were addressed adequately. After reviews based on our thorough tracking and final adjustments to our satisfaction, the outstanding amount due was reduced to \$2,203. We settled this final payment only once we were confident that every aspect of the project met our standards before officially closing it.

At Home in Casa Wabi Sabi

We finished our *casa* in December 2022.

We painted it the vibrant colors of a Costa Rican sunset: colorful, bright, and welcoming. The tropic charm makes our home a special place for us and visitors.

One of the things we love most about our home is its peaceful ambiance. We're always surrounded by the sounds of nature, including the calls of howler monkeys, which wake us each morning. We cool down at the pool, or at the beach that our dogs love (before we even met some of our now-friends, they knew us as “The Poodle People” from seeing us on our walks).

Coming here has allowed us to lead a less stressful life. Conversations here tend more towards living fully, rather than focusing on work or politics, and foster a community atmosphere. What truly binds us to our expat community is a shared sense of courage, resilience, and adventure. We expats find strength and camaraderie in knowing that we all made the bold choice to embrace a new life.

We have the best of everything we ever wanted. We live in a beautiful place and make an income, working where, when, and how we want. What we'd dreamed of is now our reality. And best of all, our project lets us meet new folks... and gives people like us a place to call home. ■

Jeanne and James Bellew swapped the US for Surfside, Costa Rica, leaping into a new lifestyle as fearless freelancers. Platinum Circle members can watch their full story [here](#).

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New Zealand satisfies both adrenaline junkies and slow-goers. Read on to discover your nine-day itinerary through the South Island.

9 Days on New Zealand's South Island: Worthy Adventures for the Non-Skydiving Set

Kathleen Evans

Nothing can prepare you for a heart pounding helicopter landing on a snow-covered shifting glacier.

Jagged, snowcapped peaks. A turquoise lake. And our destination: the icy-blue glacier. Snowdrifts rose as we approached through the low-hanging clouds, my husband and I gripping the seats. With a *thunk*, we landed in this wintry wonderland... though it was only April.

And that's where our New Zealand South Island adventure began. New Zea-

land (Aotearoa in native Māori), especially the South Island, is known for adventure: hang-gliding, bungee jumping, jet boating, skydiving. But can a place so extreme be enjoyed by seniors or the mobility-challenged?

My husband and I are in our 60s. We're mobile, but not necessarily athletic; I'm still healing from a complicated surgery last year. New Zealand—renowned as one of the most beautiful countries on earth, and certainly the most adventure-

forward—had been on our bucket list for ages. Yet we entered this trip warily, with the thought, "We'll never be as young as we are today."

We discovered that New Zealand offers something for everyone, from adrenaline rushes to relaxing experiences. This was our journey... and I recommend you (mostly) follow in our footsteps for a bucket-list adventure.

3 Nights in Franz Josef: Helicopter Through Glaciers, and Soak in a Jungle

Our South Island experience began on the rugged, forested west coast in **Franz Josef** (pop. 530), a hardy frontier town. That's where we embarked on our helicopter ride, an absolute must-do for all visitors.

The seven-passenger chopper (we booked with [Inflight Experiences](#), US\$245) takes you on a 30-minute tour (20 minutes in the air and 10 minutes on the glacier) deep into the Southern Alps, soaring over snow-capped Mount Cook, and the gargantuan glaciers of Franz Josef and Fox

LEISURELY HIKES IN FRANZ JOSEF

Following our adventurous day, we decided to take in nature on a couple of nearby leisurely hikes. We're not long trekkers—like I mentioned, I'm still recovering from surgery—but Franz Josef offers several easy walks doable for seniors.

[Glacier View](#) is a mile round trip, and takes only 20 minutes to circumvent. You

can see the glacier in the distance if it is not too cloudy and the fresh air pulsed into your lungs is invigorating at any pace.

[Peter's Pool](#) is also a one-mile walk on flat ground. It leads to a small but spectacular lake with picture-perfect mountains and forest around it. Both paths are clear, safe, and easy to traverse.

before landing on the Tasman Glacier—the largest of the three.

Once safely landed, you can deplane (ducking to avoid decapitation from the rotors) and actually walk on a shifting blue glacier in the snowy silence on top of the world—mid-shin in powder. We were giddy with excitement, snapping photos and videos. (It's quite an Instagram moment.)

Unpredictable winds and snowfalls factor into many cancellations. However, you can reschedule if you are in Franz Josef for several days—or, if weather still prevents you from flying, the company will refund 100% of the payment. But if Mother Nature cooperates—WOW. Those steep mountainsides, carved from glacier's paths, will remind you of her power.

To thaw out after tromping through snow, [Waiho Hot Tubs](#) offers hot water therapy relaxation in the brisk, fern-forested outdoors near downtown Franz Josef.

The massive stainless-steel tubs (think of soaking in a wine fermentation tank) are big enough to accommodate four people comfortably, and are heated by individually attached wood-burning fires. Each tub is tucked away in a private piece of the jungle so you won't see your neighbors.

We carried in a delicate New Zealand Pinot Noir and sipped it right before sunset under mist and rainforest ferns—completing a truly once-in-a-lifetime day.

3 Nights in Wānaka: Lavender Farms and Home-Grown Wine

After a four-hour drive south along the

WHAT TO KNOW BEFORE YOU GO

When to Visit

There's never a bad time to visit New Zealand... but if you're looking for fewer crowds and lower prices, consider the shoulder seasons of autumn (March through May), when we went, or spring (September through November).

Where to Stay

If you rent a camper van, there are dozens of holiday parks throughout New Zealand, including in all the towns highlighted here. The South Island [campsite guide](#) is a great place to start planning.

We chose the vacation home rental route, since we had a group of friends traveling together. There are many rental options in each of the towns on both [Airbnb](#) and [VRBO](#), plus myriad hotels and motels.

How to Get Around

Renting a car is easy at any airport. We used [Mode Rentals](#), picking up our rental car on the South Island in Christchurch and dropping it off in Queenstown.

Camper vans, as I've mentioned, are also a popular mode of transportation; several companies offer plans so you can travel and stay all in one neat package. Jucy is one of the most popular names on the road, but you can also search through the [Campervan Finder](#) site for other options.

This is a left-side driving country. Thankfully, on South Island, it's easy to follow traffic on the mostly two-lane roads. I recommend requesting an automatic transmission from the rental car company for less-stressful driving.

coast—passing the ocean and verdant mountains—our next stop on the journey was the lake town of **Wānaka** (pop. 19,290). In the distance, we could see the snow-capped mountains of the Southern Alps.

We decided to take in the fresh mountain air with a stop at the [Wānaka Lavender Farm](#)—but as it turns out, this tour was more than just a “stop.”

We spent hours roaming the fragrant lavender fields, visiting exotic farm animals like the native kune kune (a small tri-colored domestic pig), alpacas, minia-

ture horses, donkeys, as well as goats and sheep—plus amazing honey bee boxes. (Did you know it takes 10 working bees their lifetime to produce one teaspoon of honey?)

The lavender farm also offered outdoor games, like giant chess and bocci ball. In the café, we drank tea that magically changed color to lavender after a squeeze of lemon (I still don't know the secret behind the chemistry, but you can purchase your own in the gift shop).

The next day, we carved out some time for wine tasting. New Zealand is interna-

IS NEW ZEALAND ACCESSIBLE?

From hotel rooms to public restroom access and wheelchair friendly trails to accessible public transport and rental cars, the rights of the disabled are protected here. I've traveled through most of Latin America, Europe, and Asia—and New Zealand's much closer to ADA standards than most countries.

There are even tour companies like [Ability Adventures](#) that specialize in accessible New Zealand tourism. Whether booking a complete tour or a self-driving one, they can help with planning.



Take a cruise through Milford Sound, the rainiest—and perhaps most beautiful—spot on earth.

tionally known for its Sauvignon Blanc, but grows many varietals, including chardonnay, pinot noir, and merlot.

The country produces over 95 million gallons of wine annually; we helped put a dent in the consumption.

The best-known winery in Wānaka, [Rippon Vineyard](#), offers stunning Southern Alps and lake views from the vineyards and the modern tasting room. In fact, it's so picturesque that it's a favorite locale for weddings and catered events. Wine tasting is free, but by appointment only.

If you are into more casual tastings, [Aitken's Folly](#) is worth a stop. Proprietors Ian and Fiona—both trained geologists—decided to sell everything they owned in the UK and move to New Zealand to start a winery in 2008. They joked, “We had not a jot of viticulture experience.” Thus, “Folly” in their name.

Specializing in chardonnays and pinot noirs, their tasting room is located in their home, making for a truly “local” experience.

We chatted about their trials and tribulations starting their little wine empire from scratch. Because NZ is so careful about plants entering the country, the couple couldn't import vines from places like France or California and instead had to carefully assess what was available within the borders of New Zealand.

After a few starts and falters, they enlisted the help of a local expert who sits on the New Zealand Wine Growers Board.

My husband and I agreed, as we sipped our wines: Their “folly” paid off.

No appointment is necessary at Aitken's Folly; however, larger parties should book in advance, since space is limited.

3 Nights in Te Anau: Glow Worms and Glacier Cruises

The scary-sounding *arachnocampa luminosa* is better known as the New Zealand glowworm. They live in the caves and brush of the high-humidity South Island... and my husband and I decided we had to see them.

The [Te Anau Glowworm Caves](#) tour (US\$73) commences with a 30-minute 70-person seater, enclosed boat ride across the narrow southern part of Lake Te Anau. (Our crossing was a bit rough,

so if you're prone to motion sickness, you might want take Dramamine.)

The welcome center (complete with a museum and small café) taught us that glow worms are actu-

ally fungus gnats; their bioluminescent blue-green glow lures their prey.

After the welcome center, we took a 10-minute walk through a misty fern forest to the cave system where these critters reside. Upon entering the cave's twisted limestone passages, we first heard the impressive roar of rushing water before finding waterfalls that rumbled the metal walkway through the caverns.

The ultimate prize of the journey: boarding the 12-passenger boat and slowly cruising in total darkness—and silence—into the large grotto under the starry, dripping, glittery display that only the glowworms of New Zealand can produce.

Te Anau is also a good base for a day

[Wings and Water](#) offers 15-minute highlight flights and one-hour Milford Sound flights. You can also charter your own tour. It's a great way to experience Milford Sound without having to expend a lot of energy, or necessarily be fit. (Plus, fewer tourists!)

trip through the picturesque Fiordland National Park on a 2-hour drive to **Milford Sound**. The Sound is considered one of New Zealand's most scenic destinations, stretching over nine miles into the Fiordland mountains.

To bypass the tourist hordes, we opted for a day trip on the *Milford Haven*, booked through [RealNZ](#) (US \$83). The two-level ship boasted a bar and restaurant, posh lounges, large windows for indoor viewing, and plenty of deck space for outdoor viewing.

Milford Sound is not actually a “sound” at all, but a fjord. We learned, from our naturalist onboard, that a sound is carved out by water, not by a glacier like Milford was two million years ago. By either name, this three-hour boat ride is an incredible experience.

You'll see endless waterfalls (we saw literally hundreds juxtaposed against the sandstone cliffs), and rainbows, orcas, dolphins, and a lush surrounding rainforest.

(Just beware—Milford Sound is one of the rainiest places on earth. Pack a poncho.) ■

Kathleen Evans and her husband are expats with one foot in Malta and another in Costa Rica—with their passion for travel taking them to 6 continents, 100 countries, and 40+ cruises.

“Te Anau is a good base for a day trip through Fjordland National Park.”

AVOID JETLAG BY BREAKING UP YOUR TRAVEL TO NEW ZEALAND

The travel day(s) down under to New Zealand from North America (and just about anywhere else) are exhaustively long. Our original travel plan from Liberia (Costa Rica) to LA to Auckland to Christchurch included three flights, two international immigration points, long layovers... and translated to 34 hours door to door.

Rather than endure that kind of travel torture, we decided to break up the trip. [Fiji Airways](#) operates nonstop flights from Los Angeles (LAX) and San Francisco (SFO) to Nadi International on the main island of Fiji.

They offer a layover option that allows you to stay in Fiji for several nights. (Bonus: English is the main language on Fiji.) Upmarket Denarau Island, close to where

the airport is located, offers several luxury brand accommodations like [Hilton](#), [Sheraton](#), [Sofitel](#), [Wyndham](#), as well as vacation apartments and Airbnbs.

The second-most direct option is Hawaii. There are nonstops to/from New Zealand on [Air New Zealand](#) and seasonally on [Hawaiian Airlines](#) operating from many United States hubs.

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

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

seems too uncertain to rely on...

Then this event is custom-made for you.

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

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

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

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

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

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

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

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

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

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

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

good sense to diversify.

We'll show you where—and how.

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

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

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

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

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

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

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

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

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

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

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

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

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

An aerial photograph of Panama City, Panama, at sunset. The image shows a dense urban landscape with numerous high-rise buildings, including the prominent Torre Paine. The sky is a mix of orange, yellow, and blue, indicating the time is either dawn or dusk. The city lights are beginning to glow, and the water of the Panama Canal is visible in the lower left. The overall scene is a vibrant and modern cityscape.

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