

INTERNATIONAL LIVING

SINCE 1979

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Travel Is More Rewarding Off the Beaten Path—Here's Where to Go



Induráin! Induráin!

Paris, July 25, 1993. The swaying crowds along the Champs Elysée chant madly for Miguel Induráin, the Spanish cyclist who'd just crossed the finish line to win his third consecutive Tour de France. (Incidentally, it was the first tour for a young cyclist named Lance Armstrong.) This was my first experience of Le Tour, and boy, did I catch the fever. I went back to the States and bought myself a racing bike, soon to be known as Flesh Wound (he and I spent a lot of time peeling ourselves off the pavement).

If you're lucky enough to be in France this summer, you can catch not only the Tour, but the Olympics, too. Our correspondent Tuula Rampont shares the best places to watch these competitions, including snowglobe-worthy villages.

Our mission at *IL* is to bring you a whole lot of this insider baseball... the hidden wonders off the well-worn Instagram and YouTube paths. If you can't stop fantasizing about an *Under the Tuscan Sun* renovation project, we're delighted to introduce you to

Mussomeli, a vibrant Sicilian hill town with plenty of expats sharing hammers. If you love theme parks but hate long lines (and exorbitant ticket prices), put a surprising park on Vietnam's Phu Quoc island on your bucket list. We've also uncovered picturesque Oloron-Sainte-Marie, nestled in the French Pyrenees and sure to be the backdrop for *Amélie* part deux. And then there's Venao, Panama's unofficial Blue Zone, where American vacationers are discovering an unexpected sanctuary—and never going home.

These are places most couldn't find on a map, but so enchanting, so culturally rich, you too might never go home. Wishing you an unforgettable summer of discovery,

Stephanie Reed

Stephanie Reed, Editor-in-Chief

P.S. Have you heard? We just launched a [Community Forum](#) for *IL* members. It's a one-stop shop for asking our country experts questions, live workshops, and connecting with fellow members.

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MUSEUMS

Follow a Funeral Director Through Waterford's Museum of Death

Waterford, Ireland's oldest city, is known for its eponymous crystal. But there's a much more macabre reason this town should be on your radar.

Located in the "dead center" of the coastal southeastern city, the [Wake Museum](#) explores how death has shaped the Irish landscape over the past 500 years—from superstitions and rituals dating back to early Christian times, right up to those of the 21st century.

"It's not as bleak as it sounds," assures our tour guide—or "funeral director," as the Wake Museum terms its docents.

Fittingly, the tour includes the recreation of a traditional Irish wake on the museum's top floor. Coins are laid on the closed eyes of the (fake!) body, and black cloth covers the mirror—to prevent the deceased's spirit from finding residence there.

But even if you're not, well, morbidly inclined, the Museum itself is of historic interest.

It's housed in Ireland's oldest civic building—dating to 1478—and was once an almshouse for the elderly.

Known as "God's People's House," it was founded on November 2, the Day of the Dead.

As the price for their room and board, its inhabitants were required to pray three times a night for the souls of Waterford's deceased.

In keeping with its charitable past, a portion of ticket sales (entry costs €11) are donated to the Waterford Hospice Movement.

You can find more off-the-beaten-path adventures with *IL Alliance*, where members receive insider-only travel tips and tricks.

Watch my full guide to Waterford [here](#). —Lynn Ferrari



VinWonders boasts an Amalfi-esque town (above), and \$10 oceanview suites. See slideshow online.

CURIOSITIES

Better than Disney: Vietnam's Billion-Dollar Playground

On the Vietnamese island of **Phu Quoc**, a two-and-a-half hour ferry ride from the mainland, lies an amusement park to rival Disney World: [VinWonders](#).

Since it opened a dozen years ago, investors have poured billions of dollars into the VinWonders amusement park—which boasts one of the tallest Ferris wheels in Asia, a world-class aquarium, an EPCOT-like "Grand World," a safari park, and Vietnam's largest casino. VinWonders is Disney World with Vietnamese flair, but at a fraction of the cost—and the crowds.

The Vingroup company—one of the largest resort and entertainment development companies in Vietnam—started construction a decade ago, with the goal of transforming the island into a resort magnet. But initial momentum was halted by the COVID pandemic, and the resort has yet to catch on. (We even asked the employees if it ever gets busy. Their answer? "Sometimes during the holidays.")

Most of VinWonder's attractions are found on the west side of the island. On the southern side lies an entire city,

Sunset Town, created to resemble Italy's Amalfi Coast and Sorrento (and named for its stunning ocean sunsets). To reach the town, you drive along streets that are six lanes wide—with no traffic. Once there, you can wander the Italian-style piazzas, dine at seaside restaurants, and finish off your evening with the nightly "Kiss of the Sea," a holographic water and light show—followed by world-class fireworks. I recommend watching from **Kiss Bridge** (so called because its two sides don't meet, but are close enough that two people on either side could kiss).

From Sunset Town—truly the classiest ghost town you could imagine—the world's longest sky tram takes you eight miles to **Sun World**, another water and amusement park situated on an even-smaller neighboring island, **Hon Thom**. When we visited in February during the Chinese New Year, hardly anyone was there. Our rooms were shockingly good value to boot; we got an oceanview suite for \$10 a night.

My wife and I have been roaming expats for years, and this is the most unique place—and maybe the most affordable—we've ever visited. —Norm Bour

EXPERIENCES

The Easiest Places to Watch the Most Historic Tour de France Yet

On July 14, 2022—Bastille Day in France—my husband, daughter, and I climbed a small hill behind the village of **Le Casset** in the Southern Alps to catch the Tour de France.

Watching race-leaders **Jonas Vingegaard** (Denmark) and **Tadej Pogacar** (Slovenia) battle shoulder-to-shoulder along a wildflower-covered Alpine highway was the experience of a lifetime.

The Tour de France is the biggest cycling event of the year, attracting professional riders from around the world. The 2024 edition will run from June 29th to July 21st, and include 22 teams made up of 8 riders.

But perhaps the most exciting aspect of the Tour de France is the ability to experience the magic of the race up-close and personal. Camping cars and motorhomes follow the Tour from start to finish—with fans arriving from all around the world.

For the first time in the Tour's history, the 2024 starting point (*grand départ*) will take place in **Florence**, Italy to mark

the 100th anniversary of the first Italian victory in the 1924 event by Ottavio Bottecchia.

Ceremonies will kick off with a parade on June 27th, from **Palazzo Vecchio** (the town hall) to **Piazzale Michelangelo**, in order to introduce the individual teams. From there, the race will consist of 22 stages split up over 23 days—including two “race against the clock” stages, two rest days, and eight mountain stages.

On July 2nd, the race will cross into France via the ski resort town of **Valloire** in the Savoie region.

The easiest way to experience the Tour de France is to pick a stop on the race route and post up for the day (see the [TDF website](#) for dates and details).

The riders go by at breakneck speeds (up to 30mph on flat surfaces), so race-goers in the know tend to set up their lawn chairs along hilly sections of the route in order to get the best—and longest—view.

If you'd like to catch a hilly stage, I recommend the towns in the Southern Alps. On July 18th, the riders will climb from **Gap** to **Barcelonnette**, and on July 19th, the mountain route takes them from **Embrun** to **Isola**.

The four towns serve as gateways to French ski resorts in the winter and transform into “Sound of Music” wonderlands during the summer months.

Along with a striking Roman-Gothic cathedral (**Notre Dame du Réal**), the bistro-filled historic center of Embrun is brimming with Alpine charm. The turquoise waters of nearby **Lake Serre-Ponçon** add to the bucolic scenery.

Don't forget to set your TDF alarm! You'll want to be along the race-route near 8 a.m. (with provisions from a local French deli) to secure a prime viewing-spot. In a very exceptional year for France, the 2024 Tour will finish in **Nice** rather than Paris, due to the summer Olympics, which will be hosted in the French capital (turn to the end of this issue for more on that). It's the first race to finish outside of the City of Light since 1905.

—Tuula Rampont



The 2024 Tour de France route, above.



BEYOND THE EU: WHERE US CITIZENS CAN TRAVEL WITHOUT A PASSPORT

Ted Baumann

There was once a time when countries made the biggest deal possible about the sovereignty of their borders.

That began to change near the turn of the millennium... when many European countries felt secure enough to forego border control formalities.

These days, once you're legally inside the European Union, there are rarely border checks between countries.

But beyond the EU, there are other supranational blocs—covering southern South America, the Caribbean, West Africa, the Persian Gulf, the Nordic nations, Ireland and the UK, and Australia and New Zealand.

Each one is slightly different, but the common idea is that you can travel, live, and work anywhere within them as long as you are a legal resident of one of the member countries.

The **Mercosur trading bloc**, for example (also called the Southern Common Market), includes most of South America, excepting Venezuela, Suriname, Guyana, and French Guiana.

If you become a permanent resident of **Uruguay**, for example, you can travel to any other Mercosur country with only an ID document rather than a passport... as long as you have a clean criminal record.

The US, by the way, is also part of a regional bloc. It's called the **Compact of Free Association**, and includes the US, the Marshall Islands, Micronesia, and Palau. Any legal resident of any of those countries can travel, live, and work in the others.

Keep these blocs in mind when you're thinking about acquiring residency or citizenship elsewhere. They can give you greater flexibility to travel, work, and invest internationally.

FESTIVALS

Positively Pazzo: The Craziest Horse Race on Earth

The Italian cavalry is charging straight at me, swords drawn. Twelve angry stallions kick into a full gallop, nostrils flaring. The thunderous sound and violent power of their strides makes my blood run cold. My brain screams, *Run for cover!* But I can't move.

I'm on Turn 2 of the **Piazza del Campo** in **Siena**, wedged in among several hundred rabid locals on a wooden platform I had to crawl out a window to access.

"Pazzo, si?" says a man to my right. Crazy, yes?

Welcome to **Palio di Siena**, the oldest horse race on earth. I've been to the World Series, Indy 500, US Open (golf and tennis), Sugar Bowl, and Army vs. Navy... and none match the passion, pageantry, and pandemonium of the Palio, a traveler's best bet for stepping back in time.

Lots has changed in the last 400 years, but little about the Palio has. The race still takes place in the middle of town,



"Nothing can match the passion, pageantry, and pandemonium of the Palio."

jockeys still ride bareback, and the start is still signaled by a deafening cannon from the 16th century. Siena is divided into 17 neighborhood districts, each called a *contrada*. Ten *contrade* enter a horse in the race, and the rivalry is fierce. The great-

est outcome is for your *contrada* to win; the second-best outcome is for your rival neighborhood to lose.

The race itself—three death-defying laps around the magnificent **Piazza del Campo**—is only part of the four-day spectacle. Race day begins with the arrival of the cavalry, who jolt the crowd to attention with a series of stirring, if not terrifying, charges (see above). Next is the *Corteo Storico*, a two-hour parade featuring archers, horsemen, drummers, noble-men and -women—all in medieval- and Renaissance-era costumes—representing each *contrade*.

The first horse to cross the finish line—with or without a jockey—wins. The neighborhood faithful of the winning horse rush onto the racetrack, waving flags, crying tears of joy. They hug and kiss the jockey and hoist him onto their shoulders, singing songs. The champion horse is paraded into church and down the aisle for a blessing. *Pazzo? Si. Unforgettable? Certamente.* — Paul Partridge

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UNIQUE STAYS

Book This Luxe Panama Glamping Retreat Before Word Gets Out

After 18 years exploring Panama for *International Living*, I've finally found it. The pinnacle, the *ne plus ultra* of glamping retreats: Alaya.

I came here in search of a quiet place to hunker down and write, but I found so much more.

In **Cañas**, a breeze-blessed, hill-facing town just outside Venao, you'll find [Alaya jungle retreat](#). A glamping outfit that's more glam than camp, Alaya offers up comfy air-conditioned domes (with real beds) instead of tents.

The name means exalted, superb, sublime—and a fitting name it is. Never have I experienced such high-end service in the \$100 a night bracket. (Service and prices may not be the same forever, so go now.) I booked dome #10, which houses four double beds and a minibar, with seating on the terrace outside.

I had to share bathrooms with the

dome next door, but it was nothing like the gruesome hostel experiences of my 20s. The facilities are walled on three sides only. The open side faces a natural barrier formed by tall reedy grass. The only peeping toms are tropical birds, so wash that stress right out of your hair... and hurrah for "camping" with flushing toilets.

Surfing, Fishing, and Yoga at Your Doorstep

There are many wonderful things about Cañas, but ranking near the top for this solo traveler: The town is so safe, we didn't bother to lock our doors.

Alaya's young creators—two Swiss men and a Panamanian woman—chose their location well, making it a rare getaway suited to both the outdoor adventure seeker and anyone in need of a relaxing, wellness-focused refuge.

You'll find world-class fishing, surfing,

yoga, and more on your doorstep. Mornings are like waking up in Animal Kingdom—I saw hummingbirds and heard howler monkeys, parrots, and hawks. (I went in March, during the Panamanian summer, so it wasn't buggy.)

The little spiral of a pool (with a fire-pit in the center) is delightful, a Kawasaki mule will ferry you to your room if you're too lazy to walk, a shuttle van gets you to the beach in **Venao** (turn to the cover story to learn more)... and then there's the food.

Fava bean hummus with sweet caramelized onions and pistachios for crunch... squid ink risotto with local shrimp in a tangy tomato escabeche... every dish was beautiful to look at and a symphony of contrasting textures and flavors. Take it from me: Alaya means sublime.

P.S. No kids allowed. —Jess Ramesch

Should You Bring Your Car Overseas... and Where Are the Best Places to Golf by the Beach?

Ronan
McMahon



■ **Cyndi B. says:** My husband and I plan to adopt your lifestyle of moving with the seasons: Stay in our lake home in the US in summer, buy a home somewhere tropical (probably Costa Rica) to live in winter, and then rent during the fall and spring in Europe or Asia. But what do you do about transportation in your various homes? Do you own a vehicle in each place, or do you just rely on public transportation and rent cars when needed?

■ **Ronan says:** Hi Cyndi, moving with the seasons is not only a great way to live—it can be highly profitable, too.

I've made it my goal to live a life free of extreme temperatures. In winter, I spend time at my condo in Cabo, Mexico. When spring rolls around in the Northern Hemisphere, I fly across the Atlantic Ocean to spend some time at my condo on Portugal's Silver Coast. For high summer, I hop over to my primary home in Ireland. Perfect temperatures year-round. No heating or air conditioning. Then, when I'm not using my condos, I rent them out for income.

Now, to your question on transportation. I own a car in Portugal and in Cabo. I drive the Portugal car to Ireland in the summer. There's a ferry from Bilbao in Spain to Rosslare in southeast Ireland. Of course, if you're a city person and choose to live in a built-up area, you can rely on public transport or taxis/Uber. In Latin America, Uber can be very affordable.

■ **Steve A. says:** Can you find gated communities overseas with golf and the ocean close by? Where?

■ **Ronan says:** Hi Steve, yes indeed. There are a huge number. In fact, I own in several. Golf has been a passion of mine since childhood and no matter where I'm spending time in the world, I like to have a golf course on my doorstep.

I own a condo in the 5-star Quivira community in Cabo. This resort is home

to a spectacular coastal course designed by Jack Nicklaus. Similarly, my Portugal home in Praia D'El Rey boasts a world-class course that's set amid pine forests and undulating dunes.

Right now, I'm working on a [Real Estate Trend Alert \(RETA\)](#) deal in the Dominican Republic at Cap Cana, an out-of-this-world luxury community. At 30,000 acres, this place is huge—twice the size of Manhattan. And it's just 20 minutes from the Dominican Republic's Punta Cana International Airport, with regular flights across Canada and the American northeast.

Everything in Cap Cana screams luxury. It has a pristine marina, sports fishing, shopping complexes, up-market restaurants, a hospital, and a bilingual school. And the beautifully manicured Jack Nicklaus signature golf course runs right up to Cap Cana's stunning white-sand Caribbean beaches. The chance to own here is incredible, particularly at the RETA-only price our members will get.

Editor's Note: In our August issue, we'll tell you all about life in the DR... where Ronan's upcoming property deal offers affordable beachfront property and golf amenities. Plus, it's accessible. Leave New York in the early morning, and be on the beach in the DR for lunch.

■ **Mary M. says:** How much do HOA fees typically cost overseas?

■ **Ronan says:** You probably know a homeowners association is an organization in a residential development, such as a master-planned housing or condo community, that makes and enforces the rules for that community. Generally speaking, when you buy a property in a community with an HOA, you automatically become a member and must pay HOA fees.

Being part of an HOA is beneficial because the fees are used to pay for things like landscaping and the maintenance of community facilities and amenities such as car parks and swimming pools. Before you buy a property in a community with an HOA, you'll have the opportunity

to review the fees and the rules that the association has for residents. The rules can govern things like maintenance requirements, aesthetic choices like external color, and usage restrictions.

HOAs are common in residential communities abroad, just as they are in the US. But there is one significant difference: HOA fees are typically much lower overseas. Often it's a shocking difference. In states like Florida or California, HOA fees in amenity-rich communities often cost \$500, \$800, even \$1,000 per month or more.

Compare this to what you'll pay overseas. For instance, late last year I brought members of my *Real Estate Trend Alert* group the opportunity to buy in a best-in-class community in Cabo called Monte Rocella. The planned amenities for this community are next level: infinity pool, spacious sun deck, bar areas, cozy fire pits, relaxing lounge areas, co-working space, yoga decks, and a well-equipped gym.

Yet the HOA fees for Monte Rocella are expected to be just \$1.90 to \$2.60 per square meter per month. Convert that to square feet and it means that for a 1,064-square-foot condo (the size of the two-bed, ocean-view condos in Monte Rocella), your HOA fees would be just \$257 per month at the high end, or \$188 at the low end. That's a fraction of the cost you'd pay in a community of this quality in the US. Or consider my condo on Portugal's Silver Coast. My condo is in Praia D'El Rey, an incredible community right on Portugal's Atlantic coast, and close to several top-tier golf courses. Yet, my HOA fees in this best-in-class community are just over \$250 per month.

Of course, HOA fees can vary widely depending on the community, both in the US and overseas. But you'll find that, on average, HOA fees overseas are significantly lower than in the US, often to the tune of thousands of dollars less per year.

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.



Ben lives near Manuel Antonio National Park, pictured above. See slideshow in digital issue.

“I Bought a 53-Acre Farm in Costa Rica for \$175k”

Ben Morris

After hours spent on my knees in the dirt, an ember finally held together long enough for me to topple it over onto my pile of dry leaves. I blew gently, then held the bundle high with contentment as a flame sparked and grew. I smiled from ear to ear as several of the 120 others working on the same task came over to congratulate me. I had just made my first friction fire.

This was my third day in the first of three consecutive week-long courses at Tom Brown Jr’s renowned [Tracker School](#) in Costa Rica, learning to boost my awareness of and participation in the natural world—from animal tracking, bird language, and basket-making to flint knapping, foraging, and camouflage techniques.

I was preparing myself for a whole new life—one where I could live in harmony with the land, grow and forage my own food, and, if necessary, build a fire without a lighter along with a weather-proof shelter in the woods.

I didn’t know exactly where I was going with this knowledge. But I knew I was on the right path... one far different from the one I’d been on two months prior.

From a lot of folks’ points of view, I’d just walked away from a dream job in finance. I worked from Baltimore, but I could have lived almost anywhere I wanted. My bosses didn’t bother me. And I made good money.

Yet after a decade in front of the computer, my mind, body, and soul rebelled against my often static lifestyle.

I wanted to spend my days outside, surrounded by swaying trees, singing birds, and swimmable rivers. I wanted to use my body, to work with my hands.

I don’t fool myself into thinking I can produce enough to meet all my own needs. And I don’t reject everything that causes harm to the oceans, soil, and animals. That’s not realistic. But I do believe that most of the things I consume can be grown or produced locally, often by neighbors.

So, I “retired” two years ago at the age of 39. I read books and took courses like the one at the Tracker School on wilderness survival, foraging wild plants and mushrooms, and permaculture.

I considered looking for a place in the US, where I have family, friends, four seasons, and lots of conveniences. But I decided instead to move back to Costa

Rica, where I spent six years right out of college.

I love the tropics: the people, the fruit, the wildlife, and plantlife. And I knew my money would go a lot further here. This meant I would have a longer runway to play, experiment, and figure out a way to make money with my hands rather than a computer.

It meant less pressure... And that was extremely appealing to me. If I could live according to the rough budget I drew up, I would have five or six years before I needed to earn enough money to meet expenses.

In the US, to live the way I wanted, I would have had maybe half that amount of time at best. Not to mention, with the cost of property for somewhere tropical, like Florida, it was a given that I’d have to settle for something less than what I really wanted.

Here in Costa Rica, I ended up with more than I even thought possible...

Mornings With Toucans and Waterfalls

In October 2023, I bought a 53-acre farm in the mountains above the central Pacific coast of Costa Rica, just north of **Manuel Antonio** and a stone’s throw away from **La Cangreja National Park**. I have a clear title to the land, good drinking water (that comes from a spring in the nearby national park), mostly reliable electricity, and a farmhouse that I fixed up with the help of a couple of locals.

I also have a lot of potential building sites with panoramic jungle views. And one of my property boundaries is a big creek with waterfalls and swimming holes. So I can happily bathe naked in crystalline blue water year-round without concern of running into anyone.

You might think a property like this costs half a million dollars or more—and in more touristy parts of Costa Rica, it would. But I paid \$175,000, including commissions, legal, and all other fees. To me, it was a fantastic deal.

I’ve been living in my renovated house for a little over a month now. And I’ve never been happier. I wake up to birdsong at 5 a.m. every day. Toucans and scarlet macaws frequent the 50-foot-plus trees around my house. Oropendolas feast on the water apples. White-faced capuchin monkeys also pass through occasionally.

I used to start my days scanning economic news, commodity heat maps,

and stock charts—trying to find the next “big idea.” Now, I start my day with a little stretching. Then I walk around to look at all the seedlings and young trees that my partner Yuli (pronounced “Julie”) and I are growing. So far we have a variety of exotic fruits, ornamentals, tomatoes, vanilla, black pepper, and other spices.

Soon after, when my cow Perla comes down from the pasture above my house to drink, I carry two five-gallon buckets of water to her. She trots over knowing I have a treat, like fallen mangos, starfruit, water apples, or banana peels—all of which were here and mature when I bought the farm.

Perla isn’t a dedicated milking breed, but she produces about half of a gallon of cream-rich milk per day. Yuli uses the milk to craft delicious dairy products like butter and ghee, mozzarella, ricotta, and cream cheese, and a tart, tasty yogurt that’s perfect for fruit and granola.

My worker Luis arrives at six o’clock and works until noon. These days, he’s fixing up one of the trails down to the creek. He cuts bamboo from a nearby clump on my land and uses it to widen the trail and build steps. He’s also helped me with digging holes and planting root crops like yucca, ginger, turmeric, malanga, and papa chiricana. These gifts from the earth will be ready for harvest in six to nine months (I’m told).

I pay him a good local wage—about \$3.50 per hour. And he shows up every day with a smile and good attitude. I’m lucky to have him as a neighbor, worker, and now friend.

Yuli and I spend some time every day planting, transplanting, pruning, or otherwise caring for our ever-growing plant family. We spend about a half day per week processing food. A few days ago we dug up some old yucca, peeled and grated it for cooking, pressed it for starch, then dehydrated and ground a bunch to make flour. We’ll use that soon to make bread and a Colombian baked good called *almojábanas*.

I like working with wood, so I often take an afternoon or two each week to work on a project. (I just finished up a small book shelf and am getting ready to build a new bed.)

I also take my Australian cattle dog Manchas to the creek to swim and fetch sticks—his favorite activity—at least a few times a week.

But a cattle dog he is not—he gets in

front of Perla and growls instead. *Oh well.*

Yuli and I cook just about every meal. We don’t have any restaurants nearby except one that opens only on the weekend. The closest town, **Parrita**, is 45 minutes away. That’s where we visit the hardware store, pay the monthly electric bill (about \$20), and go grocery shopping.

Fortunately, we can get a lot of food from our neighbors, almost all of whom are locals.

One couple raises chickens for meat and eggs. Another grows tomatoes, lettuce, cucumbers, and herbs. Sometimes another neighbor slaughters a pig and we can buy pork. If we want, we can catch a truck that comes by

twice a week with a variety of vegetables and fruits, too, mostly from farms in the region. Eventually we hope to have our own chickens, veggies, and herbs. In the meantime, we’re happy to support our neighbors.

Of course, rural life does have its challenges. We’re 45 minutes away from the closest emergency clinic, for example, which is why I’m about to take a Wilderness First Responder course. Off-farm entertainment is hard to come by, too. And making money *will* be a challenge.

Still, we’re not discouraged.

Building a More Sustainable Future

Now that our old farm house is fixed up, we’re planning the next steps.

First is to build a woodshop for the tools I’m having shipped down in a container. (Big power tools are hard to find and super expensive in Costa Rica.)

We also want to build a proper plant nursery and greenhouse in the coming months. Rainy season (May to November) is here, and it would be useful to have a covered space for smaller plants and crops that don’t like too much water.

A dedicated food-processing and preparation space is in the cards, too. We plan to build a cob (earth, sand, and straw) bread and pizza oven in the next month. A couple of friends up the road—Canadians who are spending six months here—recently built one, and the pizza was phenomenal.

Another probable project: a recreation space. Yuli loves aerial yoga, with silks and

hoops. And I really like climbing. Eventually, we envision building a beautiful open-air space with rafters to hang silks and a climbing wall on one side. A hanging bridge that leads to a platform within the giant, sprawling wild ficus is in the back of our minds, too.

Of course, we’ll need space for guests. Our current house will likely be the future guest house and rental. I want to build a timber frame home made of local hardwoods and wattle-and-daub (earthen) walls.

So, how will we make money to pay for all this?

Well, Yuli works part-time remotely, which helps a lot. I have a good amount of savings and investments. And I believe that if we keep doing things that we love, the money will come.

We’ve talked of starting a small dairy business. Or hosting woodwork-

ing/furniture making classes. If we get our recreation space together, we could charge locals and passersby for an aerial class or wall-climbing session, with a trip down to the waterfalls and swimming holes included.

Maybe our exotic fruit nursery will grow to the point we can sell trees to folks just starting to plant. In a year, our small avocado orchard should start producing. And we’re swimming in citrus and guava trees, too. Guava jelly, anyone?

I once heard a wise woman talk about her “livelihood garden.” Every year, she plants a diversity of “seeds”—which, along with actual plants, include the skills she builds, the contacts she makes, and the projects she works on. When one “crop” in her livelihood garden ripens into a money-making opportunity, she harvests it. This approach isn’t as secure as a bi-weekly paycheck. But I view it as a way to cultivate flexibility, build resilience, and to keep life interesting.

I see an abundant livelihood garden in my future. For now, though, I wake up every day inspired to plant the seeds. ■

Ben Morris dropped his finance career and picked up a shovel in Costa Rica. He grows as many exotic fruits as he can get his hands on, and writes about life as a novice permaculturist in the tropics.

“Here we cultivate flexibility... and keep life interesting.”

Early November, 2018. An uber-hip coffee shop in the leafy, upmarket Prague 2 district of the Czech capital. A mere 30-second walk from my stylish new apartment.

Through the large, floor-to-ceiling windows, the street outside bustled with pedestrians and cars heading off to another workday in Central Europe.

I settled in with my iced latte and a cinnamon roll, a Word doc open on my laptop. My life as a digital nomad had begun...

For all my adult life, I'd wanted to live and work in Europe. It's a place where I've always felt more at home than I ever did in the US, my birth home. When finally given the chance to move to Europe, I accepted in less time than it takes to blink.

But what did accepting a new working life in Europe really mean?

It meant becoming my own business.

To gain the biggest financial benefits of living and working as a digital nomad overseas, you need to set up a business entity. But even if you're not a digital nomad, keep reading, because I'm using the term "digital nomad" loosely here.

Technically, digital nomads are those flitting about the world, working remotely in a destination for a few weeks or a couple of months before fluttering off to another country to live, work, and play.

But nomads can just as easily be people like me, rooted in one place and working independently as a freelancer in some capacity. That would apply to retirees as well, since many pick up income on the side as consultants, writers, graphic artists, English teachers, dropshippers, and the like.

Too many, though, don't go about their freelance business in the most beneficial fashion.

I've had conversations, for instance, with Americans who've lived and worked a freelance life overseas for upward of a decade and never once realized they were eligible for the Foreign Earned Income Exclusion (FEIE), a US tax law that allows you to write off as much as \$126,500 in personal income for the 2024 tax year (it rises annually).

I've now been living in Europe for five-plus years—first in Prague and, these days, just outside of [Lisbon](#)—and these are the lessons I've learned that can help you keep more of your freelance income.



With the right structures in place, expats can significantly reduce their tax rate.

Incorporate Yourself to Save a Bundle in Taxes Abroad

Jeff D. Opdyke

Step 1: Familiarize Yourself With the FEIE

As I noted, this tax law allows you to legally exclude from your taxes up to \$126,500 for tax year 2024.

But this is "earned" income only. Not passive income.

So this is money you earn from working in some capacity. It's not income from Social Security, pensions, dividends, interest, or real estate rents.

The FEIE also allows for a housing credit, which can shave hundreds—or even thousands—of dollars off your tax bill.

My colleague Ted Baumann wrote about the FEIE [here](#). You can also find details about it on the IRS website [here](#).

Step 2: Form a One-Person LLC

Crucial note up front: Make sure this is absolutely a one-person LLC. Do not establish an LLC with a partner or a spouse. If that person is engaged in any freelance activity, then they need their own LLC.

I say this because of the way a one-person LLC functions.

An LLC is a corporate structure, which means you report business income on your tax return every year, not personal income

(I'll return to this in a moment). In the eyes of the IRS, however, a one-person LLC is a so-called "disregarded entity," meaning the IRS assumes all income flows directly to you as the sole owner.

And that is fantabulous for those of us freelancing abroad!

We get the best of both worlds.

We benefit from the corporate tax structure in terms of write-offs that can reduce business income and taxes owed (and it can also help reduce taxes you owe overseas).

But we remain a "person" to the IRS, which means we're still eligible for the FEIE, since a business would be excluded.

That's why you must operate from a one-person LLC.

Add a second person, and suddenly the LLC is no longer a disregarded entity. Bye-bye goes your ability to exploit the FEIE's generous exemption.

You can open an LLC anywhere. Because I live abroad, I considered opening my LLC on a Caribbean island, but I was put off by the initial fee and ongoing annual cost. Instead, I opted for an LLC in Wyoming because it's one of the top two or three states in terms of LLC protections. But you can open an LLC in any state.

I used [WyomingLLCattorney.com](https://www.wyomingllcattorney.com). I get no benefit telling you that. The fees were reasonable. I paid \$234 for the entire set-up, and \$179 per year going forward to keep the LLC registered and in good standing.

Step 3: Open an Offshore Business Bank Account

This sounds nefarious and criminal. It's not.

If you live overseas, you'll very likely have an "offshore bank account" because using local banking services while living overseas is a heck of a lot easier and savvier than relying on US debit and credit cards to pay for daily life abroad. And even if you're truly nomadic and using a multi-currency card like [Wise](https://wise.com) or [Revolut](https://revolut.com), the following advice still applies.

You need a business account tied to your LLC, because you want all freelance income to flow directly through the LLC and then be disbursed to you as a dividend on some schedule. My LLC pays me a dividend monthly, which is the money I live on.

I opened my business account at [Wise.com](https://wise.com), the UK-based online cross-border financial services company. Wise isn't a bank, per se, though it is regulated by financial authorities in the UK, the US, Hong Kong, and elsewhere. Really, it's more of a financial intermediary between my income and my LLC, and I manage it all through an app on my phone.

Setting up a business account at Wise took a couple days but was quite easy. I completed the application online and uploaded the LLC documents Wise required as proof the LLC really exists and is in good standing in Wyoming.

Now, all of my income flows directly into my Wise business account, which operates under the name of my LLC.

Income flows in, and then dividends flow out to my US bank, my Portuguese bank, and an Irish bank account I use for saving in euro.

Why do all of this? Well, that's tied to...

Step 4: Research the Tax Laws Where You Live

Various countries offer various incentives to foreigners to entice them to relocate their jobs and wealth.

Portugal's [Non-Habitual Residence](https://www.portugal.gov.pt/pt/nhr) (NHR) plan, for instance, offers a fantastic

tax regime to foreigners relocating to the Iberian nation. One of the benefits: A 0% tax rate on dividend income for 10 years.

You can see why an LLC paying me monthly dividends is so beneficial: I have a 0% tax rate locally. And because Portugal doesn't consider dividends to be earned income, I do not pay into the state health or social security system.

Note, however, that I got in on the NHR plan before some substantial changes earlier this year. Today, the benefits remain the same—but the scheme is harder to qualify for. It's primarily aimed at attracting scientific research and innovation.

But similar tax incentives are available elsewhere. Take Dubai, for instance.

I recently spent a week in the emirate at a crypto conference. It's a glitzy city with everything you'd want on your doorstep, from everyday retail to high-end luxury to home comforts like Dickey's BBQ. I'd be happy to live there. (And I'll be writing a bigger story on Dubai for an upcoming *IL* issue).

More relevant to this dispatch is the fact that you can set up an LLC in Dubai and enjoy tax advantages similar to Portugal's NHR—and in the process collect a residency visa for free.

An LLC established in one of the dozens of so-called "Free Zones" in the United Arab Emirates is eligible for a 0% tax rate on business income. And unlike most LLCs established in the UAE, one that's founded inside a Free Zone can be 100% owned by a foreigner.

Once the LLC is established, you, the owner of the LLC, would hire yourself as the LLC's employee, which in turn means the employee—you—are eligible for a UAE residence visa as the employee of a UAE corporation.

The personal income you earn from the LLC—the dividends payments the LLC spins out to you on a regular basis—is not subject to personal tax in the UAE.

Thus, by living in Dubai and funneling all freelance income through an LLC and business bank account, the income the LLC earns, and the personal income you collect from the LLC, are both tax free. (Check with a tax pro since situ-

ations can change and differ from person to person.)

When you piece together these four steps, you put yourself in the best possible tax situation as an American earning an income overseas.

You Could Reduce Your Tax Rate to 10%

I noted earlier that I would come back to reporting business income instead of personal income.

That's another huge benefit in this setup. If you live abroad and earn freelance income paid directly to you, then you owe personal income taxes at rates as high

as 37%. For this example, though, I'll assume a \$125,000 freelance income for 2024, for an American like me living in Portugal, who's able to take advantage of the NHR. That income would equate to a 24%

tax bracket in the US. By running their \$125,000 income through an LLC, that American expat would be able to write it off as part of the FEIE. And they'd owe no taxes to Portugal, since the income arrives as dividends.

They'd still owe self-employment tax to Uncle Sam at the rate of 15.3%. But because the LLC is a business, our hypothetical freelancer would be writing off all kinds of expenses: office supplies, a home-office deduction, travel, meals tied to business meetings, health insurance, the LLC's contribution to a SEP-IRA, and on and on.

Ultimately, the tax rate would come in at 10% or so, depending on deductions. And there would be no taxes paid to Portugal (or Dubai, or any other country that offers 0% tax on offshore dividend income). Structure your freelance business the right way overseas—and in the right countries—and you can make big tax savings. ■

"Freelancers don't often realize they're eligible for the FEIE."



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](https://www.opdyke.com).



This Panamanian beach town is a magnet for energetic expats on the hunt for a healthier, more natural lifestyle. See slideshow in digital issue.

Is This the World's Next Blue Zone? Welcome to Venao

Jess Ramesch

Even on the hottest of tropical summer days, the half-moon bay of **Venao** beckons. The breeze sweeps through the palms, tugging playfully as if to carry them away. The sand is a velvety smooth carpet of bronze, the Pacific a glassy blue. With the jungle arcing around it and the surfers wading in, it's like a scene from Hawaii.

In a photograph, you could perhaps mistake one place for the other. But they're vastly different. Venao, located on Panama's **Azuero peninsula**, is nowhere near as expensive as Hawaii—or as well known.

Surfers who come here say Venao is truly a hidden gem, that they can scarcely believe their eyes. (No crowds? No hassles?!) Anglers come here and say the fishing—especially for big black marlin—surpasses anything they've seen from Mexico to Costa Rica.

For many of the expats who've chosen to live here, however, it's Venao's "Blue Zone potential" that is perhaps the biggest draw.

What Blue Zones and Venao Have in Common

Only a handful of places on our planet today exhibit the winning combo that leads to a Blue Zone designation. If you saw the 2023 Netflix documentary series, you know—these are regions where wellness has become endemic. Residents tend to not only live long lives, but do so remarkably free from physical afflictions and even dementia.

Certain elements are always present. You have access to good food (fresh, simple fare—not chemically delicious, ultra-processed food). You are induced to exercise (as a means of getting from point A to B, or just because it's such a pleasant environment). And the culture is communal (so you socialize regularly).

Eating well, exercising often, everyone together—that's the basic blueprint. And that's how the expats I met in Venao are living.

Helping to put Venao on the map as a

wellness destination is John Mittelbach, the expat owner of the café and "healing space"—and de facto community hub—known as **Casa Venao**.

If you come to Venao on a journey of self-searching, wander there first. It's a friendly place to have a cup of coffee and meet some members of the community, as well as a destination for those in search of healing. Crystal therapy, red light facials, and lymphatic compression treatment... these are just some of the offerings, which John continues to expand.

His story may sound crazy to you, but it's quintessential Venao. Just a few years ago, John was living in LA—in the beach-side neighborhood of Venice—and it felt like paradise. Still, he and his partner Brenna wanted a bit more space for their young family, and to be surrounded by nature.

They had no thought of leaving the country, or even the state. "We were talking about moving into the hills of LA,"

says John. “What I realize now is that our imagination sometimes is confined by our circumstances.”

On a vacation to Venao—to relax and decompress—everything changed. “Our frame of reference was shattered, and then expanded. I got this feeling inside of me: It felt like home.”

He’d been in Venao all of three days.

When John shared his thoughts with the expats he met, a curious thing happened. Similar stories began to pour forth.

“I got that same feeling,” said one.

“And here’s what I did: I flew home, sold everything, packed up the family and the dog, and moved here.”

“I came on a business trip,” said another, “and didn’t leave for two years.”

Shaka-Style Living in an Energetic Town

Venao is tiny—less than 1,000 people live here, though it sees some 20,000 visitors a year. (Most come temporarily on business or vacation, but among them are nomads who are here to enjoy longer stays.)

Away from the beach, it doesn’t look like much. When I drove into the “center” on this hot, dry day, I encountered a brown dustbowl lined with a handful of small hostels, shops, and restaurants (including Casa Venao). Behind a tiny café there’s a large empty lot—handy for beachgoers who want to park and surf.

From here it’s a two-minute stroll to the water, passing through a tiny retail plaza crammed with more teensy shops and restaurant booths. One’s a converted shipping container, another’s a thatched roof over a sandy floor... Venao has a hodgepodge, low-budget look, but it’s not unappealing. It’s just what a bohemian, [shaka](#)-style town should look like: unassuming, despite the extravagant beauty of its long, long beach.

Beneath the surface, there’s a lot going on. It’s a magnet for active, energetic types pursuing healthier, more natural lifestyles—whether at home or on vacation. From yoga to polar ice baths to pickleball and jujitsu (Venao is *mad* for jujitsu), there’s tons to do.

Despite the countless yoga classes (seriously, Venao has a yoga addiction), this small town also has a nightlife scene. “We still party,” is a refrain I hear a lot.

You can enjoy a Middle Eastern feast (Venao also has a hummus addiction) or real Italian pizza, then dance salsa or

techno, or catch some live music.

Weekends are especially lively, with local families and tourists mingling and enjoying the beach. Head to **Pizza Gavilan** for salsa nights or sit on the sand to enjoy a bonfire (that these are a regular feature is one of my favorite things about Venao). You can tap the expat grapevine to find out what else is going on or simply wander the teensy nightlife sector. Usually there are so many different activities, you can take your pick.

A Quirky International Community

That was part of the allure for Terry Moe, 50, and Ben Clark, 36—expat buddies who met here and started the [Playa Venao show](#), an informative webcast they film on the beach, at the iconic **El Sitio**. (El Sitio is one of the longest-running hotels in Venao and the hub for [Reactor](#), an annual music and wellness festival.)

From dance classes to the multi-faceted Reactor festival, all I hear about is how welcoming every space is. Says Ben of his jujitsu lessons: “I can’t speak highly enough. If you want to try jujitsu with some awesome people that are going to make you feel good and not out of place, it’s a very comfortable setting.”

He’s also tried activities outside his comfort zone: “I didn’t know a lick of salsa, but I went, and the cool thing is that people get up and show you the dances. Then everyone starts dancing together, so you don’t have to feel awkward. They just make it a really fun atmosphere. It’s right on the beach and usually they have a live band.”

“Just show up and have an open mindset, and you will have so much fun,” says Terry. “Venao is not a cliquey place. If you have a smile on your face and say ‘Hey how’s it going, *hola como estás*,’ you are going to make friends.”

“It’s such a weird, fun, interesting international community,” he adds. “If you’re friendly and outgoing, it’s a great spot to be...

and if you’re an introvert, it’s also a great spot to be. People here lead with kindness, and that’s really unique. It’s one of the joys of living here.”

Terry first came to Venao on vacation with his mom, who was celebrating her 70th birthday. “I could see the magic,” he says. “I saw people—families and friends—having a great time, and I knew I wanted to be part of that.”

Today, Terry spends most of his time in Venao—with his son Charlie, 14—while his wife Jennifer splits her time between Venao and the Pacific Northwest, where their daughter is in college.

“Back home in Oregon, between allergies from the tree pollen and over 100 days of forest fires, Charlie and I couldn’t breathe anymore,” says Terry. “We both had asthma, and it was getting worse and worse. We had to leave.”

“Here in Venao, we don’t have any issues with our allergies, we don’t have any skin problems, and our asthma is reduced to nothing. We can enjoy every single moment—every meal, every conversation, every breath—because the air is so ridiculously clean.”

“I’m happier here than in the United States,” says Charlie. “Before, I would just go to school, go home, sit in my room all day, and then go to bed.” Not so in Venao. Though he’s homeschooling, Charlie spends a lot of time outdoors. With his asthma under control, he’s taken up jujitsu and surfing. He’s also an avid soccer player.

“I came on a business trip... and didn’t leave for two years.”



Charlie and Terry have both found making friends easy, in part because it's such an international community. "I have a really wide range of friendships down here, people of different ages, and they speak almost every language," says Charlie. "You can find somebody that speaks Swedish, you can find somebody that speaks Spanish or German, it's awesome."

I have heard Hebrew, French, and Italian during my time here, as well. But everyone I've met has been comfortable switching to English. It's very easy to get by if that's all you speak.

From Digital Nomads to Retirees, There's Variety in Venao

Many of Venao's transplants—like Terry and Ben—came here with school-age kids. (Though some homeschool, there are at least two private schools, and another has plans to open by September.) It's an idyll for them—a safe haven where kids can literally run around barefoot, enjoying the sunny, warm outdoors all year long.

But Venao is also home to single digital nomads and retiree couples. From big money investors and developers to carpenters and yoga instructors, I've met all types here.

Kimber Hardick, 62, and husband Ron Robare, 74, like to say they "escaped Texas," trading a "house surrounded by other houses" for a modern, airy home in a new community called **Hermitage Hills in El Ciruelo**, a 10-minute drive from Venao beach. Their property is to die for; the ter-

AN EASY RESIDENCY OPTION FOR RETIREES

As Ron is a disabled veteran pensioner, he and wife Kimber had an easy-in residency option through Panama's [Pensionado](#) program. In addition to legal permanent residence, the program allows foreign members to access the same government-mandated discounts enjoyed by Panamanian retirees.

"We get discounts on hotel rooms, flights back to the States, meals at restaurants, and more," they say. Tip: Though discounts on big expenses are wonderful, they add that they don't request the discount at mom-and-pop restaurants known as *fondas*. It's just good expat etiquette.

race and pool boast a dramatic, up-close view of the tropical Pacific in all its surf-worthy glory.

In Venao, the expansive beach and the wildlife—especially the sea turtles that lay their eggs here every year—captured Kimber's heart. The welcoming and wellness-focused community was a major plus for the couple, as well.

She and Ron do not miss the stress-inducing divisiveness they witnessed back home.

"Here, none of that even comes up," she says. Democrat or Republican... progressive or conservative... vaxxer or anti-

vaxxer... she's just not hearing about these things as much.

I'm not saying every single person gets along with everyone, but in this international crossroads, home to Panamanians, Israelis, Canadians, Americans (and so many more), you don't necessarily need to spend your life choosing sides.

"Here in Venao, because we both have so many friends, Ron goes off and does stuff with other people and I do, too," says Kimber. "I never did much on my own before, but now we're more fulfilled, more balanced in our relationship. We have outside interests—outside of each other, that is—and it's made our relationship stronger.

"And by the way, this community is ageless," she says. "Some of our dearest friends are in their 20s. They see us as wise elders, and they show us respect, but they don't treat us like old people."

Despite all the positives, there were some things missing for Kimber and Ron. "There was no pickleball and no ceramics," says Kimber. "I started a [pickleball group](#) last May, and I sat many a morning with everything set up, hoping for people to show. Now we have over 30 regulars. We play every morning at 8 a.m. and we're looking to build a new complex."

Both Ron and Kimber are artists, so they rented a studio space in town where they could work on their ceramic creations. "Then we shipped down our art supplies and all of our clay—some 2,000 pounds."

The art community here is growing, they say. "We have a group of ceramic artists on WhatsApp and there are about 25 of us now."

Since the move, daily life for Kimber and Ron consists of tranquil mornings enjoying each other's company, and social afternoons.

"We don't talk about politics or religion or the weather, it's more about deep connections and check-ins," says Kimber. "Our conversations in the community are not fluff."

Just one example: After Ron ran into his friend Deepak at the grocery store, Deepak remarked, "I have never in my life had such a deep conversation for 30 minutes in the fruit section of a grocery store!"

"What happens," says Ron, "is you go out to grab a cup of coffee, and there's someone sitting there, so you sit down, too. And next thing you know, two hours have gone by."



Coiba Island, above, is popular for lovers of scuba diving... "There's always a field trip in the works."

“Everything’s Easier in Community”

Ron and Kimber echo the sentiments I’ve heard time and time again from expats—and Panamanians—of all ages in Venao. Here, there’s more to life than staying healthy and fit. There’s *community*. (A key component in the world’s documented Blue Zones, if you recall.)

In Venao, going to jujitsu or to an art class or even to the supermarket is about seeing friends. Connecting. And it’s these two aspects of life here that, hand-in-hand, make for such a powerful combo.

Trouble self-starting? Everything’s easier in community, these expats say. They check in with each other, hold each other accountable, and keep each other motivated. A simple act like taking a walk around town or stopping somewhere for a dirty chai (or coffee with mushroom supplements... this is Venao, after all) can become a transcendent experience because of who you bumped into, and what you shared.

“I am so glad we moved,” Kimber says. “We’ve been doing a lot of healing here, dropping baggage and stories that don’t serve us.”

They’ve both dropped literal weight, too: “I’m down 20 pounds,” she says.

Kimber and Ron weren’t dieting. And they don’t have to work to keep the weight off. It’s all been down to the community—the lifestyle. “We’re just not doing the mindless eating we did in the States,” says Kimber. “And we’re not drinking as much—we used to go out and have a couple of cocktails and dinner—but we don’t know any big drinkers here. We get up in time to watch the sunrise almost every morning and then we’re in bed by 8 p.m.”

On Choosing to Live in a Remote Destination

The road to Venao is long, and I don’t mean that figuratively. There are far more convenient places to live in Panama. Top expat destinations like Coronado are an hour or two away by car from Panama City’s international airport, hospitals, malls, and more.

Venao, on the other hand, is a six-hour drive or shuttle ride from the capital. And

“For those who seek peace and comfort, freedom and health.”



Pedasí, above, is only a 35-minute drive from Venao—and offers charter flights to Panama City.

you’ll most likely find yourself making the trip from time to time.

The good news: Azuero’s two little hub towns—**Chitré** and **Las Tablas**, about 66 and 47 miles away, respectively—are growing. You may not want to undergo brain surgery out here (given that there’s a Johns Hopkins International-affiliated hospital in Panama City), but you can see doctors and specialists, get blood tests or dental work, and shop at an upscale supermarket.

From Chitré, you can hop short and sweet [flights](#) to Panama City for as little as \$45 one-way. There are even charter flights available from [Pedasí](#), just a 35-minute drive from Venao.

Most expats in this region find they need a car, so they can easily move between Venao and neighboring towns. On any given week, you might head to Chitré for a medical appointment, to **Cañas** or **El Ciruelo** to visit friends, or to Pedasí for live music at the expat hangout, Smiley’s. (Not to mention fishing in **Cambutal**, beach days at **Isla Iguana**, and scuba diving off of [Coiba Island](#)... there’s always a fun field trip in the works.)

Now that Venao has a compact but upscale grocery store—**Super Venao**—life is more convenient. But items on the shelves can cost \$1 more than you’d pay in a neighboring town. That can add up. Call it the cost of living in this region that many joke is “at the end of the world.”

Life in Venao is modern and comfortable in some ways—there’s internet and potable tap water, and an impressive amount of quality culinary offerings, from coffee shops to eateries like **La Hummusería** (“The Hummus Factory”) to a new brewery set to open soon. But power outages are common, as are droughts, so it’s not uncommon for households to include a generator and reserve tank.

It can be hard to find rentals in Venao for less than \$1,000 a month, and many owners prefer to rent short-term to the surfers and other tourists than flow through here. That said, what you get for your money in Venao is stellar, especially compared to similarly top-notch fishing and surfing communities in the States. And new developments have been popping up in Venao and in convenient-to-Venao towns like El Ciruelo and Cañas.

If you don’t mind the somewhat remote location, you can live a life of exploration and adventure here for as little as \$2,950 a month, including rent. It’s one of the safest places on the planet—and not just in terms of crime.

Venao is completely outside the hurricane belt. Although there are droughts from time to time—this year’s was the worst ever, with temperatures climbing into the 90s F—it’s sunny and dry most of the year. And you’re generally not having to contend with extreme weather, like storms or floods. Or extreme humidity.

If you commit to Venao and live here for a while, you’ll likely be able to lower

your housing costs significantly. Over time the personal connections you make—the information autobahn that is the expat grapevine—will help you find better deals. Even during my relatively short sojourn, I've had expats offer invaluable help and advice.

Looking to buy rather than rent? You could do very well in Venao—just like Kimber and Ron. For the sale price of their “no-view home” in Texas, they were able to pay for their dream home in Venao. “In the United States, this would cost two or three times more than what we paid,” they say.

“Our views in Texas were nothing compared to the one we have now, overlooking the Pacific, with howler monkeys in the background and whales playing in the cove,” says Kimber. “Before, our view was of five homes up against our fence.”

If you're coming from a good-weather jurisdiction in the States, you'll be surprised by what you can get for the same money in and around Venao. Under-\$200,000 lots and *casitas*... North American-style homes in the \$250,000 to \$450,000 range... and million-dollar properties with killer views... there's a good variety here now.

“You Can Be Healed Here”

Whether you choose to live in the main hub or one of the communities between Venao and Cambutal, there's an overriding theme you cannot escape (nor, I imagine, would you want to): Wellness.

It's so pervasive that it's hardly surprising to hear talk of Venao becoming a Blue Zone. “A lot has to happen for that to become a reality, but the energy and elements are here,” says Kimber.

Terry agrees: “We eat simple, real, locally grown and prepared food, often with a stranger or new friend. We invite and encourage each other to dance, move, and enjoy group exercise. I think it works because we don't take ourselves too seriously.”

How long will it take for Venao to get there?

The answer I get from most: It doesn't really matter. It's a worthy goal, and the elements are here... but life in Venao is already pretty amazing.

Says Beth, a Canadian RN, wife to Ben, and mom to three: “We're changing our lives, coming from North America or Europe—these places that are really

developed but that keep you in the rat race, constantly busy, constantly stressed, with high cortisol, bad eating and exercise habits, and bad mental habits. Venao attracts people who are in emotional pain, physical pain, people looking for a different way of life. They're looking for peace and comfort, but also for freedom and health in all areas of their life. And so they come. And they can be healed here.”

Each new arrival seems to bring new areas of expertise—one of the reasons folks in Venao are so welcoming. They want you to come down and add to this community. (With the buzz in and around Venao, I wouldn't be surprised if a good medical clinic popped up here in the next five years.)

Here, wellness takes many forms. Your version may involve fishing or surfing... jujitsu or muay thai... hiking or meditating on the beach. If you're looking to live a life of service, there are plenty of opportunities to give back. Help save the sea turtles, join the Eco Basura composting program, or participate in beach cleanups.

Then there are all the wellness-based activities and therapeutical treatments. People here are into plant medicine, red light therapy, dance circles, and more. Being surrounded by all this tends to have an effect.

Whether or not you intend it to, friendly, healthy, community-centric Venao will likely change you.

Kimber previously owned a wellness studio in the US, where she hosted workshops and taught yoga and meditation. It says a lot that she—with utter certainty, I might add—chose Venao as the place where she would continue her wellness journey.

The Frontier With Modern Amenities

Sometimes a move means leaving family, friends, a career... but for Beth and Ben, the positive impact on their mental health has been worth it. “Try it for a couple of months if you can,” Beth says. “See if it makes a difference for you.”

These days you don't have to travel by covered wagon and build your own little log house in the woods. You'd be doing it with a car, internet access, a smart phone with GPS... Powerful tools. As Terry says: “Here on the ‘frontier’ in this little beach town, we have pretty much everything we need... and if something's missing, we just order it from Amazon.”

Think of it as Back to Basics 2.0. The simple life, with a modern twist. “It feels a little like you're going back in time,” says Beth. “But in the end, you find it's not really a sacrifice because you gain so much.” ■

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



“Venao is just what a bohemian town should look like: unassuming, despite the beauty of its beach.”

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AT THE END OF THE ROAD: CAMBUTAL IS ONE OF THE WORLD'S MOST SECRET SURF AND FISHING HAVENS

Though Venao is nearly at the end of the highway known as Ruta 2, it's worth driving one more hour to see where the road truly ends, in Cambutal.

About half the size of Venao, this town is as small, safe, and picturesque as they come.

In Cambutal, you can row out and fish from a kayak (or just stand on the shore)... You can surf secret waves and discover movie-worthy tidal pools... It's a wonderland, in the truest sense of the word. And though I adore Venao, it is humble Cambutal—with its potholes and patchy cell service—that has stolen my heart.

Part of it has to do with its raw, forested beauty. While Venao can be dry and dusty, Cambutal is a breezy green strip along the waterfront. It abuts a national park—**Cerro Hoya**—and if you love hiking and wildlife, you will never be bored here.

I also love that people don't even bother to lock their doors. With so little to worry about, life here is simple and stress-free.

Once you get here, that is. It could take you a good 20 hours from the States if you try to do it all in one go. (I prefer to break up the trip.)

Tip: If you're in Canada—Montreal or Toronto—you may be able to get a direct flight to a small charter airport in Rio Hato, 72 miles west of Panama City. From there, it's only about a four-hour drive to Cambutal.

Surprisingly, it's a journey more and more people have been willing to make. From eco-hostel **Kambutaleko** to the more luxurious resort of **Sansara**, small businesses here are welcoming guests from around the world.

The main attraction is **Los Buzos**. The brainchild of an enterprising expat named Morris Palmer, it's renowned for its world-class fishing tours. For avid anglers, this is a bucket-list destination. The catch log features black and blue marlin, Pacific sailfish, wahoo, cubera, mahi, several varieties of snapper, roosterfish, and more.

"Here, a lot of the hassles that come with exciting fishing trips are eliminated," says Morris. "We all want that bite—the adrena-

line rush of a marlin taking off, or a rooster fish pulling you through the water—but to do that you generally have to spend hours driving, then run two hours out in a boat and two hours back. "Here, you can run your boat out for 30 minutes and find a dozen different species in the water."

After a day of fishing in the sun, head back to Los Buzos for a feast: mounds of oysters, fish platters, food from Morris' farm next door. These are not meals you'll soon forget.

Live on \$1,000 a Month in Cambutal

Kevin Pento, 56, fell for Cambutal in an instant. An artist, angler, and surfer, he came here with his partner (Amy Hopkins, 49) last September.

"I wanted to look for different waves, so we took a day trip out here from Venao," he says. "We ended up staying the night at [Hotel Playa Cambutal](#), and that was it—I was hooked. I rented a house for a week... and by the end of that week, I was ready to buy."

With no rent to pay, and once he's finished with some bigger home improvement projects, Kevin estimates he can live here on \$1,000 a month. "Water and electric are half of what they would be at home," he says.

"We eat out a couple times a week. We have a brick oven pizza place—Pizza Madera—that is awesome," he says. (High praise from a former New Yorker.)

Meals are just as good when they're dining in. There's artisan-baked bread at the Local minimart, which also stocks hard-to-find items like miso and gochujang. "The baker's French, so we get really good baguettes as well as multigrain and sourdough bread," says Kevin.

For such a tiny town, the culinary offerings are impressive. In part that's because Cambutal attracts interesting people from all over. (Someday I expect to wander into Cambutal and find a Michelin-star chef cooking snapper with Kevin and Morris... barefoot and shirtless, of course.)

"The shrimp guy and the vegetable lady drive down the road and stop at our house.

For 20 bucks, we get 10 days' worth of vegetables and fruit. And we get fresh, beautiful shrimp for \$4 a pound—they're nearly as big as my hand."

Naturally, Kevin catches some of his own food, as well. "I caught some big corvina right off the beach in front of my house last week," he says. "I take the fish home, clean and vacuum-seal them, and then they go in my freezer—which is pretty packed right now."

It's a dream life. Kevin has an art studio where he works on a range of projects, from ceramics to Gyotaku, a Japanese art-form that involves taking your just-caught fish, slathering it with paint, and making a rice-paper imprint. (The artistic prints are excellent souvenirs for the bucket-listers that make it to Cambutal.)

Kevin surfs (often twice a day), takes visiting friends and family on fishing trips, and plants pineapple tops around his property. He's got a national park in his backyard and, during the migration season, he can spot whales as he's driving through town.

There's a flip side, of course—a price to be paid for living at the end of the road. For an infected cut, Kevin drove two hours to an urgent care center in Chitré. You should consider whether you would feel comfortable having to do the same.

Cambutal is growing—a gas station and a bridge (so you don't have to drive through the creek to get here) are among last year's welcome additions. But it's not going to morph into a city with a hospital anytime soon.

For now, the ability to live the active, healthy lifestyle of his choosing is more important to Kevin than being next door to a hospital. "I see plenty of older people here, local people living long, happy lives," he says. "You just have to assess your individual comfort level."

Bottom line: If you need ready access to advanced healthcare (or shopping, even) I would not recommend moving here. If, however, you're looking for one of the world's safest, most secret surf and fishing havens, come to Cambutal. Take a look around. (And see if you can nab Morris for a sit-down. He has fishing stories for days.)

"This town is as small, safe, and picturesque as they come."

Nestled in the mountainous interior of central Sicily is a medieval hill town with winding cobblestoned streets, rich history and culture, and views over majestic landscapes.

This town, called **Mussomeli**, is also home to a vibrant and growing expat community.

Over the past decade, hundreds of foreign buyers have purchased houses here. More arrive all the time—so many, in fact, that local real estate agents now organize group walking tours of homes to accommodate all the interested buyers.

The reason so many people are flocking to Mussomeli is simple: You can buy a “premium” historic house in this idyllic Italian hill town for €35,000 (\$37,500)... or even less.

Italy: The Land of Real Estate Bargains

Italy is the cradle of the Renaissance, has one of the world’s most celebrated food cultures, and is bursting at the seams with natural wonders and historic treasures. Many of its towns and cities are works of art in and of themselves.

Italy’s also the land of astonishing real estate bargains.

That’s because its economy has lagged behind its major European neighbors for decades. As a result, there’s no work for the young in many of its historic towns. The country’s population has fallen by 1 million over the last decade, due to a plummeting birth rate and an exodus of young people seeking opportunity overseas.

Depopulation has particularly ravaged rural Italy. Historic homes sit empty and abandoned.

The upshot is that you can find incredible bargains on real estate there. And some of the best deals are in the hill towns of Sicily.

Sicily is the biggest island in the Mediterranean, boasting historic cities, ancient temples, quaint little villages, towering mountains, and stunning beaches on every shore.

In medieval towns set amongst lost-in-time landscapes and sun-drenched hills, you can find historic homes in various states of repair for \$70,000, \$50,000, even \$20,000 or less.

Buying a bargain home in one of these towns might seem appealing, but before you do, you need to consider the future of the town.



Italy has historic homes selling for historically low prices. Here’s where to find one worth the discount.

You Can Buy a €1 Home in Sicily, But We Have a Better Idea

Ronan McMahon

If the community continues to decline, then the amenities and services you need to live comfortably there—the cafés, bars, restaurants, hairdressers, etc.—may disappear as well.

However, if you buy into a town that’s experiencing an influx of new buyers, you not only get a bargain home, you’ll also own in a community that’s set to thrive and prosper.

This is what makes Mussomeli so special.

How to Save a Town: Mussomeli’s €1 Campaign

Mussomeli is about 90 minutes’ drive southeast of **Palermo**. Best known for the 14th-century **Manfredonico Castle** just outside of town, this is a quintessential hill town—a patchwork collection of homes set along narrow, winding streets that snake up to the summit.

A decade ago, Mussomeli was a prime victim of the depopulation trend decimating rural Italy. Then, in 2017, it started its €1 homes project in an attempt to reverse this decline.

In essence, programs like these give away crumbling homes under the condi-

tion that the new owners renovate them. This concept is one of the most successful real estate marketing projects of the past several decades, bringing global attention to the incredible bargains available in Sicily.

While dozens of towns in Sicily and across the Italian mainland launched these schemes, Mussomeli’s was particularly well-administered, with a dedicated English-language website, phone number, and English-speaking staff. These facilities are rarities among Italy’s €1 home projects.

The accessibility of Mussomeli’s scheme meant it was regularly featured in international media reports on Italy’s €1 homes. Buyers began flocking to the town to see the bargains on offer. Many of the €1 homes were snapped up. Now, only a handful of them remain.

As the €1 homes disappeared, buyers looked to other properties.

Today, the properties in demand are so-called “premium homes.” That’s the designation that [Agenzia Immobiliare Siciliana](#)—the agency that runs the €1 home project on behalf of the town of Mussomeli—gives to homes that are structurally sound and in livable condi-

tion. These homes are often priced in the €30,000 range. Many of these premium homes require updating and renovation rather than wholesale reconstruction. This makes them a much better deal than the €1 homes, which are typically dilapidated and require extensive investment to bring back to life.

In late April, I asked one of my scouts, Ciaran, to visit the town to look at these premium homes. He met up with agents from Agenzia Immobiliare Siciliana, who took him to see four properties on the market there. (Watch the walkthroughs [here](#) and [here](#).)

The homes were set in Mussomeli's charming **Old Town**, a labyrinthine maze of steep, narrow cobbled streets dotted with centuries-old Catholic churches and small, leafy piazzas.

The homes had similar styles: three stories, multiple bathrooms, small kitchens, traditional window balconies. Some had already undergone partial renovation. Each had a unique character befitting their history. For instance, one had a downstairs garage converted into a living space with a spiral staircase leading up to the second floor, while another boasted marble floors, high ceilings, and a top floor with stunning views of the rolling hills.

What really stood out about these homes, however, was the price tags.

All four homes were priced in the €28,000 to €35,000 range. A truly astonishing price for a livable historic home in a charming hill town.

There's Still Time to Buy In

The agents from Agenzia Immobiliare Siciliana say they've sold around 300 homes to date, ranging in price from €1 to €30,000 or more. Many have gone to buyers from overseas. As a result, Mussomeli now has an international flavor. When Ciaran was in town, he met foreign homeowners from the US, the UK, Australia, and the Caribbean. There's red tape, sure—it's Italy—but still, more arrive all the time.

This influx of foreign buyers has helped Mussomeli turn a corner.

The central piazza has been renovated. There are new restaurants and cafés to serve the growing expat community. Building and renovation work is evident all



around the town center.

That's not to say that Mussomeli is the finished article. Many homes remain dilapidated. Agenzia Immobiliare Siciliana currently has hundreds of homes to sell, and more to come online after that. And there are other real estate agencies in town with yet more listings.

This explains why prices in Mussomeli haven't risen over the past several years. For now at least, there is ample supply to keep

up with the growing demand. But that also means there is still an opportunity to buy into Mussomeli's rebirth.

One factor to consider before you do, however, is the climate. Sicilian hill towns like Mussomeli are known for temperature extremes.

These towns are exposed to the elements. Their hilltop positions made them easier to defend from attack. But living in a hill town means that cold winters are followed by hot summers. Homes require heating and air conditioning. And outside of summer, it can feel cold even when the sun is shining, due to the wind chill.

This drawback aside, however, the opportunity here is incredible.

In Mussomeli, you can buy a spacious, well-built home in a charming town with views to rolling hills for a little more than half the average cost of a new car in the US. You'll have no HOA fees... and the annual property tax bill is less than an ordinary meal out back in the US.

You can be part of a real community, where you eat Italian food with your neighbors every day, and your gym is the steps you take to visit the café up the hill. It's an antidote to the stresses and discon-

nection back home. You could buy a home and live like a king or queen on Social Security alone.

And to be clear, this opportunity is not unique to Mussomeli.

Since the first €1 homes scheme was launched in Sicily in 2014, buyers have been snapping up properties in hill towns right across the island. Local contacts say that the pace has accelerated since COVID, when more people started working remotely and gained the ability to move part- or full-time to communities like these.

This is reinvigorating towns across Sicily. For instance, Ciaran also scouted a small village of 1,000 people on the northern coast of Sicily called **Gratteri**, where an agent told him as many as 70 homes had been sold to foreign buyers.

Gratteri is quaint, charming, and has much to offer. It's set in a national park and it's only 15 to 20 minutes' drive from the beach. In winter, you can visit ski resorts in this region, too. And the historic city of **Cefalù**, known for its in-city beaches and historic cathedral, is just 30 minutes northeast.

Despite all this, traditional homes in Gratteri remain highly affordable. A broker showed Ciaran four homes there in various states of repair listed from €25,000 to €55,000. (You can see video walkthroughs [here](#).)

The point being, opportunities like this exist right across the island, so you can find the home and the community that suits you.

Still, Mussomeli is a good place to start your search. The town is notable for the scale of the influx and the size of the expat community there. The renaissance of this town is only beginning. And as it gathers pace, there will be opportunities for investors, too.

I'll be keeping close tabs on developments here for members of my [Real Estate Trend Alert](#) group. ■



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

Last summer, on their first-ever visit to Italy, Gabby Arjona and her sister eagerly hopped aboard a pair of innertubes for an exhilarating ride behind a speedboat on Lake Como. The girls were visiting family who owned a home near the lake in northern Lombardy, an area ringed by Alpine mountains lushly green in summertime, dotted with romantic villas and colorful lakeside villages.

A few minutes into the fun, the family saw Gabby raise an arm in distress. Pulled from her tube and rushed to a nearby hospital, the doctors soon discovered that she had suffered a stroke.

Gabby was only seven years old.

She spent 26 days in University Hospital in Verona and then—accompanied by two specialty nurses, her mother, and sister—was air-evacuated back home in the first-class cabin of a commercial airliner.

I met John McGee, Gabby's grandfather, at an *IL* conference. "Gabby has made good progress in her recovery," he told me "She has some lingering issues addressed by ongoing physical therapy, and we're very optimistic for a full recovery."

Luckily, he says, at his urging prior to the trip, the family had purchased a travel medical insurance policy. Travel insurance is something John knows a lot about. Since 1992, he's built his career providing international insurance coverage for travelers and expats. And while he didn't provide the coverage in this instance, John is thankful his advice was taken.

"The cost for the air evacuation alone was more than \$20,000," John says. "Add 26 days of specialized hospital treatments on top, and you can see how her bill added up to hundreds of thousands of dollars. Fortunately, minus the \$500 deductible, the insurance has covered every bit of it."

If you have any kind of health issues, the right kind of travel insurance policy provides peace of mind and can save you buckets of money—even if, as in the case of Gabby Arjona, you are young and healthy.

There are all kinds of policies available, but they fall under three essential umbrellas—travel medical plans, evacuation policies, and trip cancellation coverage.

To make sense of them, here are some common question and answers from expert John McGee... plus tips for expats traveling back to the US.



From trip cancellation insurance to air evacuation policies, our expert's got you covered—literally.

Do You Really Need Travel Insurance?

Suzan Haskins

Q: I have health insurance, so why would I need any additional coverage?

JM: Travel medical plans are designed to provide comprehensive coverage of emergency medical expenses and typically include an air evacuation component. This is the kind of policy Gabby's family had.

You'll find many coverage options and costs. In order to purchase one of these, you must have private insurance coverage or Medicare A/B with a supplement or Advantage plan. The insurance provider will cover your expenses upfront, then seek reimbursement from your primary insurance provider.

Sure, you could forego a travel plan in hopes of relying on your primary care provider, but remember that many hospitals overseas want full payment before they release you. Your primary insurance will want a litany of receipts for expenses paid before they reimburse you, so you may have to pull out a credit card—and hope your line of credit is high enough.

Q: How do I decide which policy to buy?

JM: Many factors come into play here. For instance, you can purchase coverage for a single trip, or an annual policy that covers multiple trips, or even long-term expatri-

ate insurance that covers you both outside the US and when you return for visits. If you're a student or educator, a member of a boat crew, a missionary, corporate traveler, or part of a group, you'll find specialty-term policies to choose from.

The best travel medical plans, such as those offered by [GeoBlue](#) and [TME/Nationwide](#), allow you to use any doctor or facility of your choosing, and will provide you with a list of vetted physicians and facilities in as many as 190 countries, telemedicine, and customer service support along with medical evacuation and repatriation of remains in case of death.

Q: I'm an avid traveler. Is the multi-trip option the best value?

JM: In my opinion, if you like to travel, this is a bargain. It's the kind of policy my wife and I have. You can travel as long as you like for one year from the date your first trip begins. Each trip can be up to 70 days, with returns to the US in between.

As for cost, take, for example, a couple in their 60s. For a multi-trip policy, they would pay \$460 total for both for medical coverage up to \$1 million with a \$100 deductible, or \$300 for \$500,000 worth of coverage and a \$200 deductible. That's a small price to pay for a year of coverage.

Q: Why might I want an air evacuation plan?

JM: Medical air evacuation policies are stand-alone plans that kick in once you're 150 miles or more away from your primary US residence. This type of policy is recommended to piggyback travel medical plans.

That's because most evacuation policies offered within travel medical policies are only required to transport you to the nearest qualified facility that can perform treatments, and not necessarily to your hometown or preferred US facility.

Let's say you live in Chicago and have a serious accident in Cancún. You'd likely be flown to Miami, Houston, or even Mexico City instead of home to Chicago. But a separate air evacuation policy will get you where you want to go and cover additional costs for family members traveling with you—or pay for your family members to come to you. These plans may even include security and crisis evacuation (act of war, etc.), and more.

Q: What do air evacuation policies cost?

JM: Again, costs vary. An annual coverage plan for our couple in their late 60s planning to travel internationally on trips up to 90 days' duration, and with the desire to be transported to their home hospital of choice, will cost \$425-\$614 total for both, depending on the coverage they choose. I'll note that air evacuation policies are favored by many expats, especially those with health insurance like Medicare that they wish to access in case of emergency.

Two of the best medical air evacuation plans are from [Medjet](#) and [TME/Nationwide](#). Medjet offers two options, including a top-tier [Horizon](#) plan with added benefits of crisis evacuation, kidnapping benefits, and up to \$60,000 cash advance for hospital payments if needed. The newer-to-market TME/Nationwide bundles the gamut of travel insurance products, has no exclusions for infectious diseases or pre-existing conditions, and offers a CFAR (cancel for any reason) rider.

Q: What do travel medical policies NOT cover?

JM: Most plans won't cover pre-existing conditions. Read the fine print. If you take high blood pressure or cholesterol medication, coverage for a stroke or cardio event is rarely included. A cardio issue, of course, means hospitalization is immi-

nent, and you won't be hopping on a commercial airliner going home immediately. But that doesn't mean you're out of luck. [GeoBlue](#) and [TME/Nationwide](#) both cover these kinds of pre-existing conditions.

Q: Can I buy an airline's insurance policy?

JM: Airlines offer bare-bones policies that normally reimburse you only for your airfare if a trip is canceled for a reason the policy provider determines to be valid. From a third-party provider, you can buy more comprehensive trip cancellation coverage, designed to reimburse you for additional non-refundable expenses if a trip has to be canceled. Along with airfare, this might include payments for other transportation, accommodation, and so on.

Some include coverage for lost luggage or rental car collision damage. These plans usually offer a small amount of medical and air evacuation coverage.

Protect Yourself on Trips to the US

If you're a legal resident overseas, chances are you have a local private health insurance policy or are enrolled in your country's national health program. These range in price from free to very affordable—far less than the cost of US insurance.

For that reason, many expats drop their US insurance—although it's always wise to maintain Medicare if you're eligible as it can be your safety-net healthcare coverage when you return to the US for visits. If you let it lapse and later want it reinstated, you'll not only have to pay for all the lapsed months, but you'll also face stiff penalties.

While some in-country policies do offer international coverage, including for the US, they tend to be far pricier—so expats often don't choose this option.

That was the case for Gloria and Paul Yeatman, living in Costa Rica. They had local healthcare coverage but no longer had insurance in the US when they made plans to return to Baltimore to close on the sale of their house.

"When we bought our airline tickets, there was a box you could check off to get travel insurance through Allianz," Gloria says. "It wasn't expensive, about \$80 for both of us for our two weeks in the US."

The couple knew it was smart to have some kind of medical coverage in the

US, home to the world's most expensive healthcare system, where even a small emergency or minor illness can be astronomically expensive. "I am very thankful I ticked that box," Gloria says. "While sorting through boxes, I came across some that were full of mold. Long story short: the mold irritated the corneas of my eyes and caused pain every time I blinked. I ended up in the emergency room two days in a row, plus I saw an eye specialist at the hospital. Total bills came to over \$1,000.

"Thanks to that insurance policy, we were reimbursed all but our \$50 deductible," Gloria says. The couple had to prove that they weren't covered by insurance in the States. They also had to provide proof of enrollment in Costa Rica's CAJA national health system. It took several months and lots of paperwork, but in the end, they received reimbursement

Where to Find the Best Policy for You

You can compare multiple insurers in one place with a consolidator like [InsureMyTrip.com](#) or [Square Mouth](#). Or go to John McGee's website [Expat Global Medical](#), which has programs from IMG, WorldTrips, and Azimuth for Canadians, too. Click on any of the links provided there and—without sharing any of your personal data—you can compare various options and get price estimates.

And don't worry that you'll pay more by using a broker. As John says, commissions are paid by the insurance carrier and not by you, the customer. Email him with questions [here](#).

"My granddaughter's story is proof that something totally unexpected can happen at any time and to anyone, no matter your age," John says. "I am so thankful she got quick care and is now on the road to recovery.

"Those of us of grandparent age, of course, are even more susceptible to unforeseen medical incidents. Insurance is really about protection, and I don't know why anyone wouldn't want that peace of mind, especially when you're in an unfamiliar place with likely an unfamiliar language at play." ■

Suzan Haskins, a longtime *IL* contributor, is no neophyte to serial relocation. From Panama to Mexico, she's made her home across Latin America in the search for the "best of all worlds."



"We can be in Spain in an hour, Biarritz in 90 minutes—but I prefer to be here in Oloron Sainte-Marie."

Could Oloron-Sainte-Marie Be the Perfect French Village?

Tricia A. Mitchell

Mykle and Doug Flatley joke that they're the "unofficial ambassadors" of their new hometown in southwestern France.

They've only been living in Oloron-Sainte-Marie (OSM) for two and a half years, but they've already persuaded a few other expats to move to the region. Indeed, the Flatleys have even made cameo appearances on several episodes of the Peacock TV series *Château DIY*, where they stop by their friend's castle for social events.

Home to about 11,000 people, OSM is nestled in the foothills of the Pyrenees, about 20 miles southwest of the city of **Pau**.

OSM's *centre-ville* (town center) is dotted with townhouses adorned with slate rooftops, pastel shutters, and flowerboxes. Lush green mountains frame the town, which has centuries-old churches, a history museum housed in a chalet-like villa, and a weekly open-air market.

"Oloron-Sainte-Marie is so pretty, with such varied neighborhoods that I love to simply walk around.

"We can be in Spain in less than an hour, Biarritz in 90 minutes—but I prefer to be here," says Mykle.

A Property Search Leads to OSM

Before moving to France, Mykle, 55, and Doug, 71, had been living in Phoenix for more than 25 years. With time, they became increasingly interested in moving to Europe. Mykle and Doug are American, but Mykle is also an Irish citizen by descent, giving them a distinct advantage.

"As a dual Irish/US citizen, I could live and work in any European Union country," Mykle explains. "Ireland seemed like the easiest option, but the weather was a bit chal-

lenging for us, especially coming from sunny Phoenix. Doug was the one who chose France, because we usually took a vacation to Paris every year. Paris, however, was not in the budget."

As they continued their research, the couple found themselves drawn to OSM's regional hub of Pau, a city of about 80,000 people in France's Pyrénées-Atlantiques region.

Pau was once one of Europe's most prominent resort towns, and has many restaurants, an airport, and high-speed train

service to Paris, Bordeaux, and Toulouse. The city is a 35-minute drive from OSM.

Mykle and Doug found Pau's climate and affordability to be appealing, so they joined [The Ex-Pats, Pau Pyrenees](#) Facebook group to learn more. There, they mingled with Pau residents who were smitten with the area, including the nearby town of Oloron-Sainte-Marie, and happy to answer the couple's questions.

A few months before they made the move to France, Doug conducted online searches for properties for sale or rent in the region. Using websites like [SeLoger](#), [LeBonCoin](#), [GreenAcres](#), and [French-Property.com](#), he stumbled upon the Oloron-Sainte-Marie apartment they eventually bought.

The couple's original plan was to rent for the first year. "We wanted to be sure that France was all we wanted it to be, and be sure that this was the right area in France for us," Mykle explains. "But when we saw our current home—which Doug had found online—it was a *coup de coeur* (love at first sight), so we decided we'd just buy it instead of renting."

The couple say that back in 2021, they paid €116,000 for the 1,000-square-foot apartment plus €9,600 for closing costs. (In France, these fees are collected by the notary and are approximately 9% of the purchase price.)

Life in an 18th-Century Village House

According to Mykle, almost everything they need on a daily basis is found on their street. "Our neighborhood is a picturesque slice of French life," he says. "We have a *boulangerie* (bakery), a butcher shop, a cheese shop, a bookstore, the cathedral, restaurants, a bar, a bank... and a farmers market by the cathedral on

"Our neighborhood is a picturesque slice of French life."

Sundays.

"One of my favorite things is to walk with a book, stopping at the various benches placed about town, where I'll read a chapter before continuing my walk to the next bench. We have two mountain rivers that meet at our library and become the Gave d'Oloron. You can sit on bean bags at the library, overlooking the confluence of the two rivers."

"We love the small-town feel and friendliness of people, but it's big enough

to have the conveniences of services you've come to expect without having to leave town," adds Doug.

Despite OSM's small population, Mykle and Doug have a busy social calendar and regularly meet with other expats. "It's rare for us to have a week go by without getting together for a meal with friends," Mykle says, adding that their friends come from all over the region. "Many are retired but some are working. There are a few who are younger, some are single, some are married, one couple has a child. It's a nice mix of people."

Recently, Mykle has started teaching English to adults. He also shares insight about life abroad on his Facebook page, in a series he's dubbed [Foreigner in France](#). His posts have touched upon everything from navigating purchases at the *crèmerie* (creamery) to watching Tour de France cyclists roll through their town. (Turn to the Globetrotter section for details on the next Tour.)

Throughout the year, Mykle and Doug welcome a steady stream of friends and family visiting from the United States. One of their recent visitors described Oloron-Sainte-Marie as "magical," Mykle says.

"A small-town feel with big-city amenities."

"She also started calling it 'The OSM,' which has caught on with us too. Now many of our friends call it 'The OSM.'"

All in all, the couple has found the area to be affordable when compared to Phoenix.

"Housing is obviously much less expensive. You can rent a two-bedroom apartment in OSM for €650 a month," Mykle explains.

Food pricing is similar, but the quality here, he says, is so much better.

Dining out is much less expensive. Prices may seem similar when you look at a menu, but service is included so you don't pay another 20% on top of the bill—"although we usually leave a few euros *pourboire* (tip)," says Mykle.

Products, if made in Europe, are the same or less, but imported products from the US are much higher.

"I Can't Think of Anywhere I'd Rather Live"

In many respects, Mykle's found their new home more accepting than the United States.

"As a gay couple in the US, I was always hesitant to refer to my husband when meeting someone," he explains. "But here, I don't feel I have to worry about it. I just

say, *mon mari* (my husband), and no one bats an eye.

"I was also hesitant about people being welcoming to foreigners, but people have been lovely. They are really interested in getting to know us. I feel like we belong."

Still, it's tough at times for the pair to be far from family and friends. "An impromptu lunch out with friends, or family gatherings. Those are things that the best baguette or croissant can't top," says Doug.

Mykle adds, "We talk often via text or video chat, but it's not quite the same as sitting down at my sister's table and having a cup of tea together. I also miss Mexican food! As you'd imagine, authentic Mexican restaurants and ingredients can be hard to find in France. "All that being said, it was a dream of mine to live abroad... and we've only got one life."

"The OSM is home. I love it here. I can't think of anywhere I'd rather live," says Doug. ■

Editor's Note: For more details on Pau and its expat community, see Amy Maroney's recent article, ["The Paris of the Pyrenees."](#)

Tricia A. Mitchell is based in France's Loire Valley. She writes about slow travel, artisanal culture, and social good.

FOUR TIPS TO LEARN FRENCH

For anyone thinking of moving to France, Mykle and Doug both emphasize the importance of learning French—not only to show respect to their new home country, but also so they can converse with their neighbors, doctors, and the vendors at their local *marché*. Both say that learning the language has been significantly harder than they expected.

"You really need to have a better command of the language than being able to order in a restaurant or buy a ticket to a museum," says Doug.

Mykle echoes Doug's advice. "Life is so much easier when you can communicate. But, at the same time, don't be afraid to speak poorly. An English speaker would understand when someone says 'her likes it,' instead of 'she likes it,' so you should know the French will understand you if you

make a few mistakes. Don't worry about being perfect," he adds.

To practice French, Mykle and Doug have used a variety of resources. "My favorite 1:1 instructor has been Valentin from [French That Makes Sense](#)," says Mykle. "I also watch several French teachers on YouTube. [Learn French with Alexa](#) is one of my favorite channels, especially for beginners since she explains in English, as does Geraldine from [Comme une Française](#)." He adds that [InnerFrench](#), [French School TV](#), and [Français Avec Pierre](#) are all in French, but you can display English subtitles if needed. "It's a lovely feeling when you can finally understand the French instructors without the subtitles," says Mykle.

Mykle recommends watching French television programs with French subtitles, too. "I'm my father's son, and he loved murder mysteries on PBS. Never anything gory,

just *Midsomer Murders* and *Masterpiece Mysteries*. I've found the French equivalent of that...it's called *Meurtres À* (Murders At) and each episode is in a different town or region. It's a great way to learn about France as well as practice listening and reading subtitles in French. There was an episode filmed in our area called "Meurtres à Béarn" in which OSM is prominently featured. That was really neat to see the streets and buildings I know," he says.

The couple also suggests reading books in French aloud, and listening to music in French while reading the lyrics. Mykle says that newcomers to France might even be eligible for free basic lessons and to inquire at their local *mairie* (town hall).

Above all, Mykle says that you should "speak to people in French, as often as you can, no matter how bad you are."



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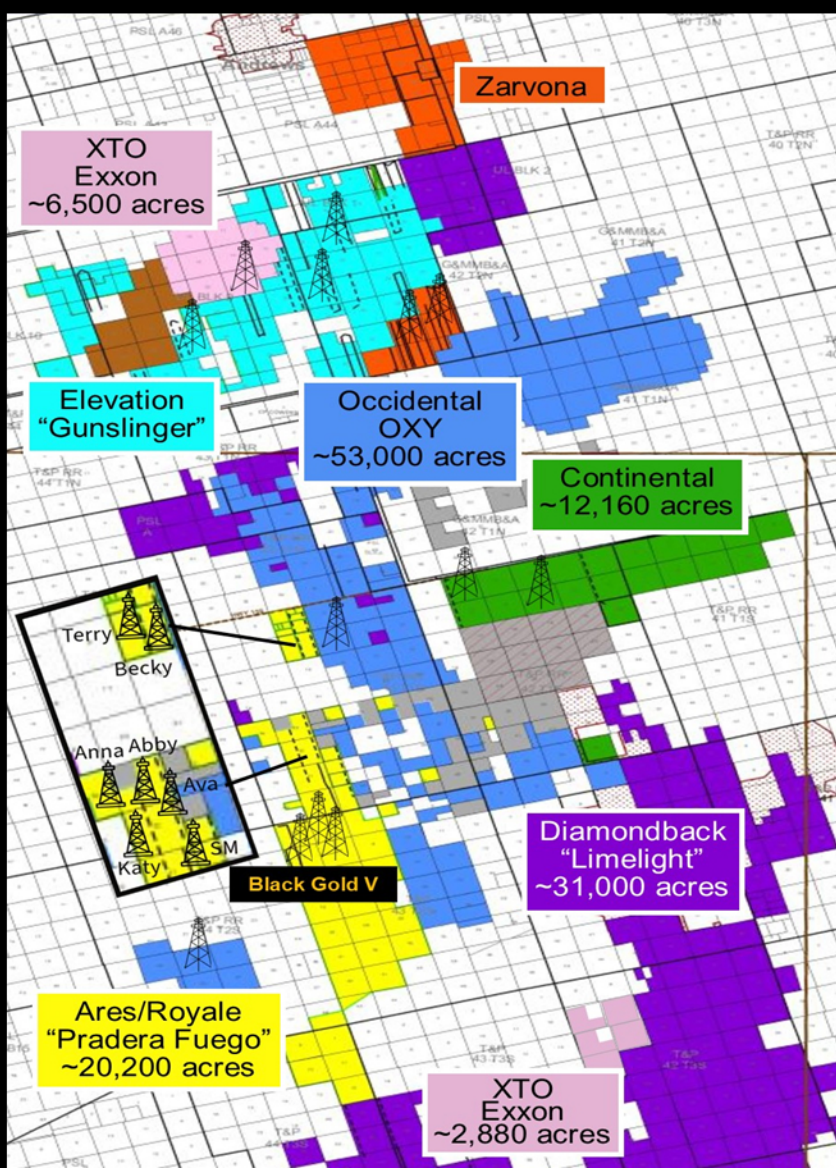
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Hardly anyone outside of South Africa knows this... But **Bain's Kloof** is one of the most beautiful places on the planet to ride a motorcycle.

"Kloof" is Afrikaans for a mountain pass or gorge. Bain's Kloof is both. A narrow two-lane road, it winds along the mountainous northern side of the **Witterivier** (White River) to its junction with the **Breede River** at **Slanghoek** (Snake's Corner). The mountains are full of baboons, porcupines, leopards, and other wildlife.

The road was built in the 1850s by prison gangs under fabled Scottish engineer Andrew Bain. It was designed to open a wagon road through the mountains that divide **Cape Town** from the farming areas in the interior. It didn't have to be particularly wide—and it's stayed that way ever since. There are no railings along the road, and the drop below is steep. So, while I'd caution beginners, the scenery is gorgeous... and other traffic is rare. It's the perfect place for anyone on two wheels to test their road-handling skills.

I started biking relatively late in life. But once I took it up, it became a passion—and my main form of daily transportation. There's nothing like an overnight bike trip to some distant location and back to clean out the cobwebs in your head.

Read on for my favorite road trips in this wonderful country, including a detailed itinerary of Bain's Kloof. All of these paths are open to the average motorcycling visitor.

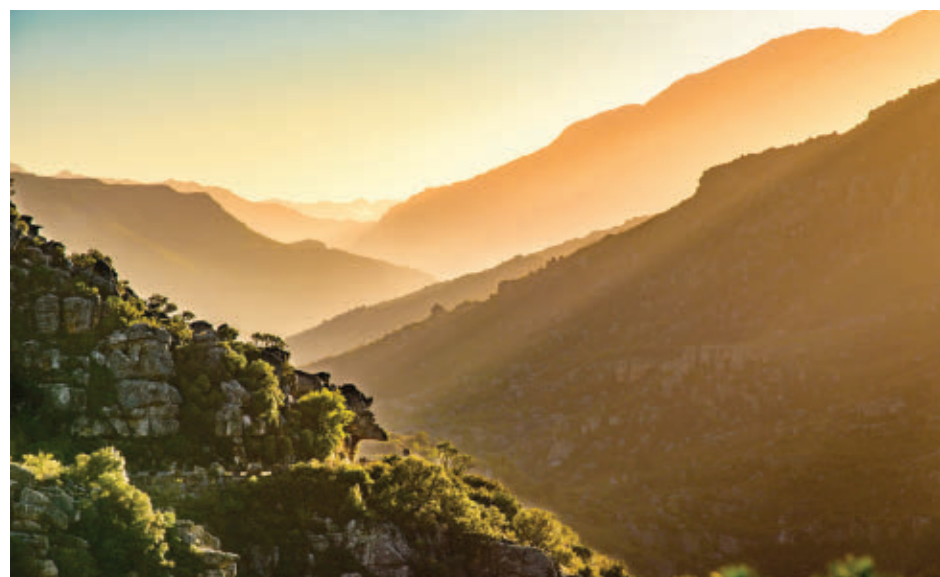
The Cape Town Atlantic Seaboard: Where Mountains Meet Sea

47 miles, approximately two hours

Cape Town is known for its beauty, a product of the dramatic juxtaposition of mountains and sea. So when I bought my first motorcycle, I did a trip that makes the most of it: from Cape Town city center all the way down to the **Cape of Good Hope**.

It's a spectacular journey. The **Cape Peninsula** stretches from **Table Mountain** in the north down to **Cape Point** at its southern tip. On the western side of Cape Fold Belt range, mountains

"This route is called 'the ultimate' for good reason."



Bain's Kloof, above... "the perfect place for anyone on two wheels to test their road-handling skills."

On the Open Road: To the Tip of Africa by Motorcycle

Ted Baumann

plunge steeply into the sea, and roads have been cut into their sides to link coastal towns and villages.

This creates one of the most picturesque day trips you can take from Cape Town. Starting in the city, head over **Kloof Nek Road** and descend into the upscale seafront suburb of **Camps Bay**. From there, the road hugs the narrow band between the rocky seashore and mountainside, taking you past **Llandudno** and through the fishing town of **Hout Bay**.

From there, your journey traverses the most incredible road on the whole of the Peninsula: [Chapman's Peak Drive](#). Like

Bain's Kloof, it was created to get around a sheer mountainside, cutting the wagon journey from Hout Bay to the **Fish Hoek** valley to the south from days to hours. It's a narrow, winding road with a nearly vertical mountain above you, and an equally vertical drop to the sea below.

After passing through Fish Hoek, you'll ride past **Noordhoek** and some



Route 1: The Cape Town Atlantic Seaboard



residential areas to the surfing village of Kommetjie. From there, you can take a miniature version of the Chapman's Peak Road to get to **Scarborough**, a mountainside village of hardy souls who live just outside the borders of the **Cape Point Nature Reserve**. (If you're a surfer, you might want to check out the beach at Scarborough, which has one of the most consistent left-hand breaks I know.)

From there, you follow the old farm road across the peninsula until you arrive at the gate to the Nature Reserve itself. Armed with a ticket, you can drive all the way down to Cape Point, with its spectacular lighthouse overlooking the Cape of Good Hope.

Cape Town to Mossel Bay: Farming and Fishing Hamlets

360 miles, approximately 13 hours

A friend of mine from Switzerland once did this route with his wife, on a pair of Harley Davidsons they rented in Cape Town. They rated it one of the top bike trips they've ever made... and these are folks who take a long one once or twice a year.

Your goal is to get to **Cape Agulhas**, the southernmost tip of Africa. Starting in Cape Town, take the **N2 highway** towards **Sir Lowry's Pass**. But instead of heading up that steep road,

hang a right at **Gordon's Bay** and follow the spectacular cliffside road down to the lobster fishing hamlet of **Betty's Bay**.

There, you can pull in for a Portuguese Prego roll with freshly caught "kreef," the local name for rock lobster.

From there, continue along the coastal road through the towns of **Kleinmond** and **Hermanus**, eventually arriving in the small farming town of **Stanford**, famed for its art galleries, antique shops, and quaint restaurants.

At Stanford, you'll take a right and

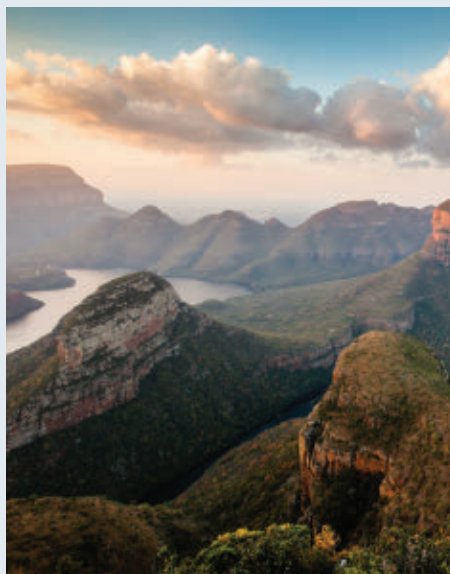
"Make a pit stop for fresh-caught lobster in Betty's Bay."

WHAT TO PACK FOR YOUR MOTORCYCLE TRIP

The first thing you'll need, of course, is a motorcycle. My Swiss friend used a company called Cape [Bike Travel](#) in Cape Town. It rents Harley Davidson, BMW, and Triumph motorcycles. They also rent helmets, jackets, and gloves if you don't bring your own.

If your starting point is in the northern part of the country, which the Ultimate route assumes, check out [GS Africa](#). It has a branch in Johannesburg, and also rents Harleys and BMWs as well as Hondas and Yamahas.

If you're interested in doing an overnight trip, then you're going to need storage. All rental companies offer panniers, saddlebags, and other luggage. They'll also supply you with emergency gear like tire repair "bombs," small cans of compressed CO2 that can be used to reinflate a punc-



Blyde River Canyon in Mpumalanga province.

tured tire. But you should also make sure you have all the small tools and other bits you'd need to look after a bike the way you would at home. If you're a biker, you know the basics: a set of quality ratchet wrenches, screwdrivers, and duct tape. If you think you're going to be away from a gas station for a while, pannier-mounted jerry cans are available to carry extra fuel.

If you're going to do an overnight trip, you'll want to find accommodation, of course. In that respect, South Africa is ideal. There are excellent websites like Lekkeslaap, WhereToStay, and Sleeping-Out, covering rental accommodation and the type of small farm town hotels that still exist here. There are also plenty of Airbnbs. I particularly like the ones in Mpumalanga, which are often found near the region's many trout fishing streams.

BEWARE THE “WORST DRIVERS IN THE WORLD”

A recent Australian survey of global accident statistics concluded that South African drivers are by far the worst in the world. I wholeheartedly agree.

I'm not sure why drivers in this country are so reckless, but it's a fact. That's why I strongly recommend that if you're going to do any serious biking here, plan routes that avoid heavy traffic, like the ones I've mentioned here. Minibus taxis, which are the main form of transportation for working people in most cities and bigger towns, are particularly hazardous, since the pressure to earn fares makes their drivers exceedingly reckless at times.

But even on rural side roads, you've got to keep your eyes wide open for unpredictable behavior from other drivers. Particularly common is unsafe overtaking. Even major

interprovincial highways are one lane in each direction, and frustrated drivers often take great risks to get around massive trucks. If you see one of those vehicles headed toward you, move over as far as you can to the left-hand side of your lane just in case somebody suddenly tries to overtake.

The other thing to watch out for: speed. Speed limits in South Africa are generous, but there's little enforcement outside of major urban areas.

And of course, you've got to watch out for petty crime. Routes in the Western Cape and in Cape Town will be safe. In rural areas, though, make sure that you plan your stops during the daytime, don't stop if people try to flag you down, and generally keep an eye out for anything that looks odd.

far inland, but the detour is necessary because there aren't good roads closer to the coast.

From Bredasdorp, you'll head south again for the seaside town of **Witsand**, where the Breede River enters the Southern Ocean in a spectacular clash of freshwater and salt. From there, you'll make your way across the coast through **Still Bay**, **Gouritz**, eventually arriving in **Mossel Bay**.

When natural gas was discovered off the coast of Mossel Bay in the early 80s, the town enjoyed a heyday. Four decades later, the gas dried up, and the town is focusing on tourism. I recommend heading into **Big Blue restaurant**, which is just behind the **Cape St. Blaize Lighthouse**.

On the return journey, if you like, you can take the N2 highway, which takes you past some more delightful little farm towns like **Riversdale**, **Albertinia**, and **Swellendam**. You'll probably enjoy this route, since you can open up the throttle a bit compared to the side roads you took on the way out. Of course, the scenery is spectacular, with mountains towering above expansive farmland on either side of the highway.

The South African Ultimate Route
1,700 miles, approximately 35 hours
This route is called the ultimate for a

head south towards the coastal town of **Gansbaai**, another quaint fishing village. From there you can either take a coastal gravel road or the R43. The latter takes you through some delightful little farm towns established more than 300 years ago. (My personal favorite is **Baardskeerdersbos**,

which translates as **Beard Shaver's Bush**.)

At Cape Agulhas, you can have a gander at a monument marking it as the southernmost tip of Africa. Grab lunch at one of the local pubs—I recommend hake and chips—then head due north to the farming town of **Bredasdorp**. This is quite



Cape Town to Mossel Bay, above, is a spectacular motorcycle journey... and you may just spot local wildlife like the bontebok along the way.



Route 3: The “Ultimate” Pretoria to Cape Town

reason. It takes you from one of South Africa’s three capitals, **Pretoria**, through the southern part of the world-renowned safari destination, the **Kruger National Park**. From there you cross through **Mpumalanga Province**, home to the magnificent **Transvaal Drakensberg Mountains**. Then you dip briefly into South Africa’s agricultural bread basket, the Free State province, before crossing the enclave country of **Lesotho**, home of the Southern Sotho people.

From there, the trip takes you through the interior of the **Eastern Cape Province**—including some of the oldest settlements in the region. They include **Lady Grey** and **Lady Frere**, both named after wives of British governors general

back in colonial days. Then the road takes you through **Craddock**, the main town of the **Fish River Valley** that flows down to the Indian Ocean. From there you head towards **Gqeberha (Port Elizabeth)**, stopping at the **Addo Elephant National Park** if you like. Somewhere I still have pictures of my 12-month-old daughter feeding peanuts to one of the giant pachyderms.

From there, you’ll take the N2 highway, which hugs the coast during this stretch. You’ll pass through towering mountains and deep river gorges, spilling into the ocean at places like **Wilderness** and **George**. You’ll also pass through the little lagoon town of **Knysna**, with its magnificent “Heads”—towering twin rock formations that lie on either side of the narrow passage from the sea into the lagoon.

Continue on the N2 until you reach

Swellendam, at which point you make a left turn and head for Cape Agulhas. At that point, you can either head back to the N2 via Bredasdorp... or take the country roads I recommended in the Cape Town to Mossel Bay route.

I’ve traveled everywhere in this big patch of southern Africa. And nothing’s better than getting away from the typical tourist destinations and seeing the magnificent countryside by motorcycle. It makes it easy to get off the busy highways and travel through farming areas and places where people still live in traditional thatched *rondavels* (round huts) surrounded by *kraals* (cattle enclosures) made of thorny cactus. ■

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

“Nothing’s better than seeing the countryside by motorcycle.”

Short of clenching a dagger between your teeth and creeping through the Honduran jungle with a band of cigar-chewing Sandinista rebels, the 7 a.m. Sansa flight from San José to **Managua** is probably the most dramatic way to enter Nicaragua.

When you have to be weighed before embarking—you and your luggage—it's a tipoff that this isn't going to be a generic short-haul 737 experience.

In fact, it's a glorious exercise in orientation, as the single-engine Cessna threads the gaps between volcanoes, over mountain ridges, and within a stone's throw of the expansive lakes that dominate southern Nicaragua. (OK, maybe more of a stone's drop, but it's close.)

Watching the terrain level out from the forested mountain ridges of Costa Rica north of Nicaragua to the fertile flatlands of the Managua plain is instructive—a reminder that despite their shared language and architectural similarities, the individual countries of Central America are each far more distinct in geography and character than you might expect.

A Bird's Eye View of a Complicated Country

From above, the route I plan to take from Managua, through the jungle Baroque city of **Granada**, and down to the Emerald Coast at **Popoyo**, looks straightforward. From 15,000 feet above, traffic snarls and roadworks are curiosities rather than inconveniences. Banking hard to line up with the capital's east-west runway, the disturbingly young pilot brings us down with featherbed softness.

I resist a perverse urge to lean over his shoulder and start flicking switches as we descend. No security bulkheads here.

The romantic broad-strokes overview from the Cessna's cabin becomes a more complicated socio-political cross-hatch once I hit the ground. Nicaragua is an earthly paradise in many ways, but with a shadow of a surveillance-and-control state hanging over it. At airport immigration, I lie, and prudently declare my profession as "teacher."

Journalists are not welcome in Nicaragua, not since a series of demonstrations in 2018 escalated to a crisis that threatened the decades-long tenure of Daniel Ortega as president. Ortega's response to the protests was brutal, seeing hundreds of



Good-value Nicaragua, especially its Emerald Coast, is low on tourists... and high on potential.

Unsung Nicaragua: Colonial Gems and a Luxe Escape

Seán Keenan

protesters killed, human rights organizations evicted from the country, and media outlets muzzled.

Nevertheless, in the aftermath, many of the protesters' original demands were met, even if Ortega's waning popularity was hit hard. At this point, Nicaragua has settled back into a wary normalcy.

While my primary reason for being here is to explore, a side mission is to get a feel for daily life in the country, and whether the myriad treasures of this fascinating nation are compelling enough to offset the uncertainty of its future.

On balance, I'd say Nicaragua is worth serious consideration. A casual visitor to the country would notice nothing out of the ordinary, but it would be irresponsible of me not to mention the underlying tensions. If you come to visit, stay away from protests or demonstrations, avoid talking politics with locals, and don't go taking photos or video of police or military personnel.

In the grand scheme of things, political dynasties come and go. More enduring is the character of a place's people. By that

metric, Nicaragua is among the world's wealthiest nations.

Within five minutes of emerging from **Managua airport**, I'm taken in hand by a random mother and daughter combo who not only explain which bus I should take from the airport to the city center, but who proceed to pay my bus fare, accompany me onboard, and escort me to the depot where I catch the *colectivo* service to Granada.

Of all the small acts of kindness I've encountered while traveling for *International Living* (and there have been many—the world is a much, much kinder place than you might think), this is the most spontaneous and touching.

All I did was ask them if I was standing in the right place to catch the bus to the city, and they took it upon themselves to guide me through their hometown with genuine welcome, interest, and concern.

Managua: Vibrant, Tropical Countryside Managua, on Nicaragua's southwestern coast, peters out into tropical countryside quickly. Once you get past the procession of strip malls, hypermarkets, and garden

centers that encrust most modern city suburbs, the roadside quickly reverts to mixed agricultural and residential zones, lined with glossy-leafed hardwoods and coconut palms framing an imperial blue tropical sky.

As is customary in Central America, colors seem more vibrant here; the harsh perpendicular sunlight somehow gets soaked up, softened, and re-broadcast by foliage and exuberant blooms.

A private car would make the journey from Managua to Granada in under an hour, but since my new-found Managua family put me on a *colectivo* bus and waved me off, the timescale is closer to 90 minutes. On the upside, the 30-mile journey costs me 36 cordobas—just under a dollar.

A Stopover in Clubby, Cool Granada

Arriving in Granada city is an experience that puts the senses on high alert. Not out of edginess or danger, more due to the vibrancy of it all. Decidedly warm and humid, the 85 F heat of daytime wraps the body in a duvet of steam-room cloy. It's sticky, and in the morning at least, busy with the loud soundtrack of commerce and graft.

However, there is freshness to be had in Granada, as the daily katabatic winds that blow from the lakeside at the east of the city channel up the pedestrianized mainstreet of **Calle la Calzada**.

Strolling down the Calzada, on the lakeside *malecón* promenade, or just standing on the steps of the artfully crumbled **Señora de Guadalupe** church is a joy, as a stiff breeze whips your shirtsleeves and cools your skin with frangipani-scented lake air.

La Calzada is mostly a bars-and-restaurants strip. The courtyard at the back of [Pan de Vida](#) pizzeria is a gathering spot for Granada expats on Friday afternoons from about 4 p.m.

It's a popular choice. The beers are cold, the cocktail list extensive, and you can pick up a blackened mahi-mahi sandwich with cream cheese and salad for \$8.50. It's contemporary international fare, and pricier than what you'll find in the local joints off the Calzada, but in the balconied and beflowered courtyard of a colonial townhouse, it's worth the price for the company alone.

Expat groups tend to reflect something of their adopted home. In Pan de Vida,

there's a clubby atmosphere reminiscent of the officers' club in Rangoon, circa 1930, or a gaggle of war correspondents sharing leads and bottles of black market Scotch in a Beirut hotel bar sometime around 1982.

I asked them what might happen when, inevitably, Daniel Ortega dies. Every person of whom I asked this question had a different theory, ranging from "his wife will continue," through to "he's already dead, they just haven't announced it yet."

The range of answers isn't important; the telling detail is that not one person wanted to go on the record with their opinion. The expat scene in Granada is old-fashionedly analog because anything you write on an online forum is a permanent record of your existence and views.

Expat living in Nicaragua is rewarding, affordable, convivial, and brimming with potential... but it comes with caveats. The most important of those is that you stifle any freedom-born impulse to be vocal about the Ortega regime.

Strolling around Granada's Old Town and taking in the atmosphere is interesting enough to keep you busy for hours. It's languid, warm, and once you get into the pace of it, you can easily spend a morning watching Nicaraguan retirees playing chess, or following the measured progress of a uniformed street sweeper pushing a dustcart along on three-inch gauge, solid hardwood wheels.

Thick hardwood is a recurring theme in Granada, as is fitting for a forested tropical nation. Build well, and build to last is the motto, and whether it's the solid heft of a hotel room door or the age-worn patina of a grandmother's rocking chair on the porch (I'm not making this up—many a stately Granada townhouse comes with a sharp-eyed *abuela* sat out front as the evening draws in), mahogany, teak, and various more obscure hardwoods accent just about every indoor space.

The Comforts of a Local Market

If woodworking is your thing, don't miss the municipal market three blocks south of the cathedral.

While the approach to the market building proper is a maze of stalls selling the usual mishmash of cheap clothing, cellphone covers, and knock-off sunglasses, the interior is a warren of narrow lanes winding between fresh produce stalls, slightly offputting butchery displays, and chaotic hardware arrangements.

Wander long enough and you'll eventually find the carpentry section of the market, where single planks the size of snooker tables lean in drying stacks next to workshops, where carpenters use hand tools to build robust tables, chairs, and cabinets.

Granada's local style of rocking chair is an aesthetically comforting series of chunky, relaxed curves. I defy anyone seeing them stacked for sale in the city's market not to want one.

Wend your way a little farther into the market (follow your

nose), and smiling matriarchs in floral aprons cook stews, soups, and rice dishes on open wood fires. Soup in Nicaragua is a full meal, served from steaming cauldrons the size of cut-off oil drums. A two-pint bowl costs around \$3, and comes with a maize flatbread to soak it all up.

Tables are set up in a jaunty, exposed-beam dining room with fine views of the surrounding city; décor is cheerful folk art and decommissioned farm implements.

It's all bright and well-scrubbed, which is just as well because Nicaraguan soup demands that you get your fingers wet. Pulling out chicken bones or beef ribs to chew on is an expected part of the experience. Chunks of yucca, potato, cabbage slices and root vegetables bulk out the broth, whether you opt for the chicken or beef version.

Alternatively, sliced stewed beef served with rice, yucca chips, and red beans is another staple worth trying. It's not haute cuisine, but it's honest, local fare that's as much part of the Nicaraguan experience as any cathedral or museum.

For more recognizable Western dishes—wings, ribs, burgers—[Beer House Sports](#) is Granada's current hot spot. Eat *al fresco* at the tables in the arcaded courtyard of this 18th-century

**“Nicaragua is
rewarding and
convivial.”**

townhouse, grab a local Tona beer, and if you feel inspired, head upstairs to the dancefloor and stage. (Live music on weekends, mains from \$9.)

Where to Stay in Granada

I stayed at [El Padrino](#), around the corner from the Convento de San Francisco—a small, basic hotel where a double room with breakfast included cost a little under \$40 a night.

A little more upscale is the [Hotel Casa San Francisco](#), a sympathetic colonial restoration owned and run by Californian sisters, Terry Leary and Nancy Bergman. For outright architectural opulence, the [Hotel Dario](#) on La Calzada is a Granada landmark, with courtyard garden, pool, and old-world ambience from \$150 per night per double.

Popoyo: The Emerald Coast

South from Granada to the Pacific coast, the Pan-American Highway gets to within 15 miles of the ocean on its way through the country, but there are no sea glimpses to be had.

Instead, it's carefully-tended maize and grassland that flanks the roadside. Finger-sized lizards move in their jerky, stop-motion fashion up the white-painted trunks of ceiba trees while, on the quieter stretches of rough road between **Ochomogo** and the coast at Popoyo, capuchin monkeys squabble among the lime-green canopy of branches overhead.

More striking are the teams of white

oxen pulling cartloads of timber. Muscular, statuesque beasts with lyre-curved horns, these are closer relatives of Andalusia's famed fighting murcielago bulls than any domestic steer.

Coming across a pair of them hauling a flatbed trailer, their oversize hoofs ringing on the cobbles of a two-lane road cut through red clay and acid-green jungle, is a visual tableau that will burn itself on your mind's eye and remain as long as you live.

I'm headed for Popoyo, a cluster of homes and businesses on a length of pale-sand Pacific known here as the Emerald Coast. It's a stretch of open ocean corrugated by consistent warm-water waves.

To cater to the traveling surfers who seek them, the sweeping forested hills flanking the shore are peppered with surf lodges, hostels, yoga retreats, and hammocky cafés serving fruit smoothies in Kilner jars.

Popoyo is less a fixed destination than it is a state of mind. Palapa surf lodges on the water's edge, pale sand beaches hemmed by jutting rocky headlands, teams of fishermen hauling brightly painted wooden boats onto shore, uncrowded beachbreak waves, egrets dipping for shrimp in palm-lined lagoons... Popoyo has it all. What it does not have is

an ATM, so bring cash.

Low-rise surf lodges are the main accommodation option, mostly in the \$70-\$80 per night range. [Las Plumerias](#) is a well-regarded, low-impact option with pool, surf rental, yoga, and various outdoor activities.

[Dutchy's Deli](#) at the east end of Calle

Guasacaste serves a solid breakfast along with probably Popoyo's best burger, and has the advantage of being next to Ocean Market—the nearest thing the village has to a superstore.

Getting to Popoyo on public transport is possible, but it's a headache. Apart from a few intrepid surfers, there aren't enough people moving around this forgotten section of Pacific to make a frequent service worthwhile.

Your best bet is to take a bus to the lakeside town of **Rivas** (embarkation point for **Ometepe island**, if pristine double-volcano biosphere reserves and crater lakes are on your must-see list) and wait for a Popoyo-bound colectivo to fill up with passengers. Or simply pay \$40-\$50 to charter it for yourself.

Journey time is around 90 minutes. Alternatively, a bus from Rivas station to **Guasacate** gets you within five miles of the coast, and you can take a taxi from there to your accommodation.

Amenities and urban energy are not Popoyo's strong point. Instead, imagine yourself in 1940s Malibu, before strip-malls and webcams and inflated California property prices, with hiking trails into the mountains, the smell of salt spray on the air, and a decade or two to enjoy it all before word gets out and the hordes descend.

Rancho Santana: "More Than Luxury, It's Quality"

Just across a shallow creek at the south end of Popoyo beach starts the landscaped and groomed garden area of The Inn at [Rancho Santana](#). It's the main beach club, pool and gathering area for the extensive gated community, and a focal point for residents. It also offers rooms (from \$380 for doubles), fine dining, and a walk-in cigar humidor (because who doesn't need a walk-in cigar humidor?).

The mission-style building of The



"Accommodation and dining at Rancho Santana is a perfect balanced of largesse and taste."



Inn and clubhouse is an airy stone-and-timber affair that evokes grand plantation living—think ceiling fans and sturdy wicker banquettes—accented with local details. Tiled areas recall the colonial townhouses of old Granada; glazed clay vases, decorative ceramics, and painstakingly worked parquet ceilings acknowledge the arts and crafts traditions of southern Nicaragua.

You'll find that same attention to detail in all the accommodation options at Rancho Santana, which include two-bedroom *casitas* from \$450 a night right up to seven-bedroom villas or fractional-ownership condo programs. It's high luxury indeed; accommodation and dining at Rancho Santana is a perfectly balanced combination of largesse and taste, but it's more than that.

In fact, luxury is not the right word here. Any fool can do luxury—all that takes is money. A more appropriate term is quality. Your bedside drawers are dove-tailed hardwood and glide to a stop with a satisfying thud. The shutters on the bathroom windows are hand-finished louvers.

Sink into the deep cushions of the couch on your private, ocean-view terrace and you'll find yourself supported by the same chunky heft of teak framing as those Granada rocking chairs.

It turns out that Rancho Santana makes its own furniture onsite. And grows its own produce. And trains its own chefs. And fields its own baseball team. And, alongside the yoga retreat and surf school and mountain biking and al fresco dining options, features a fully functioning high school, supermarket, and housing units for its staff of over 1,000 workers.

From the visitor's point of view, what you're paying for here is restraint. Every home on the property has a sea view, which is only possible because so few lots are sold. Where another developer might have packed condo units in, the distribution here is so sparse that you have to look hard to see the houses.

That's a different, rarer development philosophy than the pile-'em-high approach at, say, Cancún or Jacó, and the result is a level of exclusive privilege that simply doesn't exist elsewhere.

I take a tour of the beaches along the property's two-mile stretch of ocean. The coast turns a corner eastwards, and includes a couple of craggy headlands that drop in sheer cliffs down to sandy bays. **Playa Rosada** turns pink in the light of the setting sun, the wider beach at **Playa Santana** channels rolling Pacific waves onto its fine sands, while **Playa Escondida** and **Playa Los Perros** are hidden tracts of soft beach nestled between golden sandstone outcrops and glittering deep-blue ocean.

The forest cover as you drive along the coast road is so dense that you're almost at the water's edge before you even realize there's a beach there.

Hidden in the woodland above Playa Rosada, [La Boquita](#) restaurant serves up pizza, paella, and sushi at outdoor tables perched on a cutting overlooking the sea (look left and you can see Costa Rica). There's also cocktails, loungers, and a plunge pool if you plan to make an afternoon of it. Mains run from \$14.

From the non-denominational chapel on the ranch's highest point, you can view most of the property. The chapel itself is a jewel, stone-built in California mission style with intricate stained-glass windows laboriously imported from a condemned Baltimore church. It's a spectacular setting, popular for wedding ceremonies and photos, dramatic without being overwhelming. Southward, the last beach is **Playa Colorado** bay.

"Build All You Like, but Traditional Nicaragua Will Remain"

That's where I spend a morning and much of an afternoon surfing the imposing reefbreak of Panga Drops in Playa

Colorado. A solid A-frame peak with 200-yard rides, it breaks with all the muscle you'd expect from the open Pacific, and after a few hours I was more than ready for lunch at the beachside trestle tables of [La Taqueria](#).

The special that day was rind-on pork tacos which, after a morning spent being flung around by a relentless ocean, could not have been more perfect. Apparently it came with fresh avocado salad and I also had a jug of *jamaica* (a cooling hibiscus drink), but all I remember was that it went down fast. Surfing makes you very hungry.

I could have gone mountain biking, hiking, sandboarding, had myself pummelled in the onsite wellness retreat, or any combination of interesting pursuits. Frankly, after the surfing, I wasn't able

for any more physical exertion. A walk along the sand to pick up palm-sized sand dollars was all I could manage before flopping onto one of La Taqueria's

"An exclusivity that doesn't exist anywhere else."

beachside deckchairs.

Leaning back to look for monkeys in the overhanging ceiba trees, I couldn't help notice an off-kilter lean to the roofline of the restaurant.

"Oh yeah," the instructor from the adjacent surf school explained, "they built it that way so that it wouldn't get in the way of the tree."

Admirable stuff which, in a nutshell, captures the high-quality, low-impact ethos of the Rancho Santana project.

The metaphor extends the following day, as I head southward to cross the border to Costa Rica at **Penas Blancas**.

The frontier building is charmless concrete airport-chic, all smoked glass and urban efficiency, but the parking lot out front teems with last-minute fruit stalls, kids selling bottles of Tona from cooler buckets, and tin-roofed shacks lined with rows of hand-tooled leather sandals. A bull-cart trundles down a side lane. The symbolism is easy to read: build all you like, but traditional Nicaragua will remain. Long may it continue. ■

Seán Keenan is a senior editor at *International Living*. He's lived in Peru, Chile, Spain, Portugal, France—and his native country of Ireland.

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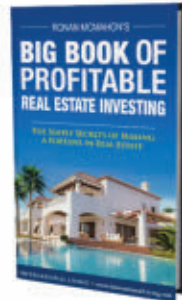
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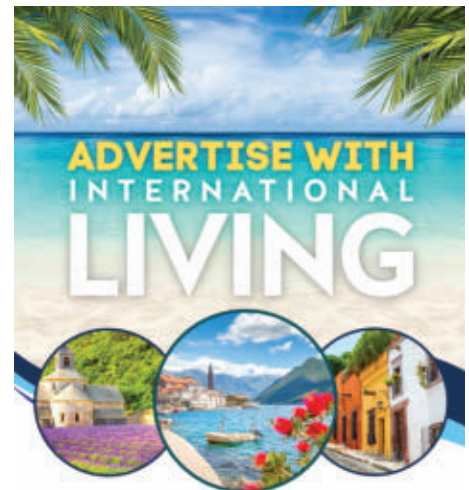


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Below, a longtime expat's guide to where to watch the Games, from Paris to Marseille.

You Don't Need a Ticket to Watch the Olympics in France

Tuula Rampont

A visit to Paris is about to get a whole lot more interesting. As the site of the summer Olympics from July 26th to August 11th, 2024, *la capitale* will host the Games a third time—becoming one of only two cities to do so.

France is abuzz with preparations. Toulon, the coastal city near our home, is decked out for the arrival of the Olympic flame on May 10th, with celebrations planned near the picturesque naval port.

While Paris is the epicenter for the Games, sporting events will take place in 16 additional cities around France—plus the

overseas territory of Tahiti, where enthusiasts can witness the surf competition on the pristine beaches of Tiarapu.

In what promises to be a blow-out summer of sporting thrills, I'll show you how to navigate the best of the Olympics—from the City of Light to the cool Mediterranean shores of Marseille—and how to maximize your visit to the Olympics, with or without tickets.

A Flame Like No Other

The Olympic festivities kicked off on May 8th, with the departure of the Olympic flame from Greece. The flame sailed from

Athens to Marseille aboard the *Belem*—a majestic, three-masted cargo ship which, in the late 1800s, transported sugar from the West Indies and coffee from Brazil to France. Seemingly pulled from a Pirates of the Caribbean highlight reel, the *Belem* cuts a striking figure across the Mediterranean.

(The flame also made stops at the prehistoric caves of Lascaux in the Dordogne region, the medieval city of Carcassonne, and the sumptuous Château de Versailles outside of Paris.)

From June 9th to 17th, France's overseas territories will be honored, with visits to French Guiana, New Caledonia, Reunion Island, French Polynesia, Guadelupe, and Martinique—celebrating the unique cultural contributions of each territory.

Finally, the torch relay will culminate at the Olympic Village along the banks of the Seine River in north Paris a few hours ahead of the opening ceremony.

Watch the Opening Ceremony From the Banks of the Seine

In a bold break with tradition, the opening ceremony won't be held inside a stadium, but along the banks of the Seine River.

At 7:30 p.m. on July 26th, some 10,500 athletes will travel nation by nation along the Seine by boat, following a 3.7-mile floating parade route. Visitors to Paris will have the opportunity to witness the opening ceremony for free—another Olympic first.

While seating on the lower banks between Austerlitz bridge and Iéna bridge will require [paid admission](#), viewing points along the upper banks of the Seine are open to the public, sans reservation.

The parade of athletes will end at Trocadéro, at the foot of the **Eiffel Tower**, with a final formal ceremony and Paris-sized celebration. Some 300,000 spectators are expected to attend the Olympic kick-off. As crowds will make moving around the city complicated, it's a good idea to base yourself either at the Eiffel Tower or along the banks of the Seine to watch the opening ceremony.

Enjoy the Magic of the Olympics Without a Ticket

For the duration of the Games, the city of Paris has set up "[activity centers](#)" which will offer non-ticket holders the opportunity to participate in the magic of the

WHERE TO STAY FOR THE PARIS GAMES

At the time of writing, hotel rooms are still available in *la capitale* during the Games. I recommend staying in one of the *arrondissements* outside of the city center—like the 17th or 18th *arrondissements*—near a metro station for transport to the events. These offer the lowest rates available, starting at around €217 (\$231) a night, plus you'll avoid the crowds.

The financial district of La Defense is also a good budget bet. Metro line 1 runs directly from the district through the heart of Paris, with stops (Champs-Élysée, Concorde, Louvre, Hotel de Ville) near Olympic events and activity centers.

Choose hotel chains like Ibis and Aparthotel Adagio, which guarantee value and quality service across the board.

Olympics for free. Reservations aren't needed, either.

In total, there will be 25 Olympic activity centers around Paris, including the Hôtel de Ville (town hall) which will deliver a jam-packed calendar of events. Dubbed La Terrasse des Jeux (Terrace of the Games), with a capacity for 2,500 visitors, the center will feature six "hands-on" sports areas—including two multi-sport fields, a dojo, athletics track, and a climbing wall. The main stage will host cultural, sporting, and artistic shows from local clubs like **Île-de-France Rugby** and **Break Dance Crew Paris**. La Terrasse is also the starting point for the men's and women's marathon events.

La Terrasse will offer several on-site dining options. More than 90% of the cuisine will be of French origin, half of which will travel less than 155 miles from Paris and be certified organic.

The largest center, Champions Park, will be situated at the Trocadero gardens near the base of the Eiffel Tower and will be open from 4 p.m. to 11:30 p.m. during the Games.

Inspired by Medals Plaza at the Sochi 2014 Winter Olympics, the Park will celebrate medaled athletes from the day's prior competitions via a parade of winners at the base of an outdoor stadium specially designed for the occasion. Fans will be

able to interact with their favorite athletes after the parade, and the day's top sporting finals will be broadcast on large TV screens from 7 p.m. to 11 p.m.

The Park will welcome a special musical guest each day, and include performances from the **Preljocaj Ballet Company** on July 31st.

Where to Watch the Paris Races

Non-ticket holders will be able to watch certain Games, too. The city will provide a spectacular backdrop for the **marathon**, with the route taking athletes along such iconic landmarks as the Champs-Élysées, Place de la Concorde, Tuileries Garden, the Louvre, and the Place de la Bastille. A six-mile stretch of the race along the Seine will offer plenty of viewing opportunities.

The centrally-located Place de la Concorde is an excellent spot for race-watching. Make sure to get there as early as possible on competition day (7 a.m. is a safe bet), and plan to

camp out until go-time. You can reach the Place from metro lines 1, 8, and 12 to Concorde station.

The Olympic **triathlon** will start with a 0.9-mile swim in the Seine from Alexander III bridge, and then athletes will mount their bikes for a 25-mile race (seven

loops), around the Parisian landmarks of Le Grand Palais and Le Petit Palais before moving on to the Champs-Élysées and Avenue Montaigne.

The men's marathon will take place on August 10th and the women's on August 11th. For triathlon viewing, the men will compete on July 30th, followed by the women the next day, and finally a mixed relay will take place on August 5th.

Rowing, open-water swimming, and some **cycling** races will also be open to non-ticket holders in Paris. Visit [Paris Je T'Aime](#) for more information on navigating the Paris Games.

Base Yourself in the "Paris of the South"... And Tack on a Vacay

While the lion's share of the competitions will be held in Paris, numerous cities around France are preparing to host Olympic events. At the very top of the country, the elegant city of Lille will feature **basketball** and **handball** matches at Pierre Mauroy Stadium, while stadiums in Lyon, Nice, and Marseille will host **soccer matches**.

Marseille will also welcome 10 sailing disciplines at the Olympic Marina, including **windsurfing**, **kiteboarding**, and **catamaran** events. That's good news for water sport enthusiasts, because Marseille is one of the best-value places to see the Games. You'll need [tickets](#) for the sailing events, which will be held just north of the city's **Prado** beaches.

The "Paris of the South," beautiful Aix-en-Provence is a 20-minute drive from Marseilles, and it's my pick for an excellent homebase. You can easily tack on a sightseeing trip in Provence or along the French Riviera after the Olympics.

Two Olympic **golf tournaments** will take place at the home of the 2018 Ryder Cup: Le Golf National in Saint-Quentin-en-Yvelines. Twenty-five miles from Paris, Le Golf National can be reached via the RER B, RER C, and Tramway T12 lines (from Paris) at Massy Palaiseau station. Shuttle buses will be present at the station to transport fans to the golf site.

To check ticket availability for any Olympic event, visit the official [Paris 2024 site](#). ■

Tuula Rampont is *International Living's* France correspondent. A California native, she's lived in France since 2010.

"Watch races free from the Place de la Concorde."



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Tuula's recommended base for watching the Olympics, minus the costs and crowds: Aix-en-Provence.

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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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