Panama Insider

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- Property tax exemptions can be had on a wide variety of homes and condos constructed in the last 20 years.
- The U.S. dollar is the official currency.
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- And it's affordable. Expat couples say they can live comfortably on a budget of $2,000 a month.

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Your Options Multiply When You Think Internationally, Whatever Your Age

We’re all hardwired to follow opportunity. Even when you’re not fully conscious of it, your innate gut feeling lets you know when you’re in the best place to get the most out of your life.

In the right place, your options expand. And when you look beyond your home borders, those options become even wider. Maybe you have more spending power, or more time, or better health—or all three. That’s the case with the expats whose stories we feature this month. Their tales may be diverse, but by going abroad, they were all able to remove some limitations they faced at home and embrace new opportunities, which suited them better.

Sharon Troutman first discovered Malaysia while on vacation there over 15 years ago. But it wasn’t until she got a five-figure quote for dental work at home in California, that she decided to look around for less-expensive options...and rediscovered Malaysia. Her “dental vacation” proved so successful, she decided to relocate. A few months after having her dental work done, Sharon wrapped up work and retired to Penang, where she took a teaching job (p.28): “Teaching these young students is keeping me youthful in my retirement,” she says.

But you don’t need to wait for retirement to enjoy a life overseas. Kama and Ben Hart moved to the little town of Volcan in Panama’s highlands with their four children (p.14). The move offered them the opportunity to live a simpler life for their family away from the phones and screens: “The kids love that they can run and play outside so much here since the weather is so consistent,” Kama says.

And while youth needs guidance, our loved ones need care when they age too. Joan Wolf knew that her husband, Jon, needed long-term professional care when he was diagnosed with dementia. She also knew that they couldn’t afford it in the U.S. During the course of her research, she learned they could get all the help they both needed—at a price they could afford—in Mexico (p.16): “Jon now gets excellent one-on-one care 24/7, for a fraction of the cost of home care, or facility care, in the U.S.” says Joan. And she, in turn, is enjoying the peace of mind that was so lacking at home.

No matter what your stage of life, there’s no wrong time to make a move overseas. Your options are unlimited, just turn the page to start exploring them...

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THE SAVVY TRAVELER

Escape the City for a Jungle Hike by the River in Mae Kampong

Rachel Devlin

The seemingly random collection of narrow timber houses stands tall on stilts, lining the curving road. This mountain village is condensed between steep, small hills that complete its charm. Clearly, the main star is the lush green jungle that looms above the traditional Thai homes.

Mae Kampong is a pleasant hour’s drive from Chiang Mai, through plains of rice paddies and smatterings of banana plant clusters.

On the incline, the landscape begins to change to darker shades of cool green. Old bamboo plants line some parts of the way, as well as palms and broadleaf trees that play unwitting host to a haphazard rigging of vines.

This engaging village is now mostly geared to Chiang Mai dwellers who wish to escape the city, enjoy the tranquility of the natural surroundings, and sip locally grown coffee. Most cafés are surrounded by the sound of a clear stream running through the village. Crickets sing, while dragonflies hover around the water’s edge as it rushes over smoothed rocks.

The faded wooden homes here are unassuming and rustic; many of them have outdoor stairways up to balconies with views, or down to pontoons that balance over the streams. Camping, “glamping,” and upscale homestays are available. Onsen Tree Tent Bed and Breakfast has treehouses with a luxurious finish. A room for four, which includes a large spa pool on the balcony, costs less than $150 per night and comes with breakfast.

Stop by the Museum of Villager-Forrest-Miang (one of the few signs in English) to visit a small temple on the water. Afterward, cross the road and trek up an old pathway hugging the face of the steep mountainside to find surprises like meditation huts, small chedis (temples), and images of the Buddha. It’s a labyrinth of sorts, with a faded wooden map hanging from a tree at the beginning of the trek.

Most cafés in the village offer simple yet delicious local meals. A refreshing green tea salad with papaya is gently spiced and will only set you back $3.30. A latte, at $2.10, is easy to find.

BOOTS ON THE GROUND

Sucre, Bolivia
By Jason Holland

The weather here in Sucre, Bolivia is warm during the day and it cools off enough at night for a sweater. The white colonial buildings of the thriving centro are well-kept. And the people I’ve talked with are tremendously friendly.

All of those things are already enough to recommend the city. But there’s a very welcome bonus: things are cheap. Dinner last night cost just $3 for a veggie burger, and $2.50 for a glass of red wine from Tarja—a town which is also part of my itinerary as I travel the country for International Living in search of high-quality retirement destinations.

And the meal I mentioned was at what an expat I met referred to as an “expensive place.” She explained just how affordable Sucre can be. Buying mostly local but still enjoying nights out with friends, concerts, and other fun, she manages to live on around $500 per month, all-in. We’ll see if it’s the same story in Tarja and Cochabamba, a large, modern city. An increasing number of foreign retirees are heading to Bolivia. And low costs are a big factor, so I’m sure it’s not too far off the mark.

HOT PICKS

HOME-MADE HOOCH

Vietnamese Rice Wine
“Drinking potent rice wine is a rite of passage in Vietnam,” writes International Living Southeast Asia Correspondent Wendy Justice. “You’ll find it at family gatherings and practically every local restaurant. In urban areas, it’s usually served in half-sized shot glasses; in the countryside, it often comes in large ceramic urns and is sipped communally through long reed straws. When you hear the raucous shout of “mot hai ba yo!” (‘one, two, three, cheers!’), you’ll know that the much-loved rice wine is being consumed nearby.”

Sloe Gin in Ireland
“The sloe bush is a hedgerow fiend, bristling with two-inch thorns,” writes International Living Managing Editor Seán Keenan. “Its berries are unforgivably sour too. But at Halloween in Ireland, pickers head to treasured bushes and fill bags with the cherry-sized blue fruit. Next comes the tedious work of piercing each sloe with a darning needle and filling a bottle three-quarters full with the berries. Top up with sugar, fill the bottle with gin, shake it daily. By Christmas, you’ll have syrupy, piquant, garnet-red sloe gin. Pure nectar.”

Green Walnut Nocino in Italy
“Here in Italy, the calendar moves in a rhythm that’s less to do with the weeks and months than with the weather and the seasons,” writes International Living Italy Correspondent Valerie Fortney-Schneider. “One example is how the coming of St. John’s Day in midsummer means that it’s time to pick new, green walnuts for the making of nocino liqueur. These annual rites aren’t just interesting (and delicious) traditions, but help us mark the year—sort of like a living Farmer’s Almanac.”
News & Notes From Around the World

Time stretches oddly in Greece. Languid afternoons turn into weeks, and more than one unwary traveler has reluctantly arrived at their departure airport to be informed that they’re a day or more past the date they were scheduled to fly.

This is what happens when your surroundings are overlooked by the lofty ruins of the ancient Greeks, shaded by 600-year-old olive trees, and soundtracked by the bells of churches that were built a millennium ago.

Hours and days become trivial markers, secondary to the sheer enjoyment of living moment-to-moment among the deserted beaches and coves, browsing the fresh produce of outdoor markets, or lingering over a meal of the freshest seafood imaginable at a harborside restaurant.

The pleasant surprise is that retiring to Greece is simpler than you’d expect. With a modest monthly income and a simple health insurance policy, you could become a resident of this heavenly location. We focus on two Greek islands worth considering on page 20.

Caribbean Reef Repairs

What living animal can be planted, farmed like a crop, and then transplanted to a new home?

On my last scouting trip to Roatán (my favorite Caribbean Island), I learned the answer to that question: coral. I also learned why cultivating this crop is crucial to the local ecology and economy.

The coral reefs surrounding Roatán are extremely important to the occupants of this tiny island. Important, too, for the thousands of divers visiting this diving/snorkeling mecca each week, and also for the ecological balance of this undersea world.

Roatán’s reefs have suffered in recent decades. Disease, pollution, and other factors have reduced the number of living staghorn and elkhorn coral by 90%.

Fortunately, serious efforts by the Bay Islands Reef Restoration Project and the Roatán Marine Park are underway to repair the damaged reef beds.

Volunteer divers harvest small amounts of young, healthy coral and plant them on artificial nursery structures in the sheltered waters of the Roatán Marine Park. These fragile, immature corals are well-tended and will remain in the marine park until sexually mature. They are then moved back to the reef and replanted, close together, to facilitate future successful spawning.

Local dive shops offer significant support to the Marine Park in every phase of this nonprofit project, which now boasts over 1,000 artificial “reef trees” growing in the nurseries, and more than 400 successful replants to the offshore reef structure.—IL Correspondent Don Murray.

NOTES FROM OUR EXPAT EDITORS

Dan Prescher
Living in the midwest United States, “café society” didn’t mean much to me. But overseas, the ability to sit outside any time of day or season of the year to enjoy coffee, drinks, snacks, or meals is, for me, a game changer. It puts me in contact with people of the neighborhood, local and expat, in a relaxed, conversational, and utterly enjoyable way.

Suzan Haskins
Crossing paths with resident expats in Mérida, Mexico isn’t always easy. One place to find them is at Hennessy’s Irish Pub in the central historic district, roughly across the street from the Casa Gemelas museum. Founded in 2010 by a couple of Irishmen from Kilkenny, it’s the place to enjoy a pint with fish ‘n’ chips, or a beef and Guinness pie.

GET HOME FASTER

After a long journey, the last thing you want is to wait in line. Mobile Passport Control (MPC), now available at a range of U.S. airports, cuts down on the waiting. U.S. and Canadian travelers who download the Mobile Passport app from the Google Play store or Apple App store can create a profile on their smartphone or tablet. The app collates the relevant information onto a barcode which can be presented, along with a passport, to U.S. Customs and Border Protection, minimizing delays.
Relax in Thailand’s Natural Aviary

Nature lovers delight in the serene and peaceful marshland setting of Khao Sam Roi Yot National Park on Thailand’s mid-east coast. About 45 minutes’ drive south from Hua Hin, thousands of birds “winter” and breed here from November to March. The marshlands sit among some 300 mountain peaks. When the sun finally peeps over the crest of these towering limestone mounts, the birds and wildlife awaken.

Activity happens at a gentle pace—fish jump, frogs croak, an occasional canoe guided by a local guardian slips by, all to the rustling of the wind in the reeds. Sitting quietly with eyes closed seems to amplify the tranquility of this natural wonderland.—IL contributor Rachel Devlin.

Building an Even Nicer Panama City

I’ve enjoyed Panama City since I moved here in 2005, but over the years, a few changes have made this city more walkable and easier to get around. These include the new seaside promenade known as the Cinta Costera and Line 1 of Panama’s metro. And now, Line 2 of the metro is officially open for business.

Thousands of city residents and visitors already use the metro every day. This helps keep car sales and traffic down. I can attest to that. Before the advent of the metro, rush hour drives could take me up to an hour. Now I can zip downtown in about 10 minutes.

A couple more exciting things: 1: The new metro line has a green feature that saves energy generated by the trains’ brakes (it can then be used to power things like escalators, lighting, and ventilation).

2: Before too long, we’ll be able to take the metro all the way to the international airport.

The metro administration announced that it would take about 28 months to complete the new link.—IL Panama Editor Jessica Ramesch.

Ankara’s Discarded Book Trove

Garbage men in Ankara, Turkey’s capital, were dismayed by the number of perfectly good books that they were finding tossed away on their routes. So, instead of hauling them to the landfill, they built a library.

Originally intended for employees and their families, the quirky resource is now open to the public. The location? Naturally, you can find it at the sanitation department headquarters.

The library’s fame has grown enough that donations are now streaming in on a regular basis. The collection now includes more than 6,000 non-fiction and fiction books, a children’s section, and a selection of tomes in English and French.

Teachers in rural communities can special order books. And the library has become something of a community gathering place thanks to its lounge area and café, where visitors play chess and local school kids gather to do their homework.—IL Editor Jason Holland.

Back in Time at a Japanese Lodge

Flickering light from an antique kerosene lamp shone toward the white snow at the edge of the thermal hot spring that was melting away the aches in my legs. After a day of snowshoe trekking on the steep powdery slopes of Mt. Iwaki, Aomori Prefecture, Japan, I had earned this treat.

A breeze carried the splashing of stream water flowing over rocks to my ears. Submerging my torso into the water, I warmed up thoroughly. And I reflected on the various joys of traveling in Japan.

My search for healing and relaxation had led me to an old-style Japanese inn in a secluded ravine surrounded by forests with ancient woods.

The Aoni Onsen Lamp Inn has four baths in separate locations. One is for mixed-sex bathing, which is a traditional aspect of Japanese culture. The other baths are segregated. They come with views of a river, a waterfall, or a snow-bank.

In winter, access to the inn is by a bus driven by an employee trained to maneuver on difficult winter roads. Snowmobiles transport passengers during periods of extreme snowfall.

The inn operates without electricity. And the remote location renders your smartphone useless. In a rustic, historic, and comfortable dining room, conversations with friends deepen as you look into each other’s eyes over slow meals of salted and grilled river fish, duck stew, and various dishes made with mountain herbs and vegetables.

A fellow traveler commented, “This place makes me feel human.” I felt the same way.—IL contributor Greg Goodmacher.

Clear lake waters and snow-capped Mt. Iwaki offer calm to travelers.

“TT he Aoni Inn operates without electricity. Your phone is useless.”

DID YOU KNOW? China and Russia each border 14 other states. In the Americas, the record holder is Brazil, with 10. In Europe, Germany has nine, while Zambia and Tanzania lead Africa with eight each.
In the two decades since Red Bull kicked off energy drinks, the market has exploded. It’s now valued at over $43 billion worldwide.

Take Monster Beverage, Red Bull’s closest competitor. Since it introduced its “Monster Energy” drink in 2002, Monster’s share price has skyrocketed.

Today, we are on the cusp of a similar transformation. Alcohol companies are rushing to partner with cannabis companies.

Molson Coors Brewing announced that its Canadian subsidiary will develop a cannabis-infused drink in Canada. Molson estimates that Canada’s cannabis-infused beverages market could one day be worth $3 billion.

Anheuser-Busch InBev (the maker of Budweiser) and Tilray announced they will create a joint research partnership. Both companies pledged to invest $50 million into the joint venture. It will focus on researching beverages infused with both THC and cannabidiol (CBD).

In September 2018, CannTrust partnered with Breakthru Beverage Group, which is one of the leading alcohol wholesalers, both in Canada and the United States. It will provide sales infrastructure for CannTrust’s cannabis-infused drinks. Legal cannabis is disrupting today’s biggest industries…and there’s never been a better time to take advantage.

Profit from gentrification: 
Real estate expert Ronan McMahon explains, 
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Kapow! 
IL contributor Jeff Opdyke gives the low-down on collectible comic books, 
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Take Another Look at China’s Car Market 
Bryan Tycangco, Dailywealth.com

If you think the U.S. automobile market is the biggest in the world…think again. China is the world’s largest auto market by a country mile, selling 23.7 million cars last year. China’s car market was virtually non-existent just three decades ago. But by 2010, it completely overtook the U.S.

However, Chinese car sales have fallen by double digits so far this year. But here’s what the media won’t tell you about this huge market…

With a car population of 240 million, China has almost as many cars on the road as the U.S. does (about 272 million). It added 185 million cars in the last decade—eight out of every 10 cars in China today are less than a decade old. The massive demand for new cars in the country is powered by fresh demand rather than replacement demand.

In fact, second-hand car sales in China amounted to just 13.8 million last year. So about half of new car buyers are not replacing their older cars. And that’s a huge potential market China hasn’t tapped into yet.

China simply doesn’t have enough good-quality old cars to support a large second-hand market like the U.S.—yet. But it will get there. Despite its huge sales numbers, keep in mind that China’s car penetration rate is only one-fifth that of the U.S. So there’s still a lot of room for growth.

As China’s second-hand car market catches up, tens of millions of Chinese drivers will dispose of their older cars…freeing up money to buy new ones. China is the world’s largest car market. And contrary to what you hear in the news, it’s just starting to hit its stride.

HOW TO PLAY THE GOLD-SILVER RATIO 
Matt Badiali Banyanhill.com

If you divide the gold price by the silver price, you get the gold-to-silver ratio. It basically shows how many ounces of silver it takes to buy an ounce of gold. It’s used in mining to convert mixed gold/silver deposits to gold-equivalent ounces.

Today, the ratio sits at 92.6—the highest value since March 1993. The iShares Silver Trust exchange-traded fund (NYSE: SLV) tracks the price of silver bullion. However, if you want to speculate, you can use a leveraged fund like the VelocityShares 3x Long Silver exchange-traded note (Nasdaq: USLV). Just be careful using a leveraged fund, because they move quickly.
Blockchain for Internet Security
George Gilder, Dailyreckoning.com

Most people associate blockchain with bitcoin. But it’s much more than that. It’s a ledger that distributes all personal information across the network. It provides a timestamped, immutable record of all the transactions in a transactional arena. Because the record is distributed to every node in the network, the information isn’t in one place—where it is surrounded by hackable surfaces. Instead, a hacker would have to attack all the records of the transactions across the whole internet before they can change anything or steal anything.

That’s the big breakthrough that’s made possible by the blockchain: it’s all made secure by distributing it across the entire internet rather than putting it all in one “safe.” Micropayments will be rendered possible by this technology, which will mean hassle-free small payments for small goods and services on the net. Investors will have several ways to profit as this internet shift emerges.

It’s already in the works, it’s being developed right now, and it will have the power to create vast fortunes for early investors.

Invest in African Lions by Buying This ETF Today
Ted Bauman, Banyanhill.com

Ten years from now, everyone will be talking about “African Lions.” Investing in them now will lead to massive gains. I don’t mean the legendary king of the jungle. You see, the global economy’s center of gravity is shifting. Over the past few decades, it’s been transformed by an economic revolution in East Asia.

First there was Japan’s rapid post-war development. Then came South Korea, Taiwan, Hong Kong, and Singapore. These were called the “Four Asian Tigers.” Then, spectacularly, China.

In the decades to come, the east of another continent—Africa—will be the world’s premiere growth hot spot.

Part of this is pure mathematics. Countries starting from a low base always grow faster than those further along. And since two-thirds of GDP growth is determined by population growth, Africa’s bubble of young people will guarantee high growth rates.

The three English-speaking countries in East Africa—Kenya, Tanzania, and Uganda—have good literacy levels and a large, young, cosmopolitan middle class. Mobile banking access across the region—which facilitates fast payments and thus commerce—has created a vibrant local economy in both urban and rural areas.

East Africa was connected to the global fiber optic network in 2009. This gives the region strong data infrastructure. Combined with a strong stock of technical skills, this has boosted the tech sector, attracting foreign investment.

My investment vehicle of choice is an exchange-traded fund (ETF) called the VanEck Vectors Africa Index ETF (NYSE: AFK). AFK includes Africa’s top companies. Ten percent of its holdings are in Kenyan companies.

I predict that in coming years we’ll see more ETFs with exposure to the African Lions.

A Fast-Recovering Market in Portugal
Ronan McMahon

I just spent a few days on Portugal’s Algarve. I was fresh from scouting in Mexico and a brief stop in Brexit Britain for a look around London’s real estate market. My plan had been to scout the Algarve yet again, scouring for opportunity. If time allowed, I’d play some golf in Quinta da Lago.

I’ve had strong opportunities on the Algarve in the past five years thanks to Europe’s economic crisis. And if you look hard enough and have the right contacts, you can still find some.

You see, today the market is showing all the signs of full-on recovery. You’ll see new showrooms for pre-construction projects popping up all over. Faded or empty storefronts are disappearing, replaced by shiny new jewelry stores, luxury boutiques, and real estate brokers. There’s construction everywhere... new luxury villas, renovations, new condo projects.

You can still find good deals on pre-construction. In Lagos you can buy in the middle of town and close to the beaches for €200,000 ($224,327). This historic town has a shortage of hotels, which makes it one of the strongest rental markets on the Algarve.

The major resorts like Vilamoura control the inventory and the pricing. And, they have limited developable land. That’s why they slowly drip out new construction at what I consider to be inflated prices.

The best way I’ve seen to play the strong luxury villa demand is to buy a wreck on a big plot of land outside the major resorts. Buy direct from a bank and this can be one of the strongest and safest plays I know.

“It’s showing all the signs of a full-on recovery.”

“East Africa will be the premiere growth hot spot.”

© JANUSZ PIEŃKOWSKI/DREAMSTIME.COM
The Manuel Antonio region of Costa Rica is warm, affordable, and very green.

The first person to drive me around Quepos, Costa Rica when I moved here two years ago was Chip Braman. A silver-haired, tan-skinned, distinguished gentleman who looks much younger than his 72 years, Chip moved to the Quepos and Manuel Antonio area on the central Pacific coast 18 years ago from Connecticut. After spending 30 years traveling the globe as the international marketing director for Avon, Chip was ready for a change. Costa Rica's pristine natural environment, affordable cost of living, and friendly people made the country an easy choice.

"It doesn't even matter if you don't speak Spanish," says Chip. "Look at anyone here in Costa Rica, smile, and say 'pura vida' with that thumbs up, and I guarantee, he's going to say it right back at you. And you'll realize: You know what, he's right. It's all pura vida here. It's a good day, and it's beautiful."

Chip soon met an ambitious expat named Jennifer Rice, then 44, who was the founder of a hotel called the Mono Azul, (or "Blue Monkey"). Her husband had died a few years before, but she was helping her young daughter Janine, then 9, and her friend Aislín start a fledgling nonprofit organization. Chip fell in love with both Jennifer and the idea, and the rest is history.

Kids Saving the Rainforest is now a 20-year-old non-profit in Quepos that rescues and rehabilitates wildlife, runs a sanctuary and educational tours, plants trees, and puts up life-saving wildlife bridges over roads in Manuel Antonio. Chip and Jennifer have since sold the Mono Azul and have retired to life at the sanctuary. They now have much more time to devote to their ecological passion and are living their dream here in the rainforests of Costa Rica.

Both he and Jennifer are active members of the vibrant local expat community in Quepos, and over the years they've spent here, they have made firm friends with people from all over the world. Chip does his accounting overlooking the lovely swimming pool of the Blue Banyan Inn—a complex consisting of three luxury cottages he has built on his property outside of Quepos. Running a business, as well as helping out with the sanctuary, has had its challenges, but nothing they couldn't handle. As Chip puts it: "Nothing ever happens like you expect it to. But at the end of the day, it all works out and you're still in Costa Rica."

Even if things get busy at times, it's still retirement. Chip finds plenty of time for his favorite pastime: sketching the plants and animals that inspire him in the surrounding rainforest. He's also surrounded by a motley crew of volunteers from all over the world: wildlife veterinarians, biologists, and other people dedicated to the cause—a true family he has brought together.

That laidback attitude of Chip's rubs off too. Recently, I was standing in the bus station at Quepos—the local hub for cheap and mostly comfortable transport to the rest of Costa Rica. (Ten dollars will get you from Quepos to San José, the capital, in about four hours.) I had just missed a series of three buses to visit a beach I had never yet been to. I heard that saying of Chip's in my head. It's true. When you make the adjustment, Costa Rica’s relaxed pace gets to be a benefit, not a frustration. I spotted a stand with soda and empanadas selling for less than a dollar. The public bus would take me to the beach in Manuel Antonio in less than 10 minutes for about 70 cents, as long as I had the patience to wait.

I headed for the empanada stand, and who did I run into buying a bus ticket to the capital city? Chip himself. I couldn't help but laugh out loud, and he repeated his saying onsite for effect. I grabbed an empanada and pineapple soda. Pretty soon, I was on my bus, the cool breeze blowing away the heat of the day. Chip was right, and the day was beautiful.

If you're in the Quepos area and want to pay Chip a visit, he offers warm hospitality, a booming greeting, and a hearty handshake when the Kids Saving the Rainforest wildlife sanctuary offers educational tours (9 a.m., every day but Tuesday). He'll have plenty of advice to give you on living the laidback lifestyle in Costa Rica.

MORE ONLINE: For details on healthcare, cost of living, where to visit, and other practicalities of living in Costa Rica, see our archive at IntLiving.com/RetireCR
A Texas Couple Trades the Office for a Nicaraguan Farm

Annemarie Kohlmos

After years spent creating and building up our own successful IT business, my husband, Hans, and I certainly loved our life in Texas. Nevertheless, we always knew that once we retired, we would not stay in the U.S. Me, I often dreamed of one day buying a farm and cultivating fruits and vegetables.

Texas was a great place for our business; however, the summertime heat is often brutal, and certain plants native to Texas caused me to have debilitating allergy symptoms. Hans and I love nature, and we hated giving up our love of trees, plants, birds, and other creatures in exchange for months inside an air conditioned house. Finding a beautiful location with a temperate climate we could enjoy, regardless of the season, became our mission once we put our business on the market and looked forward to our retirement.

Visiting different countries in Central America became a pleasurable adventure for Hans and me. It didn’t take us long to decide that Nicaragua was perfect for us. Not only is the climate ideal, but it’s also one of the most beautiful countries in the world. The citizens of Nicaragua are friendly, and its culture is fascinating. The real bonus for us is that prices are still quite affordable compared to other Central American countries.

Hans and I realized we had to make the very best lifestyle and financial decisions, as this was likely to become our home for the rest of our lives. We gave ourselves a full year to make sure it would be the right one.

We rented a house in Nicaragua’s capital city of Managua and started the process of enthusiastically exploring the country for our ideal location. After only three months, Hans and I found a 27+ acre ranch in the Masatepe/San Marcos area, about 30 miles south of Managua.

The elevation of our ranch is about 1,500 feet above sea level, providing us with exquisite weather throughout the year. Hans and I leave our windows open to enjoy the almost constant breeze and comfortable temperatures. In Texas, we kept the windows shut to block out the heat. At our ranch in Nicaragua, no air conditioning or heating system is needed, and I’m able to enjoy fresh, clean air.

And remember that dream of mine of owning a farm to grow fruits and vegetables? Well, it’s finally become a reality here in Nicaragua. The fertile, volcanic soil on our ranch in the heart of the country’s coffee-producing region is perfectly suited for bringing out the farmer in me. Hans and I, along with seven local employees, now grow and harvest around 20 different crops, such as mango, banana, avocado, and pineapple. As a bonus, we even make a little money selling our produce at the local market. Ironically, all it took was becoming “retired.”

Our employees, their spouses, and their children have become our extended family. We take weekend trips together as they educate us about their native culture. We organize many joyful celebrations on our finca (ranch) for the workers. We are charmed by the way our employees seem to relish the English language lessons Hans and I provide for them in the afternoon. Time seems to fly by for us as we enjoy the freedom, pace, and rewards of our Nicaraguan homestead. Our retirement life, especially as it contrasts with our former lives in the corporate world, is a joy to us.

We hired an experienced attorney to assist us with obtaining our cédula (residence document). It took about a year. There was a fee, but the attorney saved us the time and stress of doing it ourselves.

Our retirement (Social Security) income, together with the proceeds from the crops produced on our finca, allow us a lifestyle that wouldn’t be possible if we were still in the U.S. Hans and I pay no rent because we own our property. Our water bill is only about $5 a month. Our electric and internet bills are also a mere fraction of what we once paid in Texas.

Like all our fellow expats, we worried about medical care. We were forced to learn quickly about care and cost options when Hans experienced a serious, unexpected health crisis. He was in the ICU for a week, plus several days in a hospital room. Nicaragua offers free service in its local hospitals; however, we were at a private hospital in Managua.

The hospital asked us for a small downpayment to cover the copay for our international health insurance policy, obtained during our time here as tourists. The hospital also offered us a membership which provides up to 80% discount on medical service. Our total out-of-pocket cost was under $3,000. Doctor visits and hospital stays cost a fraction of what we’d pay in the U.S. After signing up for the medical care membership, we no longer require additional health insurance.

It was always clear to us that moving to another country means adapting to that country’s way of life. Central America isn’t just like the United States. The differences can occasionally be challenging. However, like us, you might find yourself reaping a harvest of bountiful rewards; perhaps even a ranch surrounded by friendly people, mountain breezes, and dreams come true.
As if great wine, delicious food, picture-perfect towns brimming with history, and stunning beaches were not enough to make you want to move to Italy, now a low tax rate has been added to make the country even more irresistible. Earlier this year, the Italian government approved a new tax incentive for retired foreigners. Now, you can pay only 7% flat tax on foreign income.

The flat tax applies to any foreigner who receives a pension from a country that has a tax treaty agreement with Italy (such as Tax Information Exchange Agreements, or TIEAs) and has resided outside of Italy for the previous five years. The new law has some exemptions and is still being tested, so you will need a good tax consultant by your side to navigate its application, but the advantages of the tax break known as the “Foreign Pensioners’ regime” are tempting. The flat-rate tax incentive is available for up to six years. After that, you revert to standard Italian tax ranging from 23% to 43%, depending on your income.

One of the conditions of the new flat tax regime is that you have to move to a town with a population of less than 20,000 inhabitants in the southern regions of Abruzzo, Basilicata, Calabria, Campania, Molise, Puglia, Sicily, or Sardinia.

Cost of living in those areas is low, as long-term rentals are affordable and your weekly groceries won’t break the bank. You can buy a coffee for 80 cents, a glass of wine for just over $1, and enjoy a full meal in a traditional restaurant for less than $20.

Small towns are everywhere in southern Italy. I’ve chosen four of my favorites.

**Polignano a Mare, Puglia**

Perched on a high limestone cliff, the whitewashed buildings of Polignano a Mare overlook the Adriatic Sea. Winters are mild and short here, the panoramic sea vistas are breathtaking, and the food is typically Mediterranean: plenty of fruit, vegetables, olive oil, delicious pasta dishes, and fish, all fresh and seasonal.

The town has shops, restaurants, several museums, and a library. A train station in the town and an international airport 20 minutes’ drive away in Bari means that you are only a hop away from major national and European destinations.

Vicki Comisso and her husband, David Boyle, have been living between Austin, Texas, and Monopoli, Puglia, for the past few years. They like Polignano a Mare and are considering settling down there under the new Italian tax regime.

“The sea, the air quality, the locally sourced fish, and the quality of life are just wonderful. We live very well on our retirement income in Puglia. We pay $1,300 a month, including all the utilities, for a beautiful 1,000-square-foot, two-bedroom apartment with a terrace and sea views.”

Vicki says food in Puglia is cheaper than in the U.S. and that they can shop daily for fresh produce and fish when in Italy.

“Puglia is a good place to have a nice retirement. We are always busy, and there is never a boring day. We ride bikes, travel, entertain friends in our house, and go to concerts or to the opera house in Bari.”

Properties in the old part of Polignano a Mare tend to be small but with a lot of character. One such is a 750-square-foot house just a short stroll from the town’s beaches. Priced at $185,000, it has two bedrooms, two bathrooms, a small kitchen, dining room, and a rooftop terrace with sea views. Further inland, there are many affordable options for sale. Like a two-bedroom, 1,000-square-foot stand-alone villa with an olive grove, five minutes’ drive from the town center, with a price tag of $101,000 (see: Immobiliare.it). Rental prices vary from $560 to $1,120 depending on the distance from the beach.

**Guardiagrele, Abruzzo**

With a small population of about 9,000 people, the historic town of Guardiagrele oozes character. “It is a lively town, says Lauren Newcomer, who together with her husband, Kurt, bought a house in Guardiagrele. They go there three or four times a year and stay for a month each time. “Every evening folks turn out for the passeggiata stroll before heading home for supper. We love the people of our town. They have warmly welcomed us into their community, despite our minimal Italian.”

Often called “the terrace of Abruzzo,” the historic hilltop town retains its medieval character, punctuated with fortified walls, noble palaces, and towers.

Despite the small size, Guardiagrele has everything for comfortable living. Eateries range from simple pizzerias where you can grab a slice for less than $2 to a Michelin-star restaurant. “Every Sunday morning, the whole town comes out to the market on the main square. There are shops of all types and prices.”
types in the center of town, bakeries with fresh bread and pastries, butcher shops, cheese, fish, and gourmet food shops line the narrow streets,” says Lauren. “The cost of living is much lower than in the U.S. Property prices and real estate taxes are very low in comparison. The local craftsmanship is excellent and there are many contractors available who speak fluent English,” says Lauren.

Lauren and Kurt paid $50,000 in 2010 for their 860-square-foot house, which needed renovation. “It is in the ancient walled part of the town. From our rooftop terrace we can see all the way to the sea and, on the other side, the mountains as well as the local old church of San Francesco.”

Plenty of properties are still available. A spacious, ready-to-move-in, 1,400-square-foot apartment a short stroll from the historic center of Guardiagrele is priced at $90,000. It has three bedrooms, a cozy kitchen with a fireplace, and two balconies with spectacular views over the mountains (see: Immobiliare.it). For $39,000, renovation enthusiasts can snap up a 1,600-square-foot fixer-upper house with vaulted ceiling, arched doorways, and the original stone floor tiles that can be reused. (Idealista.it)

Riposto, Sicily

Sitting on the splendid Ionian coast overlooked by Mount Etna, the town of Riposto is home to about 15,000 inhabitants. Despite its beautiful beaches, rows of shiny yachts, and abundant sunshine, the town is not overrun by mass tourism and retains its traditional charm. Benjamin North Spencer, who moved to Riposto from California in 2012, loves the slow-paced life in the town and appreciates the simple pleasures of Sicilian living.

Benjamin and his wife, Nadine, rent a spacious three-bedroom villa surrounded by citrus and palm trees, a stroll from the beach, for $1,150 a month. “You can find a simple apartment for $560 a month, but there are also places that lease for thousands of dollars,” says Benjamin. “Buying property is a good idea; prices are on the rise, and it is sure to continue scaling.”

A 970-square-foot, two-bedroom seafront apartment is on the market in Riposto for $163,000. Another option is a spacious two-bedroom apartment with panoramic views of Mount Etna and large terrace for sale for $110,000 (both Casa it). Riposto has good roads, nearby highways, and is easily accessible by train or bus. Catania Airport operates national and international flights.

“Riposto has a 24-hour clinic, and there are hospitals in Giarre, Cannizzaro, and Catania, all within a 30-minute drive,” says Benjamin. “Most of the shops in town cater to daily living. The big and small streets in town are marked with fish and farmers’ markets, cafés and restaurants, wine and bread shops, butchers. There are pharmacies and vegetable stands, laundries, as well as ceramic shops, specialty chocolatiers, and jewelers.

“Our monthly living expenses are roughly half of what they were in California,” says Benjamin. “Rent and amenities fluctuate with your needs. We live simply, but we also like to be comfortable.”

“A fixer-upper in town can be yours for $19,000.”

Guardia Sanframondi, Campania

In Guardia Sanframondi you can get a glass of good local wine in a bar for 50 cents. The town is renowned for its wine, with Europe’s biggest winemakers’ cooperative based here. Surrounded by rolling hills with endless rows of vineyards, Guardia Sanframondi is a quintessential Italian town. It comes complete with a formidable ancient castle, pretty squares, beautiful frescoed churches, flower-bedded palaces, and friendly locals.

Low property prices are one of the main draws here. Carlo Roberts, a California native, bought a 14th-century house five years ago for less than $17,000. “In the last five years many houses have been sold to expats,” says Carlo. “I have had friends coming here over the past few years to buy houses ranging from $12,500 to $100,000, so when you buy here you don’t even necessarily need to take out a mortgage.”

Property prices in Guardia Sanframondi have been growing slowly, but there are still some bargains to be found. A small renovated house is listed for $42,700. It has one bedroom, a cozy kitchen with a fireplace, and comes fully furnished. A 750-square-foot fixer-upper in the center of the town can be yours for $19,000. A small courtyard, arched doorways, and a characteristic wine cellar add a lot of charm to the house but, as with all other properties in the town, be prepared to climb stairs, as each room is situated on a different floor. For those seeking more space, there is a five-bedroom, two-story house in need of modernization available for $73,000 (see: Immobiliare.it).

Despite the town’s small population, 5,000 in total, plenty of small businesses serve the community’s daily needs. They include a supermarket, fish shop, butcher, and two restaurants where you can enjoy a hearty meal for less than $16. “Every Sunday we have a market here. I never pay more than $14 for all my fresh produce for the week. When I add other groceries, I spend about $40 a week altogether,” says Carlo.

Guardia Sanframondi has no train station, and the buses can be unreliable, but that hasn’t stopped 300 foreigners from buying properties here. Although some spend only the summer months in town, many settle down full-time. For them, the benefits of living in southern Italy outweigh any inconveniences.
An artist can lead a full, affordable life here.

Let Your Creativity Flow—Expats Who Found Their Muse

“It Felt as Though the City Chose Me”
Name: Gaia Schilke
Age: 68
From: New York City, New York
Living in: San Miguel de Allende, Mexico

What could tempt an expat to leave Costa Rica for Mexico? Gaia Schilke moved to Atenas, in the popular Central Valley region in 2013, but a side-trip within Latin America led to another move, this time to Mexico’s Colonial Highlands. “I was on a short visit to San Miguel de Allende, but it completely seduced me,” explains Gaia. “It felt as though the city chose me. The light, the vistas, the Spanish colonial architecture, the full complement of cultural activities, the vibrant expat community, the Mexican people, and the rich heritage of Mexican civilization... For me, it was irresistible. As an artist and poet, I’d met my match. I love Costa Rica. But as a former New Yorker, the cultural stimulation I’ve found here is something I don’t want to live without.”

Within a two-month period, Gaia returned to Costa Rica, sold her stuff, packed her bags, and moved to San Miguel. She soon connected with the thriving community of poets, artists, and writers. “I went to several poetry open mics, at Bellas Artes and at the Shelter Theatre, and was well-received,” says Gaia. “I was a spoken word poet in NYC during the ‘80s and ‘90s, so had some skills. Since then I’ve been invited to read several times for the Literary Sala. The robust writers’ community here, as well as culturally hungry expats who live in and visit San Miguel, make for a very engaged and receptive audience.”

For 30 years Gaia earned a living as a cognitive-behavioral psychotherapist. But she’s been a visual artist and poet her entire life. She recently completed a book of poetry, A Coney Island State of Mind, being published this year. She’s initiating a reading tour in 2019—traveling to other expat communities in Mexico—that will extend into 2020.

Gaia also pursues her creativity as a visual artist in San Miguel. She explains, “Now I have much more time for creative work and play. An artist can live a full, affordable life here. That makes an extraordinary difference to one’s creative experience.” She creates stunning intricate, multi-hued collages in her home studio. Since moving to San Miguel, she’s had two one-woman exhibitions, at Galeria Imagine and Berlin Bar & Restaurant.

Her art is her passion, but she doesn’t rely upon it as a sole source of income. “I do sell my artwork, but it’s not a dependable income. My therapy practice on Skype brings in a more regular income to supplement my pension. I look forward to funding travel around Mexico during my reading tour, with earnings from performances and sales of my new book.”

Gaia and her partner, Collier, whom she met in San Miguel, live in the barrio of San Antonio, a local neighborhood with a solid expat community. “Most mornings we walk the dog, work out, run errands, and tend our gardens. Sometimes we join friends for a lazy breakfast at a nearby café. After that I focus on creative time, and we have our various side-gigs, including my small therapy practice. We socialize often, with dinner parties at our home or at friends’ homes. We also like to go out to the excellent restaurants and clubs in town. I’ve heard expat San Miguel referred to as ‘Summer Camp for Adults.’”

She and Collier certainly take full advantage of what’s on offer. “We go dancing at least twice a month. We listen to music often—jazz, blues, classical, opera—it’s all here. There are also two indie movie houses we go to. We also go year-round to the local playhouses (The SMA Playhouse, Teatro Angela Peralta, Shelter Theater) to see plays, music, comedy, and more.”

It’s clear that Gaia found the cultural stimulation she was craving.—Ann Kuffner.

“Music Is Very Much Part of My Life”
Name: Bruce Head
Age: 57
From: Bowral, New South Wales, Australia
Living in: Kuala Lumpur, Malaysia

Bruce Head arrived in Malaysia in 1998 with his wife, Susie, and three children aged one, five and 12. He was appointed design director for an international design company.
“I could choose between Jakarta, Kuala Lumpur (KL), or Hong Kong. My friends all said Kuala Lumpur would be the best choice, especially since I have a family. Jakarta was unpredictable, Hong Kong was too expensive. KL seemed a nice fit. And still is.”

Twenty years later, with their children all grown up, Bruce is still living the Malaysian dream with Susie.

“We were only expecting to stay maybe two to four years. But we just loved the lifestyle, the people, the cross-cultural fusion, and the openness here. It was all very exciting and nice for us.

“Kuala Lumpur in 1998 was quite different. It was in a state of transition, with increasing urbanization and suburban expansion. There were massive infrastructure projects, like the international airport, Kuala Lumpur City Center (KLCC), the twin towers, grander shopping malls. The rapid growth of international schools also suited us very well with our children in their formative years.”

Bruce worked with various international establishments until he formed his own company in 2015 with a Malaysian partner.

“There is a vitality of business culture in Malaysia, much more vibrant than back in Australia. It is very much of a can-do place.

“And then, of course, there is the music. I play piano, guitar, and flute. Music is very much part of my life. There is always a jam session with friends at social events. When I received an electric guitar from my wife on my 50th birthday, the gigs began. My first gig was at a small pub in the KL suburbs. The audience were all expats.

“My Japanese friend, Riki, had a band. So, when the singer left, I filled the spot. We did mainly blues and soul renditions. Eventually I ended up inheriting the band. And since then there has been a hybrid of players, local and expat—Japanese, Scottish, English, Australian, Indian, Malay, Chinese, Eurasian.”

A lot of things have improved in the last 20 years in Malaysia, from visa applications to the quality of healthcare. Digital applications made everything easier and more efficient. The rise of medical tourism increased the quality and the choices for better healthcare. However, cost of living increased in the city, as it did everywhere in the world.

“Everything increased, including the price of food. But in Malaysia you can still get a substantial and nutritious breakfast for $2. And for $10 you can get a superb Western or European meal. If you have adventurous tastebuds, this is the place to be. Whether you eat low-end or high-end, the choice, diversity, and the new fusion dishes that are being created are just staggering.”

The cuisine mirrors the diversity of the Malaysians themselves, citizens of a country with a kaleidoscope of customs and cultures.

“I really like the softness of the Malaysian people and especially their sense of humor. There’s a whole lot of light-hearted fun that goes on, from the highest level right down to the working men. As long as you can smile and crack a joke, you will have a great time here.” —Jennifer Rodrigo.

“I Like to Think I Have a Recognizable Style”
Name: Natalia Kovan
Age: 62
From: Bearsville, New York
Living in: El Escorial, Spain

Natalia Kovan’s home in the mountains of central Spain is a testament to her creative abilities. Or, for the business-minded, a walk-in showcase of her wares. The well-maintained garden spaces that surround her two-story detached home are decorated with brightly painted sculptures. Ornate tiled features and outdoor furniture punctuate the cacti and succulent plants which thrive in this dry region of the Spanish meseta. Most of them are of Natalia’s own design.

“I came over here in the mid-1990s and found work at a Madrid college, teaching industrial design to Spanish students. Over time, my hours got cut back bit by bit. I suppose, these days, that I’m effectively retired, but I still teach a few hours a week.”

Living in a small village close to El Escorial comes with certain advantages. Natalia chooses not to own a car, as the rail connections to Madrid and beyond are affordable and adequate for her needs.

“You could argue that it’s a little isolated here, but I’m less than 40 miles from Madrid. There are only three services to the city per day, but I don’t need to go often. I sometimes stay with friends there, but most of the time I come back the same day. Pretty much everything I need is available here. There’s a store, bars, a van that comes around selling fish every week; there are restaurants within a 20-minute walk. It’s enough for me.”

Natalia spends a lot of her time working on crafting projects. Living in the middle of a forest, she gathers most of her raw materials from the surrounding countryside.

“I don’t have a particular specialty,” she says, “but I like to think I have a recognizable style. I’ll go through a phase where I’m making wood-turned bowls with a pole-lathe, and then I’ll get bored with that and start making chairs instead.”

Natural wood finishes are a theme in Natalia’s work, and her workshop is a bright, airy space filled with tools ranging from capable-looking chainsaws through to delicate chisels. All have the look of well-tended, and much-used, tools of her trade. “I don’t sell enough to make a living, but in summer, when the second-homers come up from Madrid for the hot months, sometimes I can hardly keep up with demand. People like to have something to take back to the city. I think it reminds them of their summer vacation. It’s a little part of it to take away.”

It doesn’t cost her much to live in this part of the world, either. “I’m vegetarian, and I grow a lot of my own produce. There’s a guy in the village with chickens, he comes around every Saturday selling fresh eggs, from outdoor-raised, naturally fed chickens for $3 a dozen. I can get a cold beer at the bar for $2, and I’m perfectly comfortable sitting there, even if I’m alone. Although I’m rarely alone. I’m involved with a couple of groups. We keep the village tidy, campaign for environmental awareness, hassle the local council about getting more train services and amenities. Stuff like that,” she laughs. “It’s a good way to build a community—having a common enemy to gripe about. I always have someone to talk to.” —Seán Keenan.
Moving to Volcán With Five Children: How We Did It

Nanette Witmer

Moving to Panama with five children, all of them under the age of eight, seems like a challenging task. Nevertheless, fortune favors the brave, and seeing how happy Kama and Ben Hart, and family, are now, it’s obvious that the move turned out to be a success. The Harts moved to the area of Volcán from Texas in 2017.

“We decided to move to Panama for various reasons,” Kama says. “One of the main ones was that we liked how the country was very family oriented. In Texas, we rarely saw our friends because all their kids were involved in so many activities. We never got together.”

Volcán has a small population of around 250 expats who are very involved with their community. Over the last few years, younger couples with children have made Volcán their home. Activities here are mostly of the outdoor sort—hiking, birdwatching, and fishing, for example. Social life is mostly visiting friends and gathering at some of the local places to eat out. While this simple life is not for everyone, those with families have found it a perfect place to raise children.

“One of the best resources for finding information before we moved here was joining a lot of Facebook groups and getting to know people that way. We also took a short trip to get to know some of the people we had met online, acquire our temporary residence cards, and see the area. At that point, we had pretty much decided we were moving here. Our kids have done an amazing job of adapting to their new environment and culture. In a lot of ways, our lives did not change too much from what we were used to. My husband has worked at home for years, and we even brought our dog with us.

“The kids have been homeschooled up to this point. We thought when we moved here, they would be around enough Spanish to pick it up, but that didn’t end up being the case. We decided that one of the easiest ways we could get them to acquire Spanish would be to enroll them in school, so we did that this year for the first time. They have been in for four weeks so far, and they tell me that they can understand it better than they could at the start.

“Buying school supplies, uniforms, school fees, and such cost more than I expected, but perhaps it is because we are multiplying by five kids. The process of doing homework and switching to everything in Spanish for five hours a day has been a challenge. I am glad I spoke Spanish, or it would have been difficult for them to be in a Spanish-only school.”

Kama notes that her children are the only North Americans at their school, but the other kids are very helpful and friendly to them. They’ve also made friends in Volcán in the homeschool community, and in their neighborhood. The whole family has enjoyed the new friendships they have made over the last two years.

“The kids love that they can run and play outside so much here since the weather is so consistent. In Texas, it was hard to get outside in the cold winters or super-hot summers.”

Volcán lies in a small breathtaking valley shadowed by Panama’s only volcano, Volcán Baru. At an altitude of 4,600 feet, the weather is always moderate and spring-like, making it lush year-round.

“The culture has been interesting for all of us to learn more about. Being five blond kids, they get a lot of stares out and about in town, but they have gotten used to it,” says Kama.

The transition hasn’t been without its obstacles. The slow pace of getting things done, especially for government-related matters, has been frustrating. But it helps that Kama speaks Spanish. She recommends anybody considering a similar move to be prepared to learn at least some basic Spanish. And they should expect things to be different and slower but accept it. It’s an adventure, after all.

Kama continues about her experience in Volcán. “We are glad that we have made the move. We love it here, and we love the people. The community spirit here is amazing. I know there are about five families I can call on to help me with anything and they’ll be there in a minute. There are also quite a few more families who are willing and able to help out regularly as well. Our support system is something that has been a huge blessing for us.”
A Healthy Beach Life for a Fifth of the Cost

John McMahon

“T here is no doubt that I live a healthier lifestyle here. The warm weather and regular swimming in the sea has been fantastic for the arthritis I suffered with for the last 10 or 15 years of my working life,” says Tim Whitehouse, who came to Thailand from Canada about 10 years ago, when he retired from his position as a director in a multinational consulting firm.

Tim, tall and thin with a shock of thick white hair, is in his mid-60s. He was dissatisfied with what he saw as a diminishing quality of life in Canada and the prospect of being cooped up indoors for six months a year. The chance for a life change after retirement convinced him to look abroad for a better alternative. After some research, poring over maps and websites, Southeast Asia grabbed his attention.

“Thailand seemed a good fit. I traveled around for a while until I came to Pranburi and knew almost right away the town was going to work for me.”

Pranburi, or Pak Nam Pran as it is known to most Thais, is a smallish seaside city about 20 miles south of its much more famous, and busy, neighbor, Hua Hin.

“The beauty of Pranburi is that it’s not so touristy or expat-focused. We non-nationals are a small minority here, so the real charms of being in Thailand are still an everyday reality. I don’t feel I’m treated like a foreigner when I go to the local shop, but at the same time little children here still point me out, the big blue-eyed stranger.

“And because Pranburi is still not very well known, the beaches are almost empty and much cleaner than other popular cities here. The town is a gem that, fortunately, hasn’t yet been discovered by the big developers.”

Tim found a three-bedroom, three-bathroom pool villa on a hill overlooking the sea, which he bought for 6.6 million baht (about $214,000) and upgraded with some luxury fittings and extensive landscaping at the cost of another $48,000.

“You can’t compare my house here with anything in Canada. For what I paid, you might get a rundown terrace house at the outskirts of Toronto.”

At the same time Tim was travelling around Thailand looking for a place to settle down, he was also floating his profile on a couple of online dating sites.

“I met my wife Wad on the internet. She was working in Bangkok as an accountant, so for a while we only saw each other on weekends. I have plenty of friends who came here single and have settled into a bachelor’s life, but, for me, Wad has been the key to understanding the beauty and richness of Thai culture.

“Our monthly living expenses may be something like 20% of what they would be in Canada. A simple meal is $1.30, a fine seafood dinner for two is $30. We have a lovely garden and fruit trees from which we get a lot of our produce. Occasionally I’ll go to Hua Hin for a $11 Sunday roast dinner which comes with a free glass of wine. I buy a fair amount of imported goods at specialty shops for Western prices, but it’s not enough to affect the bottom line.”

The quality and cost of medical care in Canada was one of the factors that first motivated Tim to investigate retiring overseas. As he sees it, the Canadian lifestyle promotes health problems, and retired people often get trapped in a cycle of doctors’ appointments and costly drug treatments.

If he needs medical attention, the local military hospital in Pranburi is a fraction of the cost of the top medical facilities in Bangkok but offers almost the same level of care and service. “I have to get an injection every two weeks which costs 65 cents; doesn’t that tell you everything?”

When asked about her experience of marrying and living with a foreigner, Tim’s wife, Wad, says, “Sometimes our cultures are very different, our ways of thinking are different, and we both have to change our minds on many things and meet in the middle. But it’s wonderful to learn new cultures, try new foods, and travel. Most of the time, Thais don’t really travel overseas that much.”

For Tim, the improved lifestyle and quality of living he has found in Pranburi is now something he can’t imagine living without. He knows that progress is coming in the form of a new high-speed rail link, and more direct access from Hua Hin, and that these developments will change the town, but hopefully not too much, too soon.

“We have a lovely garden and fruit trees for produce.”

“In general, our life here is very satisfying; we are active without being too busy. On days out we go on my motorcycle to the nearby mountains for a long, leisurely ride, or sometimes we go on a trip to a national park or a waterfall. We have the freedom to travel around the country almost at a whim. Or we can choose to travel internationally. Wad and I have taken several trips to Canada and Europe, all without taxing the income that comes from my pension and savings. That’s all because our day-to-day cost of living here in Thailand is so low.”
Long-term/assisted living healthcare isn’t anyone’s favorite topic... But whether you live in North America or overseas, it’s a critical issue that all retirees should address.

My husband and I were in our 50s when we first moved abroad—to Ambergris Caye, Belize. We were healthy, energetic, and ready for adventure. Back then, we had no major health concerns. Fast forward 10 years and four surgeries later. As we neared Medicare age, access to quality healthcare became our top priority.

We’re still healthy and active. But we’ve watched a few of our expat friends struggle with serious health issues. These experiences spurred us to seriously consider all of our healthcare concerns and options.

During our discussions, Mike and I concluded that moving back to the U.S. full-time for long-term care is not a realistic option for us. We didn’t invest in long-term care policies while we were in our 50s. At our current age, the policy costs are prohibitive, as are the annual costs to stay in U.S. assisted-living facilities. And while living in Belize was rewarding, we found no long-term care options there that would work for us.

So, it was time to choose a different overseas location...one that would meet our future healthcare needs.

While living in Belize, we’d often traveled to Mérida, Mexico for yearly examinations, medical tests, and surgeries. Each time, we were impressed with the medical care in Mexico, the quality of the hospitals and doctors, as well as the caring approach of medical practitioners. What’s more, in healthcare facilities in Mexico, we noticed that older people were treated with respect and affection.

So, I began researching long-term care facilities in Mexico. Several of the most well-known are located in the vicinity of San Miguel de Allende, given that many expats live in the Colonial Highlands city. The two largest local assisted-living facilities are Casa Cieneguita and Ceilito Lindo at Los Labradores. Both are located outside of town. But there are smaller private-care facilities in the town proper, some of which are mentioned in the following personal stories.

In May 2018, my husband and I moved to San Miguel de Allende. Within a few months, we’d obtained our permanent residences and Seguro Popular Mexican health coverage. But we’ve also retained our U.S.-based Medicare. In the future, we plan to obtain our primary healthcare in Mexico.

Soon after arriving in San Miguel,
we met with Deborah Bickel, one of the owners of Be Well San Miguel, a patient-advocacy service provider. If we ever need assistance making medical decisions, or dealing with hospitals, we will be able to rely upon her for as-needed assistance.

Early in our tenure in San Miguel, I met several expats who moved here mainly to take advantage of its long-term care options.

Each of these expats has a spouse, or parent, with healthcare issues that require 24/7 care. They had each evaluated putting their loved one into long-term care in the U.S. But in every case, the cost was beyond their respective budgets.

Many retirees find themselves in this situation. The expats profiled in this article worked hard during their earning years. But their retirement savings and health insurance in the U.S. are inadequate to cover long-term care there.

Each of these expats has dealt with the decline of a loved one while struggling with an overwhelming financial burden... and has come to the conclusion that their best option is to move to a foreign country.

In San Miguel de Allende, they’ve been able to obtain affordable, quality long-term medical care for their loved ones. As a result, they’ve not only had the relief of seeing their loved ones properly cared for, but they have themselves also been able to find community and friendship and lead satisfying lives of their own. Here are their stories...

Joan, 68, and Jon Wolf, 70. From Ann Arbor, Michigan

For 41 years, Joan and Jon Wolf lived and worked in the Ann Arbor region of Michigan. They were starting to think about where they’d spend their retirement winters, in a warmer climate. But, in 2014, a year before they planned to retire, Jon began having early symptoms of Lewy Body Dementia (LBD), the second-most common form of dementia (after Alzheimer’s).

Within a year, he could no longer fulfill the obligations of his job. Since then, he’s been gradually losing his executive functions. (With LBD, he may retain his ability to recognize loved ones, and some memories.)

As Jon’s disease progressed, Joan’s priorities shifted. She made many difficult decisions about how to best tend to his special-care needs. “To simplify our lives,” she says, “in 2017 we moved into assisted living in the Ann Arbor region. After six months, it became clear that Jon needed 24/7 companion care.”

While digging into the details, Joan learned that their long-term care policy could be used internationally. But the policy amount is capped. She calculated that in the U.S., the policy funds would run out within five years. It was time to consider other options. “I researched dementia facilities and home-care options in Mexico. I found that San Miguel de Allende offered good choices for both, at prices of one-third to half of what we’d pay in the U.S. Simple math showed that our policy funds would last twice as long in Mexico.”

Joan chose San Miguel as their next home primarily due to the well-priced quality long-term care. But she was also comfortable that there’s a large expat community. She wouldn’t need to learn Spanish right away, since English is commonly used in town.

And it’s easy to travel to and from town. The closest airport is only 90 minutes away. “It’s an easy four-hour flight back to Michigan,” says Joan. “And San Miguel is a beautiful, walkable colonial town. We do not need a car. The climate is perfect. It’s very easy to make friends, and there are many interesting things to do here. Neither of us misses the cold, dark, dreary, six-month-long Midwest winters. Our lives are so much better here.”

The Wolfs get much more, in terms of housing and care, in San Miguel. “Before leaving Ann Arbor, we lived in a 600-square-foot, one-bedroom, one-bathroom, assisted living apartment with no kitchen,” says Joan.

“It cost $6,000 per month. Our meals were included, and housekeeping. But Jon received no one-on-one companion care. He wasn’t able to follow along with group activities unless a companion was with him. We paid an additional $12-$24 an hour for a caregiver to come 15-20 hours a week, just so I could have some free time.

“In San Miguel de Allende I work through a home care provider called Be Well San Miguel. We pay the Mexican caregivers much less—$6.25 an hour.”

The Wolfs now live in a popular colonia (neighbourhood) in San Miguel. Jon’s Michigan long-term caregiver moved with them. She says, “We rent a three-bedroom, two-story house in Colonia San Antonio for $1,350 per month. Jon has his own bedroom, and a bathroom, on the first floor. His live-in caregiver and I each have our own bedrooms, on the second floor, and a shared upstairs bathroom. Our U.S. live-in caregiver doesn’t work nights. So, I have several different local caregivers much less—$6.25 an hour.”

“Neither of us misses the cold Midwest winters.”

Community spirit and respect for the elderly are intrinsic parts of San Miguel life.
caregivers who rotate overnight shifts to attend to Jon.

“In the U.S., while in assisted living, we had wonderful caregivers. But they were stretched very thin. They couldn’t spend much time with any one person. Jon now gets excellent one-on-one care 24/7, for a fraction of the cost of home care, or facility care, in the U.S. His needs are constant. He always has a caregiver present and receives loving attention 24/7.

“Jon’s happy in San Miguel. Actually, I think he may be happier now than at any other time in his life. He’s eating healthfully and enjoying meals more than ever before. The stress that caused a lifetime of stomach problems has disappeared…so he no longer needs acid reflux or pre-diabetes medicine.

“Jon does not express himself coherently with words very often… But a while ago he told me ‘I love these guys,’ in reference to his caregivers. And they love him back. It’s so sweet.”

Because Jon is so well taken care of, within their budget, Joan now has time to pursue her personal interests. “I go to yoga classes twice a week, joining my yoga friends for coffee and conversation after class. I meditate with two different groups three times a week. I also belong to the Unitarian Universalist Fellowship church.

“I’ve made many friends in San Miguel. We get together to go out to movies, restaurants, lectures, art openings, concerts, hiking in the botanical gardens, and much more. I am grateful that my life is much better here than it was in the U.S. I now have the time, and peace of mind, to participate in the activities I most enjoy, knowing that my husband is being well cared for.”

**Manon, 65, and Roland Mays, 78. From Mill Valley, California**

For over 35 years, Manon and Roland Mays lived in Mill Valley, in the San Francisco Bay Area of California. Roland was a successful architect, with his own firm. Manon is a registered nurse who directed the infection-control program in a large hospital and out-patient clinical care center. Nearing retirement, they planned to spend more time in their lovely beach home in Bali, Indonesia.

In 2003 the Mays’ lives took an unexpected turn when Roland was diagnosed with early onset dementia/Alzheimer’s. At first the disease progressed slowly. For close to 15 years, using her medical training, Manon took care of her husband. Those were very difficult years for her.

“I was very lonely,” she says. “I felt that I’d lost my husband…my partner…my very special friend. I constantly worried about what to do with Roland. Five years ago, he started declining rapidly.”

The stress of caring for Roland took a toll on Manon’s life and health. The cost of care facilities in the Bay Area was excessive at $13,000 to $21,000 a month. So, instead, Manon hired a caregiver for 25 hours a week at a cost of $4,000 a month.

Even with the savings she was making, the costs were challenging for Manon, and she stressed about having to declare bankruptcy.

During this period, Manon felt compelled to retire early from her job to care for her husband. As her income stream evaporated, she considered less costly geographical alternatives. Her focus was to find a place that offers quality, affordable, loving long-term care.

“At first, I thought I’d take Roland to our home in Bali,” says Manon. A wonderful Balinese family works for us there. We’d both be well taken care of. But Bali is too far away for Roland’s daughter and grandchildren to visit.”

In October of 2017 Manon and her best friend visited San Miguel de Allende to look at long-term care facilities. By Christmas she’d decided to admit Roland to Casa de Reposo Santa Sofía, a private facility located in a popular San Miguel colonia.

Roland was admitted on April 30, 2018. “This was a very difficult transition period for me, going from the role of Roland’s full-time caregiver to no longer living with him,” says Manon. “But Roland’s care at Casa de Reposo is excellent and very affordable. I frequently ask him if he likes it there. His response is different every time, but always positive.”

It’s also a major relief for Manon that she can afford the cost of long-term care for Roland in San Miguel.

“When I’m in San Miguel, I visit my husband at least once a day,” she says. “Several days a week, I visit him twice daily. Roland has adapted well. He likes the stimulation of group living. I used to say that he was much happier than me, since I’ve been caught between two separate lives. But I love San Miguel. I’m lucky to have made many friends here.”

Manon regularly travels back and forth between Mill Valley and San Miguel. She’s in the process of cleaning out a garage full of Roland’s tools and equipment…and grappling with how to proceed with the sale of their Mill Valley home.

Fortunately, from the beginning, she stepped into a great situation in San Miguel. “My friends, Lynn and Peter, allow me to stay in their beautiful, three-

—JASON HOLLAND

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FULFILLING A NEED FOR CARE IN LAKE CHAPALA

A significant part of Greg and Jane Custer’s decision to move from Oregon to central Mexico was Greg’s mother, Maureen, who suffered from Alzheimer’s disease. Greg realized that he could get her better care in Mexico than he could in the United States, and at a cost that wasn’t going to land them in bankruptcy.

Now at 87, and with advanced stages of the disease, Maureen has been living at a full-time nursing facility since 2015, located alongside majestic Lake Chapala.

“I have no doubt,” says Greg, “that my mom’s life has been enhanced.”

Greg and Jane did their share of research before finding Casa Nostra—a small, two-story nursing home in one of Mexico’s top expat retirement communities. The facility, founded in 1990 by a Mexican family, includes five upstairs rooms, with views of the gardens and the expansive lake. A section of the property is dedicated to independent-living residents and another is dedicated solely to memory-care residents. Three full-time nurses care for the five memory care patients—one of them being Maureen.

“A major benefit for my mom living at Lakeside,” says Greg, “is that she’s out in the sun literally every day of the year, spending time in the tree-shaded garden, filled with fruit trees and lush foliage.”

Greg and Jane observe just how the staff members demonstrate respect and admiration for elders, which is inherent in the Mexican culture and shines through in the daily care.

“There are plenty of hugs, kisses, and humor to go around,” says Jane. “When we recently visited, we couldn’t help but notice the lovely hair weave and colorful ribbons the staff added to Maureen’s hair. She was glowing!”

What’s more, the owners see to it that every holiday is celebrated. At Christmas the residents enjoy a traditional Posada, which includes a piñata, mariachi band, fresh-made tacos, and tortillas. Greg adds, “Children and laughter are present at every gathering.”

Because Mexican culture values older adults, senior care in Mexico is nothing new. “Where I see needed improvement in a majority of senior care facilities is for more training,” says Greg. “Plus, bilingual caregivers are not commonly found in Mexico, and that’s a growing need. These are some of the trade-offs to consider when thinking about senior care facilities in Mexico.

“Americans are facing a longer retirement period with little or no savings or pension, and it gets more complicated when they have to care for aging parents. That means having to factor in a care model for their still-living parents.” Greg and Jane spent their careers touring Mexico for their business, one aspect of which was training travel agents in the country.

They’re now ready to migrate toward a new opportunity—helping U.S. seniors relocate to central Mexico for quality senior care in adult living facilities.

Says Greg, “Our goal for our new business is to create a network of trained ‘Mexico lifestyle’ advisors who would contact U.S. businesses with baby boomer clientele. We want to connect those baby boomers with specialists who can help them make the right senior-living decision.”

Their idea is to address the supply and demand aspects of senior-living obstacles and they have chosen central Mexico for its climate, airline service, culture, and U.S.-style conveniences.

Along with Greg and Jane, Maureen, too, shares a long-time love for Mexico, and has kept albums of her visits through the years. Now that she is beyond talking, Greg and Jane rest assured that she is lovingly cared for in a place that was always dear to her heart, in a setting that they could never have been afforded in the United States.—IL contributor Carol Kaufman.

“No doubt. My mom’s life has been enhanced.”

“I’m not caring for Roland 24/7, it’s truly a major relief.”

“Twice a week I take a water aerobics class. Other days I work out at the gym with a lovely man who needs a work-out partner. I am playing golf again, which I haven’t been able to do for a while. And I hired a Spanish coach, Pedro, who helps me with my Spanish twice a week. I even have time for short siestas. Plus, the holidays here—Christmas, Easter, Día de Muertos—are great fun.”

It’s easy to make friends in San Miguel, as she explains. “I’ve been able to cultivate new friendships here. I spend a lot of time with my San Miguel friends, much more than I ever did with my Mill Valley friends.

“Almost every day since my return, I’ve gone out to dinner, or met up with friends for coffee or a glass of wine. And I’ve had a constant stream of visitors. At times it’s actually too much.”

Given the low cost of living, and affordable long-term care in Mexico, Manon no longer has the dark cloud of money challenges hanging over her head.

“I’ve actually been able to consistently save money when I’m in San Miguel,” she says.

“I only pay $1,800 a month for Roland’s care. When he shares a room, it drops to $1,450 a month. The cost of living in Mexico doesn’t come close to the high costs of the San Francisco Bay Area, which are at least 10 times more than that in San Miguel.”

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Crete and Corfu: For a Healthy, Simple, Greek Island Retirement

Jeff D. Opdyke

The last time I was in Greece—Athens, 2015—the world fretted about “Grexit,” or Greece exiting the European Union, a move with severe political, economic, and currency ramifications across Europe. It was, in short, a messy time. But this is Greece—a country where “messy” dates back to some of humanity’s earliest days and earliest mythologies.

Today, the birthplace of democracy can still be a messy place—just as it increasingly is across the U.S., the United Kingdom, and elsewhere. But this, too, is Greece: A country so beautiful, calm, relaxing—and so relatively inexpensive—that it’s attracting retirees happily trading the messiness elsewhere for the messiness of a more fulfilling, often healthier lifestyle in a sunny corner of the Aegean.

A place where days pass exploring local festivals or strolling through outdoor markets and haggling over the price of olives and the freshest of produce. Where an embarrassment of beaches and peaceful coves regularly want for someone to spend a day there. Where diners linger for hours over $7 bottles of wine the caliber of $50 bottles back in the States.

I recently spent 10 days meeting nearly a dozen retirees here. And my take-away is this: Greece is everything the U.S. is not in the best possible way…and everything the U.S. is not in some frustrating ways (especially in terms of bureaucracy or following societal rules). According to EU law, for instance, smoking inside bars and restaurants is illegal; just don’t tell the Greeks, who gladly puff away right in front of a No Smoking sign.

Thankfully, retiring to Greece isn’t so bureaucratic. For North Americans, Australians, and residents of non-EU countries, the primary hurdle to legal residence is simply proving you have adequate income—€2,000 a month (around $2,250)—and health insurance. With that, you can get a one-year residence permit that you can then renew annually. (Britons—until/unless Brexit happens—and other EU residents can just show up, because Greece is an EU state.)

So it is, then, that as Greece sets out to become the Florida of Europe, a vanguard of non-Greek retirees is helping push that effort by resettling their lives across the country’s mob of islands. Some have moved here permanently; others settle here for a few months every year.

Either way, their message is the same, that Greece offers the quintessential example of a lifestyle so many retirees seek: a low cost of living in a beautiful, warm destination with high-quality, affordable healthcare. It’s also located in a part of the world that offers unlimited opportunities to explore, in this case across Europe, Africa, and the Middle East.

How to Pick an Island

No one is quite certain how many Greek islands exist (between 1,200 and 6,000,
Corfu: A Near-Tropical Ionian Island

You’ve undoubtedly seen travel photos of typical Greek islands. They tend to be rocky with the low-rise vegetation of dry landscapes. But Corfu?

“It’s one of the greenest islands in Greece,” says Maria Smyth, a retired teacher who spends about 95% of her time in Corfu because, “I prefer this kind of lifestyle, and I prefer this kind of weather. It has its faults like every place, but there’s no place I’d rather live.”

The small island is home to roughly 100,000 residents and sits just a few miles off the western edge of the Greek mainland, and so far north that when you look across the Ionian Sea from many parts of Corfu you’re looking at Albania, Greece’s northern neighbor.

Corfu Town, the main hub and home to the airport (multiple daily flights from all over Europe, though winter’s schedule is sparser) is built around a picturesque harbor overseen by an ancient, 15th-century Venetian fortress constructed atop a rocky outcropping. In tourist season, Corfu Town is a hive of activity, particularly the Old Town section, a UNESCO World Heritage site that dates to the 8th century but which largely reflects construction from the Venetian period 500 years ago.

Off-season, however, brings a different vibe. It’s “like you have the place to yourself,” Marilyn Leeburn tells me over a cappuccino in the mountain village of Spartilas, about 40 minutes north of Corfu Town. The bustle and warmth of a Corfiot summer transforms into a quiet chill in winter, when shops are often closed and transportation less abundant. Sometimes snow arrives. “You have to love quiet. And if you do, this is a place you fall in love with.”

Old Town’s stone streets and alleyways meander such that you think you’re heading in one direction, only to emerge in an opening and realize you’ve walked in a circle. They’re all chocked with colorful stone shops and restaurants and houses, all cheek to jowl, and then one suddenly opens onto a sun-dappled square where locals and tourists dine à la carte under bougainvillea blossoms, or simply relax in the sun.

Turn a different corner and you’re looking at ancient church ruins…or, maybe, the central outdoor market, where locals shop for fresh vegetables, fruits, and fish caught in nearby waters. In fact, much of the non-packaged food you find on Corfu was grown on Corfu or nearby islands, or was just recently pulled from the Ionian Sea, a point made to me by every retiree I spoke with in underscoring their belief that they’re living healthier lives here because food is so fresh and unprocessed.

Many Greek isles fit all or most of those check points. Ultimately, though, I focused on two that are particularly livable for different reasons: Corfu and Crete. Let’s start in Corfu…
ute walk to Old Town, and maybe 12 minutes to the sea. Rent: $785 a month. A very nice, 500-square-foot one-bedroom about seven minutes to the sea in the Kanoni neighborhood south of Old Town is $400 a month.

Outside of Corfu Town the island is hilly to mountainous, sparsely populated, and largely covered in forests. Mountain villages of just a few score of people occur here and there. Down south are sandy beaches and hill-ringed coves. Their crystalline waters, in variations of emerald, cobalt, and teal seem lit from within. Up north, forested cliffs rise from over calm bays.

In both locations—and in Corfu Town—international communities thrive. The island is particularly popular with U.K. expats, given that Corfu was a 19th-century British protectorate. Because of that, you find lots of English spoken here, as well as British medical professionals. Also, for better or worse, restaurants advertising “full English breakfast.”

Outdoorsy types have not only the beaches, coves, and mountains to explore, there’s the Corfu Trail that winds through the island for 138 miles and is untouched by any hint of mass tourism. But because the island is so small—only 40 miles long—expats who retire here regularly hop on ferries to visit the mainland or other nearby islands, or even to sail across the Adriatic Sea to Bari, Italy.

“It’s just an easy life,” says Vivian Minjivar, who relocated permanently to a small village in the center of Corfu with her husband, Sal. “It’s a simple life. It’s a quiet life. It’s a healthy life.” As she says that, a hawk screeches overhead as we sit on her patio looking out over a forest. “I never get tired of that.”

**Crete: Historical Urban Living**

At the opposite end of Greece is Crete—an island closer to Africa’s northern coast than it is to Athens.

Crete is also Greece’s largest, longest, and most populous island. But with 197 people per square mile (that’s on a par with Anchorage, Alaska—one of the least densely populated U.S. cities) you have plenty to places to roam.

The two main settlements on the island are Chania (pronounced: Hahn-ya) and Heraklion, about two hours apart by car and both located on the northern side of the island. Key secondary sights are the quaint, centuries-old harbor towns of Rethymno, roughly halfway between Chania and Heraklion; and Agios Nikolaos, about 90 minutes east of Heraklion.

Chania and Heraklion are ages apart in their look and ambiance. Chania looks like the quintessential Venetian port that it is. And its old town looks like a movie set: pastel-hued stone buildings dating back hundreds of years line a waterfront promenade that wraps around a deep blue harbor. It’s all protected by a stone Ottoman-era lighthouse, fort, and seawall. In short, it’s photogenic.

Heraklion is more urban, more working-class. It’s almost double the size of Chania and feels grittier, though not necessarily in a bad way. Just a few miles outside of Heraklion are the ruins of the truly ancient palace of Knossos, the center of the Minoan civilization that peaked between the 16th and 14th centuries BC, and where the mythological Greek Minoan roamed its labyrinth.

Expat retirees to Crete tend to center their lives around the two main cities, typically in nearby villages where housing prices are lower and the tourist crowds are non-existent, yet where they retain easy access to all the amenities they need. Both Chania and Heraklion have an abundance of shopping and each has a small, international airport with flights from all over Europe (frankly, though, Heraklion’s airport is a nearly 50-year-old overcrowded nightmare). Both have quality medical facilities, though bigger issues are typically handled in Heraklion, which has a top-notch university medical center with a range of specialists.

“Nothing is missing here,” Jocelyne Kerrigan tells me as I settle in for an afternoon chatting with her and her husband, Adam, in the Lilliputian-scaled village of Pentamodi, about 20 minutes south of Heraklion. The village hides in the hills, in an area of Crete that looks seriously Tuscan with its panoramic views of olive groves and vineyards spreading across a rolling landscape.

A couple of years ago, friends came to visit from Jocelyne’s women’s group back in Virginia, where the Kerrigans still own a home and spend part of every year. Jocelyne warned them: “This is not what you’re used to. This is rustic,” she said of her stone house overlooking a scenic valley in a village of just a few dusty streets so narrow that cars can barely pass.

“These are women from a well-to-do life, and they said, ‘I want your life,’” Jocelyne says. “The fact is, you can have it. You can choose where you want to be. Here, life is much more affordable. The people are so friendly. And if you make the slightest effort to fit in—maybe learn a few Greek words—Greeks happily pull you into their lives.”

Indeed, Wayne and Leslie Brown were walking their dogs in the small Cretan village where they bought a stone house, a fixer-upper from the 1940s, “and we got pulled into an olive oil factory where they were having a celebration for the local olive harvest,” Leslie says. “We left with some of the best, fresh-pressed olive oil I’ve ever tasted that they just gave us for being part of the community. It’s just an idyllic life.”

And it’s not an expensive life. An absolutely beautiful, modern, 650-square-foot, one-bedroom apartment of floor-to-ceiling glass and 1,000 square feet of balcony overlooking the sea and mountains 20 minutes from Old Town Chania... just $730 a month.

Or for $20 more, you could rent a charming, two-bedroom stone house amid the olive groves and rocky hills 30 minutes south of Heraklion. (Overall, the retirees I spoke to told me their all-in costs range from about $800 to about $1,500 a month.)

Crete is large enough that there are plenty of exploration opportunities, from diving to climbing to hiking and long-distance walking. Ancient ruins, caves, quiet beaches, and wineries spatter the landscape like a Jackson Pollock painting. Seemingly there’s a festival every weekend somewhere on the island.

But if you want to get out and explore beyond Crete, Santorini is just a two-hour ferry ride from Heraklion. Longer trips, including overnight ferries, will get you to Rhodes, Mykonos, and various other islands. Airlines serving Chania and Heraklion will get you to the farthest edges of Europe in just four hours.
HOW TO EAT LIKE A LOCAL IN GREECE

Kirsten Raccuia

I just spent a month slow traveling around Greece. I was completely enchanted. From the people, to the architecture, to the landscape, it won me over at the very first ferry crossing. But my stomach was the ultimate champion in Greece. The food there is undeniably delectable.

Every island has its local specialty, which you should seek out and devour on your first day. Never leave it to the last day, or worse yet, until you are boarding the ferry. I’ll always remember the taste of the first and last fennel pie I ate in Syros. And the realization that I’ll never eat it again unless I return.

Hunt out the specialties, but don’t neglect to save room for the traditional dishes that you cannot miss.

Here is my list of five dishes that will win over your heart and stomach.

**Gyros**

If you’re not already familiar with a gyros, you’ve been missing out. This hearty pita sandwich filled with rotisserie meat is a staple in Greece. The meat is lamb, chicken, or pork that is delicately spiced and roasted for hours on a large vertical spit. It is sliced off and layered into a toasted pita with plump tomatoes, onions, and creamy tzatziki sauce.

Vendors usually stuff the pitas with fries to make it even more filling. Wash it down with an ice-cold beer and still only spend about $5. You can find gyros everywhere; in late-night stands, laidback cafés, and local restaurants, but there is rarely any difference between them. So, don’t go for an expensive one, there is no point.

**Greek Salad**

Yes, they are still called Greek salads, even though you are in Greece. It’s the same with Greek coffee.

It’s a basic salad, nothing fancy. The locals eat it every day, and it is on every menu. What you get is a generous helping of tomatoes, with a few red onions, chopped cucumber, and salty Kalamata olives scattered on top. Sometimes they throw in a few green peppers for extra crunch. The pièce de résistance is an entire slab of local feta, drenched in grassy olive oil and sprinkled with some oregano.

The ingredients aren’t hard to find outside of Greece but try to replicate this drool-worthy salad anywhere else, and it just doesn’t taste the same.

**Moussaka**

This is a traditional dish that is a favorite in the tavernas. It is hearty, and filling, and served in generous portions. There are only three main ingredients: ground beef or lamb, eggplant, and bechamel sauce. However, each taverna adds its own spin on the theme. Some add thinly sliced potato; or tomatoes to thicken the sauce; others add cinnamon or nutmeg.

The ingredients are layered like lasagna and baked in a hot oven until the whole thing is dark brown on top with crispy edges. I tried it on every island we visited. My favorite was at Kastri, a café on Syros. It had a ton of caramelized eggplant and just the perfect hint of cinnamon.

**Grilled Octopus**

On many islands, you’ll see rows of octopus hanging out to dry. If you’re a lover of the eight-legged sea creature, you’ve undoubtedly eaten some that gave your jaw a severe workout, like a rubbery hockey puck. But not in Greece, where they have the technique down.

In olden days, the Greek mamas would head down to the boats to buy their octopus and, while at the shore, beat them against the rocks to tenderize them. Nowadays, I’m not sure how they do it. But no matter where you eat it, it will be the most tender, succulent octopus you’ll ever taste.

Order it grilled, and it will come with a drizzle of island olive oil and a few wedges of lemon. It doesn’t need anything else. Don’t order it unless you see it hanging to dry or in a fish display over ice.

**Stifado**

This dish was brought to Greece by the Venetians; then the Turks added their touch, and the Greeks made it their own. It’s a hearty stew that is slow-cooked for hours using whatever meat they had on hand. Often, you’ll see it with rabbit, but lamb and beef are also typical.

It’s Greek comfort food at its best—hearty, warm, and satisfying. The key ingredients are meat, pearl onions, tomatoes, wine or vinegar, and usually cinnamon and clove. Just like the moussaka, every chef has their version, so try it at a few tavernas to find your favorite.
Tottenham has long been one of London’s poorest neighborhoods. But just a few months ago I had brunch there. It was a Sunday around noon. I was with friends who live in London. Without them I would never have found the warehouse. Tucked away in an industrial park was a building in which I found a hipster barbershop, a recording studio, a co-working space, and the trendy café where we ate.

A trendy café—especially one in a bleak industrial park—can be an indicator of one of the most powerful drivers of real estate profits: gentrification.

Gentrification is just a form of urban renewal. It’s a term coined in the early 1960s by a British sociologist to explain what was happening in parts of London at the time.

It can happen slowly or fast. Typically, a scruffy low-income neighborhood is transformed into a trendy one. I care about gentrification because it means real estate prices rise. Often it happens in a neighborhood on the edge...close to the downtown or to other wealthier neighborhoods where people want to be but can’t afford to rent or buy.

Tottenham is situated right beside several wealthier neighborhoods. For instance, to the west is Haringey, where household incomes are twice as high. Tottenham is also home to the soccer club of the same name, which is spending $1 billion on developing their stadium. The local council is spearheading one of London’s largest ever redevelopment programs. Train stations have been upgraded and, apparently, plans call for 10,000 new homes. Amid all this, real estate prices have risen.

If you'd predicted the gentrification of Berlin, you could have made a fortune in real estate.

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The Secrets to Spotting a Profitable Neighborhood

Ronan McMahon

something cheap, but they are discerning—not any old property or neighborhood will do. Artists might seek large lofts in a warehouse district, surfers want to be close to the best waves, writers seek low-cost neighborhoods that fuel their creativity...

Others put a premium on houses of character they can renovate. It’s an old story. A once-fashionable inner-city neighborhood falls out of fashion. The wealthy move out and their grand old homes become crumbling tenements. Then, many years later the pioneers come. They buy cheaply and renovate. The neighborhood becomes trendy, edgy...bohemian.

You’ll often find gentrifying neighborhoods have strong fundamentals. Historic homes, a park, good transport connections...you should also look at historic house prices, census data, city development plans...but these alone are not enough. Following the pioneers makes sense because the biggest driver of gentrification is where people choose to live.

In 2015, Governing magazine analyzed gentrification in the 50 largest U.S. cities. They found it’s a trend on the rise. According to them, “Nearly 20% of neighborhoods with lower incomes and home values have experienced gentrification since 2000, compared to only 9% during the 1990s.”

There’s a back-to-the-city movement, too. Millennials want to be in the city. (So they tell the army of academics studying their movements.) That generation’s search for “authenticity” is part of it, a trend disrupting everything from global food companies to travel.

It’s also demographic. From the 1950s on there was a mass movement from the city to the suburbs. The age of the car made it possible, and the quality of life new families found in the suburbs made it desirable.

These days people are having fewer children, there are more singles, and cities are more desirable.

Interestingly, a growing number of boomers in the States are downsizing and moving from the suburbs to sleek condos downtown. According to AARP, these retirees are following the millennials. They want the same things; easy access...
to entertainment and amenities in lively, vibrant downtowns.

In the U.S. and elsewhere millions of people are now working in creative industries. People are choosing lifestyles to match. Hubs for the tech industry are often hot spots of gentrification. Apple first arrived in my hometown of Cork, Ireland, in 1980. Other companies arrived, companies that wanted to be next to Apple. Young professionals from all over the world came to work for these companies. Soon, what I’ll call a vibrant ecosystem had developed.

Pay close attention if you see something coming that will put money in people’s pockets, give them more disposable income, and draw affluent professionals to an area.

“Big data” is on the case, trying to predict gentrification. Think of the mountain of information collected these days every time someone uses their phone or credit card. I read recently about urban scientists in Louisiana using Twitter to map social mobility. They looked at geo-tagged tweets—posts in which people marked their location—to create a profile of where people went during the day and night.

Personally, I have a hardcore, boots-on-the-ground approach. For me gentrification is something I know when I see it with my own eyes. Look for the vegan cafés, the tea shops, the co-working spaces...watch for old unloved buildings getting a makeover...the pop-up art gallery...the poetry workshops or new music venues.

That’s what I did in Montpellier in the south of France recently, pounding the pavement looking for the indicators. It’s what I did in Porto on my trip there. I walk for miles around cities and towns to identify the neighborhoods where I see the right indicators. The U.S. military call it “ground truth,” and it’s at the center of my research.

Globally, cities are on the rise. We live in a world of cities. Already more than half the world’s population lives in one, and the UN forecasts that will rise to two-thirds by 2050.

As cities have grown and commuting times increased, people are looking to move back in, closer to the downtown and their offices. Think of the middle-income professional in any major city on earth who works in the center and now faces hours of traffic or a packed commuter bus or train.

A good example is São Paulo, Brazil. It’s a classic tale of gentrification. From the 1990s the wealthy moved out of the city center. “Centro” went from being the height of fashion to neglected, unloved, and low rent. As buildings became vacant, they fell into disrepair and the area was filled with lower-end shopping as people gravitated to the new malls out in the suburbs.

By 2005, though, change was in the air. A public and private sector campaign, “Viva O Centro,” was launched to revitalize the city center. Beginning with architecturally significant buildings and historic ones, the city authorities started work.

It’s paid off. Today Centro is home to Brazil’s new tech and media startups, vegan restaurants, trendy cafés. It’s the epicenter of the new information economy for Brazil and packed with trendy young professionals.

This has been fueled by changes to the city’s masterplan in 2016, which now allows buildings close to transport hubs to have a mix of commercial and residential units, including short-term rentals. Streets and avenues with direct access to public transport can have high-rise buildings on them.

Rents tell the story. From 2007 to 2015, rents in the center doubled. This trend is accelerating. The subway stations are being renewed, the old electricity company offices torn down and turned into modern apartments. New bus lines are coming, and a big project is underway that will see two large boulevards...think trees and lots of pedestrian zones...

Last year I negotiated a deal to buy micro-condos (condos under 400 square feet) in a state-of-the-art co-living building just to the west of Centro, right between the business district and the newly vibrant city center. Values were up 13% in a few months, and I predict these condos will almost double their value within four years.

Of course, nothing is easy, and you must be wary when identifying such opportunities. I’m a value investor. And a conservative one. I don’t seek to get in at the very beginning of a wave of gentrification. That’s too speculative for me. Let the pioneers do the heavy lifting and wait for some momentum to develop.

Granted you may not have gotten in at the lowest prices, but you will have gotten in at the best time. This is how I limit my exposure. And I still accept that things could go wrong, and I never invest what I can’t afford. Even if the market is still growing fast, I never buy once it starts to feel frothy...even if I fully expect there could be another two or three years of strong growth. Buy based on a value analysis, not an expectation of finding a bigger fool in two or three years’ time.

And don’t focus too hard on finding the neighborhood; instead, find the right indicators. Then drill down into the real estate prices. Visit at different times of the day and night, see who’s around...what’s going on. Understand the big trends that drive real estate markets, then take the boots-on-the-ground approach and you’re well on your way to profits.

Editor’s Note: Ronan McMahon is executive director of Pangea, IL’s preferred real estate advertising partner. This extract is from a report Ronan produced for members of his Real Estate Trend Alert group. Learn more about what Ronan does and the opportunities he uncovers at IntLiving.com/RETA.
years ago, a student from Midtown High School in Forest Hills, New York, was bitten by a spider. A radioactive spider. As a result, the student’s DNA morphed, granting the ability to climb vertical surfaces and shoot spider webbing...

No, I am not talking about Spider-Man. I’m talking about Spider-Woman, the superhero in an alternate universe where Gwen Stacy, not Peter Parker, takes on superhuman powers from a spider bite.

Of course, I’ve probably just revealed myself as a middle-aged geek who suspiciously knows too much about comic books. And, well, actually I do, a fact underscored by my collection of more than 3,000, almost all of them in pristine condition.

All of this is relevant because our tale today is of superheroes and bad guys, and the money to be made investing in those fantastical stories of our youth. The fact that the detritus of childhood can be worth scads of money is nothing new. Everything from baseball cards to Hot Wheels to Barbie Dolls have seen prices rise sharply as those of us born in the ’40s through the ’80s use some of our wealth to reconnect with the yellowed memories of youth.

Comics, in particular, have stood the test of time as worthy investments. In large measure that’s because of pop culture that goes well beyond the comic book. I’m talking here about television and movies, both of which have usurped comic book characters and storylines to create live-action and animated programming that has captured fan bases globally. One of today’s most popular TV shows—The Walking Dead—started life as a comic book.

But investing in comics books isn’t about owning any old issue. There’s a method to the madness, just as there is with stocks or bonds or real estate...or any asset.

So, here’s a quick guide to investing in comic books. And make no mistake: This is investing. It’s not child’s play.

**Rule #1: First Issues and First Appearances Matter Most**

In June 1938 Action Comics #1 introduced Superman to the world, which you might already know. And you might also know, or at least suspect, that book is worth a ton of money. A middling copy of Action Comics #1 sold at auction in 2018 for just over $2 million (and that exact same copy had sold eight years prior for $1.5 million).

But comics needn’t be so old to hold big value.

That Spider-Woman comic I mentioned: She first appeared on the cover of the second issue of a comic book called Edge of the Spider-Verse in November 2014. The first printing of that $4 comic, in mint condition, currently fetches between $300 and $400, a gain of as much as 150% annually. Take that, stock market. (Or, if you prefer—Kapow!)

But a variant of that issue—the so-called Greg Land variant—is selling for as much as $3,000 today in mint condition, a rate of return on $4 that’s so enormous Excel can’t calculate it. I have a couple copies.

In February 2004, issue three of a comic book called NYX first introduced a character named X-23, a young girl who’s the daughter of Wolverine, one of the most popular comics-turned-movies in recent years. What was a $3 book now regularly fetches just shy of $1,000 in pristine condition.

The first issue of The Walking Dead, which introduced many of the characters in that post-apocalyptic world in October 2003—$20,000. Batman Adventures #12, where Harley Quinn made her first appearance in 1993—between $2,000 and $3,000.

The point here is that whenever a significant character makes a first appearance—on a cover or in the story—that book often rockets in value, particularly for franchises with huge pop-culture appeal globally. It doesn’t matter if it’s issue #1, or issue #50 (Amazing Spider-Man... or whatever other series you prefer).
#50, which gave us the villain Kingpin, regularly sells at auction for thousands of dollars).

**Rule #2: Condition Is Everything**  
With real estate it’s “location, location, location.” With comics, it’s “condition, condition, condition.”

As with collectible coins and baseball cards, comics today are graded and “slabbed,” meaning that professional grading agencies examine a book for wear and tear, creases, printing flaws, etc. and assign a grade from 0.5 to 10. They then encase the book in an archival-quality, tamper-evident plastic holder.

Most collectors/investors demand books that graded 9.6 and above, and preferably 9.8 to 10. But the gap in pricing can be meaningful.

The multi-thousand-dollar price tag for a *Batman Adventures* #12 in 9.8 condition, plunges to a few hundred dollars in 9.4. Below that, the books often won’t break $100 and aren’t worthy of investment unless they are truly classic comics from the 1930s through the 1960s—an era when comics were printed on cheap paper not meant to be preserved. In that case, books with otherwise low scores can still be worth tens of thousands of dollars.

*Pep Comics* #22, which gave us the first appearance of Archie Andrews, Betty Cooper, and Jughead in December 1941, sold at auction not long ago for $23,500 in a grade of 2.5—largely because the Archie universe ultimately spawned the TV shows *Riverdale* and the highly popular Netflix series, *The Chilling Adventures of Sabrina*.

The point here: Investors always own graded and slabbed comics. The grading assures a future buyer that the book is a quality copy, while slabbing preserves the book’s structural integrity.

There are two ways to approach this.  
1. **Buy comics that are already graded.**  
   This is the safest approach to comic-book investing because you know what you’re getting. This is the stock market equivalent of buying Apple or Google versus a startup with little but the promise of a revolutionary technology.

2. **Buy raw comic books and pay to have them graded**
   (about $35 per book) at either of two leading grading agencies: CGC or CBCS. This is akin to buying an IPO in the stock market—some will pay off spectacularly; some will do well enough; some will do nothing; some will fail.

Personally, I mix both strategies. With certain books, I know I want blue-chip quality so I will buy already-graded copies for my portfolio. In other cases, I snap up ungraded copies, usually multiple copies, and I keep them—ungraded in plastic bags lined with rigid cardboard to prevent creasing—waiting to see if that particular issue catches fire because of a TV show or a movie or fan excitement about a new character or storyline (which explains the rise in value of Spider-Woman’s arrival in *Edge of the Spider-Verse*).

**Rule #3: Storage Is Paramount**  
This ties in with Rule #2. A poorly stored comic book will see its condition degrade in time and, thus, destroy most of or all the book’s value.

If you’re buying graded comics, the hard plastic case will preserve the structure of the book, but you still need to store it away from heat and light, since both can still undermine the comic over time.

Ungraded comics should be stored in Mylar bags made for comic books and supported by archival quality “backer boards.” The bags keep the book’s cover from being stained, dog-eared or torn, while the backer board keep the book from creasing or bending.

And keep those bagged books in archival-quality cardboard boxes for an extra layer of protection to eliminate exposure to light and mishandling.

**Finally: What to Buy and Where**  
This isn’t a rule, just a suggestion.

If you’re buying vintage books, from your childhood, buy what you enjoyed as a kid. The books will spark memories and keep you interested in building your collection. Among the scores of titles that I own is a seriously weird comic from the 1970s called *Plop!* that reminds of my days hunting drugstore comic-book racks in Baton Rouge, Louisiana with my friend Jim. I’ve rebuilt nearly the complete series, all highly graded.

You can find the comics of your youth on eBay and various collectibles auction sites such as Heritage Auctions, international Comic Exchange, and Comic Connect. Auctions are almost always the best place to buy graded comics, since eBay sellers regularly overprice their books (often egregiously) on the assumption that newbies won’t know what they’re doing and will pay top-dollar for a book they could snag for substantially less at auction.

If you’re intrigued by the potential of raw, ungraded comics, I would suggest paying attention to websites like ComicsHeatingUp.net, which offers deeply informed analysis about new books and speculative analysis of older issues based on what’s happening in pop culture. As for buying raw, ungraded books as an IPO strategy, eBay is generally OK, particularly for back-issues.

For current or upcoming issues, look to reputable online comic book stores, of which there are many, or a local comic shop where you live. Online, I’ve regularly used Things from Another World (TFAW), based in Bend, Oregon; as well as Midtown Comics and Forbidden Planet, both in New York City. I’ve also bought from Third Eye Comics in Annapolis, Maryland; and Mile High Comics in Denver, which also has a massive collection of millions of comics from the Golden Age (1933-55), Silver Age (1956-75), and Bronze Age (1976-81).

You can also typically find comic book storage supplies at these online retailers. Additionally, online retailers are a great place to find “variant editions” of newly released or upcoming comics, in which a famous comic-book artist draws a variant cover for a particular issue of a comic book. Some of the rarest variants are tied to specific comic book stores.

You won’t likely tap into a multi-million-dollar bonanza with comics these days. The books that are worth such sums are already well known. But you can still make sizeable returns owning a portfolio of blue-chip comics and newly issued books. Both can continue to rise in value over time because of their inherent collectability, and as popular culture creates huge demand for those colorful stories of superheroes and villains that we all remember from our childhood.
Teaching English in Penang With a Laptop and a Smile

Kirsten Racciua

California native, Sharon Troutman, 64, discovered Penang, Malaysia over 15 years ago. She came for a vacation while touring through Southeast Asia and fell in love with the vibrant island.

“The blending of all the cultures here made it unlike any other place in the region. Actually, it’s different from every other place I’ve ever been,” says Sharon. “At a time when it seems like the world is so full of hatred, Penang is this little island that appears to break all the norms. Of course, no place is perfect, but the seamless blend here really is a melting pot.”

After her travels, Sharon went back home to continue her life as an accountant, but Penang was always in the back of her mind and a piece of it in her heart. She knew one day she’d return. She got the chance when she needed some very extensive dental work and got a five-figure quote from her dentist. “I almost fell out of the chair when he told me how much it would all cost. So I put on my thinking cap and started researching dental work in Penang.

“I found two dentists that came highly recommended and reached out via email. I explained my story and asked for a quote. Within a day or two, they both had responded with temporary quotes. Both quotes were about a quarter of what my U.S. dentist told me. I was sold.”

Sharon booked her ticket that week. In the 15 years since she had first visited Penang, not much had changed, “There are a lot more skyscrapers, but the authenticity of the island is the same. That blend of people is the same. I was thrilled.”

Sharon met with both dentists, and in both cases, the final quote remained the same as the original one. “Both of their offices were so clean and modern; they were every bit as nice as the fancy dentist I went to in California. I could have gone with either dentist, but I decided to go with Dr. Yong at Smile Bay Dental. And I’m happy I did; he did a fantastic job.”

Being back in Penang lit a fire under her. A few months after returning from the dental trip, Sharon retired and started getting ready for relocation. One year later she moved back to Penang for good.

After settling in and finding her ideal ocean-view home, she realized she wasn’t quite ready to be fully retired. “There is so much going on here, my social life is better than it has ever been. But I wanted to supplement my social life and pension with something more meaningful. As a native English speaker, I knew I had a ‘gift’ that many locals would pay for.”

Even though most people in Malaysia speak English to some degree, and many learn in school, there are loads of children that need private tutoring. “I went online and took a leisurely three months to get my TEFL (Teaching English as a Foreign Language) qualification certificate. It was a good course for me, but it had no practical experience, just academic. So after I finished, I just had to get out there and let people know I was doing it.”

Sharon started telling people at her church, and before she knew it, she had a few students. Then a few more, and a few more. Now, one year later, she has about 15 students per week. All from word of mouth.

“I learned to apply my lessons to each child and to be flexible, but it took a little time and learning on my part. I wasn’t going to talk to a seven-year-old Japanese girl about driving a car in New York City. It has to be relevant to them, or they aren’t going to be interested in learning.”

Sharon teaches in her “home classroom” that she has created out of the second bedroom, so she has no overhead other than what she needs for each lesson.

Just like the multicultural backdrop that is Penang, her students are from all over Asia. She has Thai, Japanese, Korean, and Chinese kids whose ages range from seven to 16 years old. She charges $22 per hour.

“It’s not just about the students; Sharon also has to manage the expectations of the parents. Sometimes the parents will tell her what they believe their child needs. But in reality, it’s often something entirely different.

She had a father say that his daughter needed help to improve her speaking. “But she is one of the best speakers I have. Her English is fantastic, she is just incredibly timid. I get to help bring her out of her shell a bit; help her with her confidence. Watching her grow has been so rewarding for me.”

Sharon also teaches online with a company operating out of Beijing called SayABC. She instructs children from all over China via a Skype-like platform. Each class lasts 40 minutes and is taught live using a specific curriculum the company has developed.

Sharon had no idea that she would love teaching as much as she does. “It’s a constant challenge, it keeps me on my toes and really is enriching. An added bonus is that teaching these young students is keeping me youthful in my retirement.”

Eclectic and steeped in history, George Town in Penang is a feast for the senses.
My wife, Diane, and I have settled into the rhythm of village life. As I walked my dog this morning, I chatted with a neighbor tending his grazing goats and watched as men and boys on bicycles pedaled toward their families’ fields of corn. Accompanied by their dogs, their daily mission is to protect their precious crop from large rodents known as agoutis, found only on Mexico’s Yucatán Peninsula.

I walked a couple of blocks farther, to the home of a neighbor who sells freshly made panuchos; small fried tortillas smeared with beans, a bit of shredded chicken, lettuce, and onions, and maybe a tomato slice, all topped with homemade salsa. They cost five pesos each (about 25 cents) and a couple is perfect for breakfast. I often eat at one of the plastic tables, visiting as neighbors come and go, small children bashfully seeking my attention. At over six feet tall, I’m a freakishly large, but friendly, giant in this Maya community.

Later on, Diane and I grabbed our cameras and jumped into the Jeep. For a change, we decided to drive in an unfamiliar direction.

This part of the Yucatán Peninsula consists of low scrub-jungle pockmarked with hundreds, if not thousands, of cenotes. It is inhabited almost entirely by indigenous Mayas, a few jaguars, small mammals, rodents, colorful birds, large iguanas, and snakes.

It’s the jungle, after all.

As we slowly wound our way down a narrow lane, we came upon a very old stone structure just off the road. We pulled over to take a look and then noticed what appeared to be a much larger stone building about 100 yards into the dense growth. We began to take photos as we carefully made our way toward the larger building. As we moved deeper, more overgrown stone forms emerged from the jungle around us, perhaps 20 or more, large and small. Honestly, it was a bit eerie and unsettling.

What we had come upon was an overgrown Spanish hacienda some 450 to 500 years old. Beginning in the early 1500s, the Spanish began their colonial exploits in the Americas, battling the indigenous Mayas and enslaving them. This once-splendid Spanish hacienda, built by Maya slaves for the Spanish owner, was an early example of that collision of continents and cultures. Although it is crumbling now, architectural statements like these once asserted power and control in an era that still, to an extent, defines our world.

A large carriage house stood with open bays for nine large carriages, and stalls for numerous horses. The business of this hacienda was to raise cattle. Small stone buildings, all alike, housed the slave workers. There was also a main house and many outbuildings.

While the walls and foundations stood soundly, lofty trees three to five feet across had taken root and grown, unimpeded, inside many of the rooms. The thatch roofs had long since been reclaimed by nature and the enormous trunks, clearly out-of-place within these walls, climbed skyward through the open roof spaces as the jungle took back its territory.

The lesson? Perhaps just that it’s more rewarding to blend in with your surroundings than try to dominate them. After living two years in Ecuador and four years on the Caribbean beach in Cancún, Diane and I decided to build our permanent retirement home in Mexico. Cancún has much to offer, but we sought a quieter, more rural and peaceful place. Our travels took us to the tiny village of ek’Balam, in the central part of the Yucatán Peninsula, near Valladolid.

It was there we would build our home. The village is populated by the direct descendants of the Maya people who made their lives here thousands of years ago, in what is now the adjacent archaeological ruin of ek’Balam.

After slightly more than a year, our home is virtually completed. We built out-of-pocket, no debt. Each month we bought the materials we could afford and paid our construction crew for their labor. We grew to know the men of the village who were our block and stone masons, electricians, and plumbers. We got to know their wives and children, partied at family birthdays, and were welcomed into their homes for many celebratory occasions.

Our village is only about 15 minutes from the small town of Temozón and about 30 minutes from the majestic city of Valladolid with its hospitals, supermarkets, car dealerships, and spectacular colonial architecture. When we want indulgence, we make the two-hour drive to Cancún, where Sam’s Club and Costco share space with 850 restaurants, major brand stores, glitzy shopping malls, multiplex cinemas, and dozens of exclusive resorts. For some visitors, that’s the only side of Mexico they’ll see. And there’s nothing wrong with that.

But I never imagined that I would find my tribe among the noble, honest, and hardworking people of this tiny Maya village. That, though, is exactly what happened. It’s now been seven years since Diane and I left the States, and it’s been the best seven years of our lives.
snow-capped mountains, beaches, and the vast expanse of the Sahara Desert: Morocco has it all. The North African country is home to some of the most picturesque landscapes in the world. The most photogenic of them all is Essaouira; its name translates to "little picture" for a reason.

Essaouira’s medina is the area within the old walls of the city. Formerly named Mogador, this 18th-century fortified area embodies the diversity of cultures that have flourished in this historic port city. Essaouira has been a multicultural center for centuries, and today remains home to Amazighs (Berbers), Arabs, Africans, and Europeans; Muslims, Jews, and Christians mingling happily together.

Perhaps this coexistence is what gives Essaouira its peaceful atmosphere. Perhaps it’s the crash of the waves against the ancient, sand-colored walls of the medina. Or maybe it’s the long, near-empty beaches of the surrounding area, which are internationally acclaimed spots for wind- and kite-surfing. It’s a compelling mix, especially when you add the year-round warm weather.

The city is easy to get to and once you’re there, everything is in walking distance or a $2 petit taxi ride away. Essaouiria’s international airport is south of town, with flights to various European destinations, and it’s only a two- to three-hour grand taxi or bus ride (about $10) from the larger, nearby cities of Marrakech or Agadir. In the case of the latter, the route takes in some surprising sites along the way, including the famous argan tree-climbing goats.

Argan oil is called Morocco’s liquid gold, and there is no better place in the world to buy it than the region between Essaouira, Marrakech, and Agadir. The roads that link the cities together are filled with dozens of production facilities for argan oil-based products. Most of these are women’s cooperatives, and argan oil production has brought female empowerment to rural areas.

I visited Coopérative Marjana. Founded in 2005, it currently employs over 70 women (see: Coopmarjana.com/en). Tours of the workshop are available. I contacted them a week before and didn’t pay for the visit, but it was implied that I should purchase souvenirs from the shop.

I walked inside the salmon-colored building, which stood in stark contrast to the arid natural landscape’s yellows and browns. Opposite the entrance was a tiny woman wearing matching lime green hijab (scarf), gilaba (robe), and babouche (slippers). She stood in the middle of a circle of her colleagues, singing and dancing to the rhythm of their clapping. When they saw me, they motioned for me to join the circle. We were then brought some complimentary mint tea, bread, and honey.

Then the women went to work, and the tour commenced. It was entertaining and educational to watch and learn about this ancient process. It takes approximately 100 kg (220 pounds) of fruit and 50 hours of work to obtain just three liters (a bit less than a gallon) of argan oil. Any leftover materials from the extractions are fed to the goats so they don’t eat all of the fruit when they go climbing.

The tour closes in the beautifully organized showroom, where I could sample everything: a delicious amlou (a dip made of argan oil, almond butter, and honey), lotions, oils, cosmetics, etc. By the time I purchased my bottle of pure oil (150ml [5 fl oz] for around $14), my face and hands were the smoothest they’d ever been.

The taxi ride from Coopérative Marjana to the Essaouira medina takes 20 minutes. As you step out, you’ll see the high walls of the medina to your right and the beach to your left. Watch out: the salty sea winds can blow your hat right off.

Above the beach perches the historic Skala du Port. There is a harbor filled with picturesque blue boats, the famous Portuguese Citadel with its fantastic view, and a fish market. If you go early in the morning, you’ll be able to witness the fishermen at work and observe how real locals make a living. But anytime you go, it is an absolute must to sample some of the fish, which they’ll grill for you on the spot for a small price. Remember to bargain and agree on the price before they grill it.

Once you’ve seen the port and beach, you’ll want to take a walk through the medina, the ideal area to stay. You walk through one of the giant doors into a different world where every entranceway looks like it was built for a king: the royal blue paint over the wood or metal contrasts with the beige and yellow stone walls that line the streets. It’s a world where singing shopkeepers play with street cats that have been fattened by feasts of fish on the docks.
It’s a completely different feeling than other cities in Morocco. All of the colors and smells of a traditional medina remain, but everything is calmer. The streets are wide and open, and extremely easy to navigate. As I walked there, I passed artists selling on the streets, musicians playing for large crowds, and dozens of shops selling colorful trinkets, clothes, furniture, and much more.

Although beautiful items can be found throughout Morocco, Essaouira is a particularly good place to shop because of its laidback atmosphere. I could spend hours passing through any shop, asking questions, perusing, and taking my time without feeling as much pressure as in other cities.

In all of my visits to Essaouira, I’ve never regretted a single purchase. I don’t just treasure the items, I treasure the experience I had and knowledge I gained when getting them. Essaouira is known for being an inspiration for artists of all kinds, so seeing them at work is part of the quintessential experience.

This includes world-famous wood-workers. Like argan, the Thuya tree is unique to the region around Essaouira. Its dense and fragrant wood is perfect for woodworking. What makes the marquetry in Morocco extraordinary is the fact that Islamic art never use human or animal figures in its designs; only trees, flowers, vines, and geometric schemes and patterns. The intricacy of the designs on every piece combines with the delicious smell from the wood and makes it nearly impossible to resist buying something.

On the edge of the medina lies Bab Skala (“Skala Gate”), and the historic ramparts where the cannon-lined walls meet the ocean. Just beneath, a hub of artists at work is known as the woodworker’s souk. These sunny cobblestone streets house a series of dark, narrow cubbies where artists work and display their pieces. Often, the space gets cramped, so they put any overflow into the streets. The result is an obstacle course of beautiful trinkets.

If you’re not the best bargainer, visit the Coopérative Artisanale des Marqueurs. It has fixed, reasonable prices. Up to 10 artists can use the space, and behind it lies a large showroom where any artist can display their work. It is a treat to talk with such talented craftspeople, and many speak English.

A block into the medina from Bab Skala and the woodworker’s souk is where you can find a lot of incredible shops for traditional items. The Galerie Jama is a great place to learn about the history and culture of the Amazigh people, while perusing treasures, mostly one-of-a-kind rugs. One could easily spend a day here browsing and asking questions of Mustafa, the English-speaking and knowledgeable owner.

The Amazigh people are famous for their colorful and intricate decorative designs. You can find Amazigh rugs, artworks, clothing, and jewelry at many shops throughout the medina.

Entering the medina through Bab Marrakech, there are several stalls here worth checking out, but a must is the Coopérative de Bijoux Mogador Dag Souiri. This is a hidden treasure with an interesting twist: it’s a school that was founded in 1908 where people are trained in traditional jewelry-making production. For a reasonable price, they sell a wide selection of Amazigh and other pieces.

When I visited, I learned that, historically, Essaouira’s Jewish population was known for jewelry making. Any visit to the city would be incomplete without a tour around the mellah, the Jewish quarter of the medina, and its three remaining synagogues. Although the synagogue was abandoned when a majority of Moroccan Jews moved to Israel beginning in the late 1940s, the peaceful coexistence of many cultures and faiths throughout Essaouira’s history becomes obvious when speaking with the Muslim caretakers of several sacred Jewish sites.

Essaouira’s contemporary diversity is embodied by Taros Café, a rooftop terrace and restaurant overlooking the Atlantic just off of the main square, Place Moulay Hassan. It’s very popular with tourists, as it is the only official place in the medina that sells alcohol. Another popular place that exemplifies its diverse cultural influences is Mega Loft, a French-Moroccan fusion restaurant near to Bab Skala. Both places have live music most nights.

The heart of Essaouira is gnawa: a traditional North African spiritual music popularized in the West by none other than Jimi Hendrix. Locals have countless stories about when he led the hippie movement to Essaouira in the 1960s and fell in love with the rhythm of the music and life in the city.

Every year at the end of June, Essaouira hosts the Gnaoua World Music Festival, sometimes called “the African Woodstock.” Attendance is (mostly) free. The town normally has a population of around 60,000, but almost 500,000 people come for the festival every year. The coming together of people from all over the world and all walks of life to celebrate and enjoy this electrifying music is something that could only happen in this magical city.

Gnawa music can be found all year round. At the Yellow Workshop, one block away from Galerie Jama, you can watch the personable and charming Hassan Laarousi, an Essaouira native and a madlem (master musician), hand-craft gorgeous, traditional instruments. He speaks English and is more than happy to talk about the many subjects he is an expert on, including the history of gnawa music, the process of making musical instruments, or even general information about Essaouira.

If you’re looking to attend some (free) gnawa jam sessions, you can find them at night in many restaurants, cafés, on the streets, or even on the beach. My favorite memory from Essaouira was when I was walking down the beach and came across a circle of locals playing gnawa together. They waved me over, and I was welcomed with some delicious mint tea.

The repetitive nature of the music made it easy to take part. They even offered me some clackers to join the rhythm. I spent the evening there, immersed in the music and culture of this incredible place.
Olive Groves, Pebbled Beaches, and Deep History in Brač

Tricia A. Mitchell

It was a gloriously sunny autumn day on the Croatian island of Brač. Determined to find a 1,700-year-old Roman stone quarry, my husband and I brushed past a grove of handsome olive trees with gnarled trunks. Decidedly lost, we chanced upon a mother and son harvesting massive tubs of eggplant-colored olives.

“Dobrú dan,” we said, proceeding to ask them where the island’s historic quarry is. Pointing in the direction of the sapphire-blue Adriatic in the distance, the friendly pair directed us to the correct path. Eventually, we found ourselves in the Rasohe Quarry (Rimski Kamenolom), near the village of Splitska.

In the 3rd century, Roman slaves toiled in this quarry, extracting massive slabs of radiant white limestone. Hauled across the Adriatic, the precious material was delivered to present-day Split, where the palace of the retired Roman emperor, Diocletian, was being constructed. Today, this journey takes a mere 50 minutes by ferry. However, during our autumn visit, we had the idyllic spot to ourselves. As the sun was just about to set, we dipped our toes in the cool sea and watched as a sailboat glided by.

While on Brač we also journeyed to the sleepy hilltop village of Škrip, the island’s oldest settlement. Sarcofagi (ancient stone tombs) dot the rugged landscape of this area that was once inhabited by the Illyrians and Romans.

Škrip’s Olive Oil Museum (Muzej Uja) is housed in a mill that dates back to the mid-19th century. It was recently restored by a family that descends from the original owners. Inside, you can learn how olives were traditionally ground and pressed. When we visited, the owners, along with several friends, were celebrating the end of a day spent harvesting olives. They were dining next to the historic mill at a table spread with glasses of homemade wine, plates of local Dalmatian cheese, and hunks of air-dried pršut (prosciutto). They gave us a tour of the mill and then invited us to join their feast. Entry to the Olive Oil Museum is 15 kuna ($2.25). You can also purchase a bottle of the family’s high-quality olive oil. See: Muzejija.com.

Brač’s high-quality stone wasn’t just incorporated into Diocletian’s magnificent palace. It has also been used to adorn parts of the White House, several European parliament buildings, and some of Croatia’s most famous cathedrals. Today, the village of Pucisca is home to a respected stonemasonry school (Klesarska škola), where students from Croatia and beyond come to learn this traditional art. With many graduates of the school now living on Brač, there are naturally many limestone souvenirs to purchase. You can find boutiques selling hand-carved bowls, mortars and pestles, rolling pins, and more.

In addition to being renowned for its high-quality limestone, Brač is also known for its fine olive oil and wine, hermitages (which are well-worth the hikes to reach them), tranquil stone villages, and beautiful beaches and coves.

The island’s most famous beach, and arguably one of Croatia’s most photogenic, is Zlatni Rat (Golden Cape). Jutting out into the emerald and turquoise Adriatic, and comprising of white pebbles, the beach is understandably popular.

Currency:

Croatia is a member of the European Union, however, it uses the kuna, not the euro, as its currency.

Getting There & Around:

Croatia’s Dalmatian Coast is serviced by international airports in Dubrovnik, Split, and Zadar. Split is Croatia’s second-largest city and is also a transportation hub for buses and ferries. A boat ride from Split to the island of Brač (and the towns of Bol, Milna, and Supetar) takes between 30 and 60 minutes. Catamarans are faster than ferries. For timetables and ticket prices, see: Jadrolinija.hr/en/ferry-croatia or Kriko.hr/en.

Transportation:

It is possible to explore Brač by bus, taxi, or rental car. You can either bring a rental car from the mainland (via the ferry) or rent one on Brač. Supetar is Brač’s hub for bus transport but know that the island’s connections can be rather limited. See: Arriva.com.hr/en-us/dalmatia/superet.

Accommodation:

You can find hotels, as well as privately owned rooms and apartments throughout the island. However, the coastal towns of Bol and Supetar have the greatest selection. If you visit Brač during the off-season and wish to stay for a longer period of time, you might find a better deal by asking around. Most properties are clearly identified with “room” (sobe) or “apartment” (apartman) signs.

Island Hop:

The city of Split offers the most boat connections to Croatia’s islands. However, depending upon the time of year, it is possible to island-hop directly from Brač to the islands of Hvar, Korčula, Mljet, and Vis.

PRACTICAL TIPS FOR EXPLORING BRAČ
Cruises are the perfect solution for anyone who wants to reduce the down time of traveling and add to the number of sites to see. Unpack once, and your hotel moves while you sleep at night. Glorious.

But to get the most out of your next cruise adventure, you should do some advanced planning. Customizing your experience allows you to capture the very best of every destination. To maximize the value of your time ashore, there are several steps you can take before you start your journey.

Have the proper currency. Using your ATM card abroad is one way to reduce fees. If you don’t want to do that, have sufficient funds exchanged prior to departure (euros, sols, NZ or AUS dollars). Some frequent travelers are very impressed with the AAA’s foreign exchange offers, which can be enticing if you’re exchanging more than $200. AAA charges no fee for such transactions, although their exchange rate may not be as competitive as some banks. Alternatively, get yourself a credit card that doesn’t charge foreign-transaction fees. Many issuers offer these, including Capital One’s VentureOne Rewards card, or Bank of America’s Travel Rewards card. Be aware that credit cards won’t give you as good an exchange rate as you’ll typically find from either using your ATM card or exchanging money at home, but the convenience may make up for the cost.

Learn the language, or at least be able to say these five phrases wherever you go: 1. Do you speak English? 2. Please 3. Thank you 4. Where’s the bathroom? 5. May I please have a glass of wine/beer?

If you find yourself using them, congratulations. It shows that you’ve managed to get off the well-beaten tourist trail. Sometimes, that’s as easy as walking half a mile away from the tourist traps. Even less if you choose to walk uphill—most of the crowds choose the line of least resistance.

But don’t be snobbish either. If you need to learn the layout of a stopover city quickly, those hop-on, hop-off bus tours are a very efficient resource. Take a note of where you want to re-visit (pre-loading a local Google map onto your phone is also invaluable for this—the blue geo-marker will show you exactly where you are) and make your way back there when the tour has finished.

Planners find great value in perusing the ship’s itinerary well ahead of time to laser focus their interest. It leaves you shipshape, knowing the amenities and entertainment available. The excursion list is the blueprint from which you’ll make your adjustments. Pick your favorites. Discard anything that doesn’t interest you.

While you sail, take your excursion list over to your search engine. Google “Day trips from (your port).” See what TripAdvisor, Groupon, Airbnb Experiences, Expedia, or Travelocity have to offer at the same port and time. Or find the same company that caters to the cruise ship and contact them directly. See how their price differs.

Reach out to the visitor’s bureau at each of the ports. They know what’s going on in their city. Special festivals, little-known attractions, hidden gems. Tell them what you’re interested in and they’ll help tailor your experience to your specifications. Use these ideas to build and expand your itinerary. Sign up for your favorites. Remember that excursions range from adrenaline rush to total tranquillity. Be sure to mix them up throughout your voyage.

Set up a road trip at one port, a walking tour at another, a bike tour at the next, a water activity in the middle, a cooking lesson, a museum. For a true treat, choose an aerial adventure over volcanoes or rain forests— anything outside your ordinary life (and buy the recording so you can re-live it back home, without diluting the experience on the day by worrying about filming.)

Tip: For helicopter adventures, wear dark clothing to decrease your reflection. Otherwise, your photos will all feature ghost images of you bounced off the aircraft’s windows.

Because time may be tight, full-day trips are best booked directly through the cruise organizers. Why? Because the cruise ship guarantees they won’t leave without you. That peace of mind allows a “sit back and enjoy” attitude, instead of sweating out the clock when a mishap occurs.

If you’re likely to be renting a car, be aware that manual transmission is standard in some regions. They’re much more common in Europe, for example, and usually cheaper to rent. You can request a vehicle with automatic transmission, but it will cost a little more.

Tip: Save yourself a lot of heartache—if you get a car, buy the insurance.

Don’t put your vacation at risk by waiting in line at the museums. Pre-purchase your tickets online and skip the queue. Always.

When starting or concluding your journey, consider extending your trip a few extra days on either side in your port city. Whether time before to adjust to a new time zone, or time after to figure out how to re-pack your bags to allow for all your new purchases, extra days can be a godsend. They also give you the chance to dive deeper into the local culture.

Vacations are too valuable to waste even a minute. Plan your journey to enjoy every moment, even if that just involves sitting poolside on the ship.
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Mexico’s Yucatán Peninsula offers warm weather year-round, beautiful beaches, and plenty of modern amenities. Mérida is a sophisticated city of 1 million that acts as the hub for the region and features all the modern conveniences. And just 30 minutes to its north is a wide stretch of uncrowded beaches with warm, calm waters and a string of little towns—perfect for day trips and weekend getaways if you live in the big city. Known as the Flamingo Coast for the birds that flock to certain locations along this stretch from November to March, it also hosts plenty of snowbirds from the U.S. and Canada around that time of year.

**Mérida—Big City With a Colonial Heart**

The city of Mérida, capital of Yucatán state, is a thriving metropolis of close to a million. On the outskirts and in the suburbs you’ll find shopping malls, big box stores, fancy condos, and gated communities. There is also an international airport and some of the best hospitals in Mexico. But walking the historic centro, the third-largest in Latin America, is like stepping back in time. The 17th-century Spanish colonial architecture is, by law, rigorously preserved and maintained. But the historic structures have been repurposed into cafés, restaurants, shops, and, of course, private homes. One such restored colonial home, with two bedrooms, a pool, and large terrace, has been listed at $149,000. A two-bedroom home in centro, with two patio garden areas, small pool, and an office area that could be a third bedroom, is listed at $94,000.:

> Tierrayucatan.com

**Progreso—The Bustling Port Town**

The port town of Progreso’s focal point is the long malecón, or seaside promenade. You’ll find palapas and beach umbrellas with loungers on the sand, and a line of open-air seafood restaurants facing the water where you can enjoy lunch, along with views and a salty sea breeze. Fresh ceviche, with a cold michelada (beer, lime juice, clamato juice, and spices—on the rocks) is a favorite order. The fish tacos are popular too. You can get most of what you need in Progreso. But most expats here do head to Mérida regularly for dinners out at nicer restaurants, shopping, and doctor visits. A one-bedroom home, recently remodeled and fully furnished, is listed for $115,000. The private swimming pool features a swim-up bar. A four-bedroom house with a large pool and private patio, just a block from the malecón and beach, is available for $229,000. See: Mayanworldrealestate.com.
Chuburna—A Laidback Fishing Village
The small fishing village of Chuburna is located to the west of Progreso, about 20 minutes away. Like other Gulf of Mexico beach communities, it’s on a narrow barrier island. It’s a somewhat isolated community, with a few local restaurants, expat hangouts, and small shops. But many homes are located within a short walk of the beach, and those who live there enjoy the small-town feel, including a sizeable expat community of mostly Americans and Canadians. The “downtown” area by the water, with its main plaza and surrounding streets, is the perfect spot for a seafood lunch and then a stroll. A newly built three-bedroom home with private pool and fenced property is listed for $143,000. Another three-bedroom house, two blocks from the beach, is on the market for $74,200. See: Mayanworldrealestate.com.

Chelem—The Ideal Beachfront Getaway
To the west of Progreso, the humble fishing village of Chelem has been on the radar of American and Canadian retirees for decades. The Thursday market just off the main square is a great place to get fresh fruits and veggies. But for bigger shopping trips, you’ll have to go Progreso or even Mérida. In beach communities like this, taxis and colectivos (shared vans on set routes) are available and there are even shuttle services catering to expats. But it’s much more convenient to own a car. For $249,000 you can secure a three-story, four-bedroom villa with luxury finishes right on the beach, as well as a private pool. A two-bedroom home, two blocks from the beach, is being sold furnished and is listed at $131,000. See: Mayanworldrealestate.com.

Chicxulub—A Prehistoric Past
Covering a sizeable circular swath of the Gulf of Mexico and Yucatán Peninsula is the 93-mile diameter impact crater of a massive asteroid that hit the earth about 66 million years ago. It’s the one that is said to have caused the extinction of the dinosaurs. Smack dab in the middle is the beach town of Chicxulub, just east of the regional hub of Progreso. As with the other settlements on this stretch of coast, this is a popular weekend getaway for families from Mérida. A three-bedroom condo in a beachfront building, with Gulf views and a community pool, is listed at $94,000. See: Realestateyucatan.com.

Real Estate Notes From Our Correspondents Around the World

■ Eco-Friendly Townhomes on the Beach in Ecuador. The quiet little beach village of Santa Marianita on the Pacific Coast of Ecuador is an unlikely place to find cutting-edge eco-friendly homes. But if you take the short 15-minute drive south from the bustling port city of Manta, that is exactly what you will find on this wide beach, best known as a top location for kitesurfers.

Pacific Breeze Marianita is a planned community of 26 townhomes, designed from the start to have a low carbon impact and make use of the latest building and recycling techniques.

The buildings rest on steel-reinforced concrete frames, with a vapor barrier under the floor to prevent moisture. A structural steel framework supports “Zip-Panels”—fiberboard sheeting with a Styrofoam core. This provides excellent insulation, sound-proofing, and earthquake resistance.

It doesn’t stop there; all grey water is recycled and reused for toilet flushing, and a triple tank septic system is used to process waste, reusing it in the form of organic compost and water for irrigation. Finally, LED lights come as standard in all townhouses and a solar water-heater is installed on every rooftop to help reduce energy usage.

By the way, the rooftops also double as a terrace and BBQ location for enjoying the sea breeze and sunsets.

Prices range from $168,000 to $280,000, depending on the number of bedrooms, location, and features. See: Ecuadordreamhome.com.—IL contributor Jim Santos.

■ Preferential Mortgage Rates Added to Panama’s Attractions. Panama has long been known for the benefits it offers to potential investors and new residents. Since I moved to Panama City in 2005, I’ve seen easy-to-get residential property tax exemptions of up to 20 years, substantial discounts on closing costs and more for retirees, and preferential interest rates for mortgages. Things have changed since then, but mostly for the better.

The 20-year exemptions are now a thing of the past, with new properties getting a maximum of three years. Happily, last January, Panama also dropped its property tax rates from a maximum of 2.1% to between 0.5% and 0.6% for most properties, saving homeowners thousands of dollars a year.

As for the preferential interest law, Panama’s new president is proposing a change. At present, buying or building a new property in Panama—your first and primary residence—entitles you to a 2% reduction on mortgage interest rates, which currently range from 5-7%.

At time of writing this law applies to properties valued at $120,000 and below, but a new proposal calls for an increase in the threshold, to include properties valued at $180,000 or less.—IL Panama Editor Jessica Ramesh.

■ Big Names Bring New Living Options to Penang, Malaysia. What used to be desolate land on the mainland of Penang is getting a significant overhaul. A new mega-development project worth $3.1 billion on 245 acres of freehold land is a joint venture partnership with Aspen Vision City and IKEA Southeast Asia.

This isn’t just a housing project; the development will be a self-sustaining city with a mix of residential and commercial buildings. There will be an Aloft Hotel, an international school, serviced residences, luxury designer homes, a transport hub, a 25-acre green park, and a major medical center.

The project is poised to be the most advanced smart city in Malaysia. Collaboration with tech-giants Telekom Malaysia will ensure the smart city infrastructure is the best in the country.

Many companies like Bose, Boston Scientific, and Bosch manufacture in Penang island’s southern zone, and their employees face long commutes. Residents of this development could cut their commute time by half, rather than living on the island itself. Although the development is technologically driven, the importance of green space is acknowledged. In the heart of the space is a 25-acre park with a Skywalk and observation points offering a bird’s eye view of the park.

—IL contributor Kirsten Raccuia.
Am I crazy? I asked myself that very question as the concerns of well-meaning (but often ill-informed) friends and family rattled around in my brain on my flight to Costa Rica. Lumbering through the air at 37,000 feet, it joined the other questions and comments I’d been fielding for months: “Why would you leave a fantastic job with benefits?” “Costa Rica; is it safe?” “Don’t you have to speak Spanish there?” “But America is the best country in the world.” “You’ll be back.” “What are you running away from?”

It’s true, I did leave a stressfully earned generous income back in Austin, Texas. Yes, they do speak Spanish in Costa Rica—even I do now (albeit not exactly fluently). Running away? “Aw, c’mon…” the indignant little voice inside my head shouted. At that point, it was too late to turn back anyway. The house was sold. The furniture awaited the shipping container. And an exhilarating adventure was waiting to unfold after touchdown.

When you make the decision to move overseas, you will, most likely, hear echoes of these questions from your friends and family. It folds into the process of leaving.

Understandably, these loved ones are concerned for your future, will miss you, and are perhaps even a tad envious. After all, who doesn’t want to stretch their retirement savings further, have access to affordable healthcare, and live a healthier, more adventurous lifestyle? Don’t allow the negative reactions of others cause you to second-guess your own decisions, I reminded myself.

I’ve now passed the six-year mark in my reinvented life as an expat in Costa Rica. It is easier, from this point in time, to reflect upon and digest what these people meant and how I feel about it. I am not planning to return to the U.S. (at least, not to live), as my friend, Lisa, claimed I would. I have permanent residence—a long-sought accomplishment. I feel safe and at home, plus I absolutely love the fact that I never have to wear a coat (I possess a very low tolerance for cold temperatures). Gazing out to the Pacific Ocean as I write these words isn’t such a bad deal either.

I was not running away, I realized… I was running towards. Towards a place that, in many ways, appears to retain the softer edges of the U.S. from my childhood. And running from a country which feels to me as if it has lost touch with some of the ideals we once held important.

The greatest country in the world, said an extreme patriot.

America? First of all, I don’t call it “America” anymore. It is the United States, or Estados Unidos in Spanish. When I first arrived as a new expat, locals would ask me where I am from. I would tell them in my primitive Spanish, “Soy americana.” I am American. I would receive replies, such as, “I am American too. What part of the Americas are you from?”

After all, we do live in the Americas—North, South, and Central. Costa Ricans use the term estadounidense—which would roughly translate to “United Statessian” (if there were such a phrase). It does seem odd sometimes that we have no precise adjective for our nationality.

Second, the “greatest” classification is, of course, subject to interpretation and opinion. Yes, like any number of places in the world, the United States of America is a great country on many levels. It is my birthplace, my culture, and I would not consider renouncing my citizenship. Yet, I am forever thankful I created a life to allow me to embrace a new culture and see what magic the world has to offer, outside the proverbial box.

This year, I visited my mother in Chicago for the 4th of July holiday. I was born in the Windy City (read: brutal winters) and spent my formative years there before moving to Texas. It was easy to mentally time-travel back to childhood while there—smelling freshly cut grass, hearing celebratory fireworks popping, and watching fireflies float through the park after dark.

Back to a time when you knew your neighbors, and it was safe to play kickball in the streets at any hour. A time when children were respectful to adults and people honored the elderly. A time of innocence when the only drill in school was to prepare for a fire or tornado. A time when owning all that “stuff” didn’t make you who you are. Your integrity did.

You might say I was overwhelmed by sentimentality. Lord knows, with the passing of each decade I find it easier to cry at sappy movies. However, once again, as I was lumbering through the sky at 37,000 feet heading south of the border, it hit me. I realized that Costa Rica still represents many of these old-fashioned ideals that have subtly changed in other places, including los Estados Unidos.

Here in Costa Rica we know our neighbors and we help one another. Costa Ricans don’t live to work. They take time to enjoy relationships with family and friends. The “Keeping up with the Joneses” mentality has not arrived in the tiny beach communities (and I hope it doesn’t). Why own all that stuff when you can have life-long experiences instead?

I will be the first to admit it is not utopia here. But I have found it to be a little slice of personal paradise—allowing me to embrace those ideals of my childhood, which are still an important part of my values.

Life with honor and integrity. It doesn’t get more “American” than that.
Looking for an Affordable Paradise?  
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How far would you go to find paradise? Think there’s no such thing? Or that it’s out of reach financially? If you’re drawn to silky soft white beaches, impossibly blue skies against the warm turquoise sea, and friendly people who are genuinely happy…it’s time to explore the very best the Caribbean has to offer—Belize and Caribbean Mexico.

Just a short hop from Miami, in Caribbean Mexico, known as the Riviera Maya, you’ll love the “no shirt, no shoes, no problem” lifestyle and the low cost of living—less than half what you’d spend in the rest of the Caribbean or the U.S. Many expat couples here say they’re spending about $1,900 a month all in, including rent. It’s easy (and affordable) to live the retirement of your dreams in locations like Tulum, Cozumel, or Isla Mujeres.

Mexico’s lower cost of living means that a comfortable, fulfilling life here will likely cost you a fraction of what you pay “back home.” From real estate to groceries, from entertainment to healthcare, life in Mexico simply costs less. Here, you can still find comfortable homes for under $150,000 and pay pennies on the dollar for fresh fruit, vegetables, and meat.

As for healthcare…across the board, healthcare in Mexico costs a quarter to half of what you’d pay in the U.S.—for treatment by well-trained medical professionals in first-class hospitals and clinics. (In fact, there are few places in Mexico where you’re more than a few hours from a good private hospital.)

Or what about Belize? The cost of living in this small Caribbean nation is two-thirds of what you would spend in Bermuda or the Bahamas, the highly popular resort areas of the Caribbean.

A couple can live well for $2,000 a month, including rent, in the Corozal, Cayo, and Toledo districts. And there’s no need to learn a new language: Belize is the only country in Central America where English is the official language.

Belize offers distinct and varied ways to live. You can choose a tranquil, laidback beach lifestyle in Placencia, a Jimmy Buffet-style party life on the island of Ambergris Caye, or an off-the-grid life out in the wild west of Cayo.

At our Cancún conference, we’ll tell you all about Belize’s secret seaside retreat…the low-cost, “untourist” escape where you can gain all the perks of Caribbean living—palm-lined coast, turquoise waters, sun-soaked days—but for a fraction of what you’d expect. (You can rent a place right on the water there for $800 a month.)

Typically, Belize attracts those who are looking to get away from the materialism of the U.S., free-spirited adventurers, or entrepreneurs. So, if you are seeking a comfortable, fun, warm, welcoming place to live, with a ton of energy and opportunity, Belize might be right for you.

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