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Colonial Cuenca

The World's Best Retirement
Haven in 2009

Special
Annual
Retirement
Index
Issue



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Executive Director Martina Dunphy
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Graphic Design Derek Westwood
Editorial Assistant Beth Walk
Photo Editor Hugo Ghiara
Web Master Ciaran McGrath
Advertising Niamh Cummins;
fax (353)51-304-561; e-mail:
ncummins@internationalliving.com
Contributing editors Robert Bauman,
Robert Davis, Don Ediger, Lee Harrison,
Steenie Harvey, Suzan Haskins,
Paul Lewis, Ronan McMahon, Glynn
Prentice, Dan Prescher, Jessica Ramesch,
Paul & Maria Reynolds, Gary Scott,
Jennifer Stevens.

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From the Publisher Why We Look Beyond Our Borders



We're pleased to bring to you, for the 17th year running, our list of the World's Top Retirement Havens.

Our winner this year is Ecuador. Regular readers of these pages will know Ecuador for its dramatic natural beauty, low cost of living, and excellent real estate opportunities. We realize it's a broad statement to make one country, as a whole, a top retirement destination. So, this year, we asked our experts on the ground—folks who actually live there—to tell us their top choice of one city or town within each of our top five countries.

Colonial Cuenca comes in at the top of our list in Ecuador.

The city offers a standard of living that is so high you feel like you've joined the ranks of the world's elite.

This is a city of cobbled streets with a colonial church on every corner. A place where you can enjoy artists' communities or modern conveniences, and a wallet-pleasing retirement for as little as \$300 a month.

Or you might prefer our #2 spot—Merida, Mexico.

Merida is clean, prosperous, and safe—where you'll find a blend of Mexican and Mayan cultures. It's half an hour from Gulf Coast beaches, but not exposed to the coastal weather. And you won't be bored. There's lots of theater, art, shopping, and entertainment.

The world is always changing. And opportunity shows itself in new places all the time.

That's why every September we take stock of the climate, the cost of living, the safety, the infrastructure, the accessibility of health care, and more to rank the world's best places to retire overseas. Read more about Cuenca and Merida...and the rest of our top picks for 2009, starting on page 16.

No matter why you're looking to escape, you'll find a destination that suits you.

William Bonner
Founding Publisher

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Lee Harrison on how to get the most from IL's annual Retirement Index

U.S. State Department Relaxes...a Bit

Married gay couples traveling overseas can now do so with passports with their married names, allowing them to take advantage of a little-noticed revision to State Department regulations. The revision allows same-sex couples to obtain passports under the names recognized by their state through their marriages or civil unions.

Critics fear this revision will undermine the federal Defense of Marriage Act. The State Department says this change doesn't mean it's recognizing the validity of same-sex marriages and civil unions, but it was done to comply with an amendment to the Code of Federal Regulations that took effect in February 2008.



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Island Luxury to Open in Panama

Amble Resorts, which describes itself as “an innovative resort development firm for travelers who seek culturally authentic, eco-



© ADAM ELLIOTT OF ELLIOTT PHOTOGRAPHIC

The private Isla Palenque in Panama's Gulf of Chiriqui.

logically sustainable, and luxurious vacation experiences,” has announced plans to build a top-tier eco-resort and a string of vacation homes on 400 acres along the shores of the ultra-private Isla Palenque in Panama's Gulf of Chiriqui. Plans are to build on less than 5% of the island, maintaining nearly all of its natural habitats, ecosystems, and panoramic views. Preconstruction sales are planned to begin in January 2010. www.islapalenque.com.

Medicare Benefits for Expats in Mexico

“In 2009, there is currently the best opportunity yet seen to bring Medicare services to eligible retirees living in Mexico. This is due to a confluence of political and economic events

in the United States and Mexico.” So says a group called AMMAC (Americans for Medicare in Mexico), which has increased efforts to affect changes to the Medicare program through a pilot program in Mexico. Mexico has the largest number of U.S. retirees outside America, and health care costs are significantly lower in Mexico than in the U.S., but congressional authorization and waivers of a number of provisions in the Medicare legislation will be required in order to implement a pilot program for seniors living in Mexico. www.medicareinmexico.org.

The Most Expensive City in Latin America

A new Mercer Cost of Living survey says that thanks to rampant inflation, Caracas, Venezuela, is the most expensive city in Latin America for foreign executives to live. The survey looks at the comparative cost of more than 200 items, including housing, transport, food, clothing, household goods, and entertainment. In the last year, Venezuela's inflation rate reached 36.4%; Caracas has the highest inflation rate in Latin America and one of the highest worldwide. Other cities that became more expensive since last year's survey include Buenos Aires, Panama City, Santo Domingo, and Quito. Cities that

The Savvy Traveler's Corner

Five Odd Travel Uses for Toothpaste

1. Bee sting ointment: If you can't get ice for your bee sting, dab a little toothpaste on it. Of home remedies for bee stings, it's rumored to be the best. (It also works as a mosquito bite itch reliever.)
2. An overnight zit cream: Toothpaste on pimples is controversial, but if you dab just a spot of it on a rebellious zit, it's nearly gone by morning.
3. Jewelry cleaner: Simply apply a small

amount of toothpaste to a soft cloth and rub it on your dry jewelry. You can use a soft cotton swab for the smaller, hard-to-reach spots. Then rinse it off.

4. Shoe cleaner: Toothpaste and a cloth or an old toothbrush are great for cleaning the white rubber parts of tennis shoes. Be sure to use white toothpaste, rather than a colored gel.

5. CD and DVD scratch repair: Just apply a small amount of non-baking soda toothpaste to the disc and rub it off with a soft cloth.



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Lost in Translation

Ever see a sign in a foreign place and you know the management has just used a dictionary to translate word for word? They know what they are trying to say, but often this direct translation can be hilarious. Here are some favorites:

In a Japanese hotel: You are invited to take advantage of the chambermaid.

On the menu of a Swiss restaurant: Our wines leave you nothing to hope for.

In a Bangkok dry-cleaner: Drop your trousers here for best results.

Outside a Hong Kong tailor shop: Ladies may have a fit upstairs.



Monterrey—the cheapest city in Latin America.

became less expensive include Sao Paulo, Rio de Janeiro, Guatemala City, Bogota, Lima, Santiago, Montevideo, San Jose, and Mexico City. Monterrey, Mexico, replaced Paraguay's capital, Asuncion, as the least expensive city in Latin America. www.mercer.com.

Stand Up—You're Flying With Chinese and Irish Airlines!

Spring Airlines, a low-cost carrier based in Shanghai, China, is deciding over plans that would allow passengers to stand during short flights and pay less than those who have seats. If passengers stand up during a flight, it would enable the airline to cram 40% more

travelers into its Airbus A320 planes, while cutting operating costs by 20%. The idea isn't so farfetched. Airbus, the European aircraft maker, has been studying the safety issues of standing passengers for years. Passengers would be strapped to a bar-stool-like stand during takeoff and landing, a Spring Airlines spokesman said. Irish budget airline Ryanair is thinking of introducing the same "service."

The Happiest Place to Live

According to the Happy Planet Index, Costa Rica ranks first in the world on an index that measures life satisfaction, life expectancy, and ecological footprint. Costa Rica ranks first in the world in life satisfaction and has the highest happiest life years. Life expectancy



in Costa Rica is higher than that in the U.S., and Costa Rica's ecological footprint is a quarter of the footprint of the U.S. Overall, the U.S. ranks 114 out of 147 countries on this index. www.happyplanetindex.org.

Where Jewelers Buy Their Pearls

How much for a freshwater pearl bracelet? \$20...\$30? With serious haggling, you could pay just over a dollar apiece in Borneo. A matching necklace, bracelet, and earrings of bluish pearls would cost about \$17. Cream, pink, peachy-gold, blackish-blue, lavender...pearls come in many lustrous colors, and their cultivation is big business throughout Asia. Buy yours in Kota Kinabalu's waterfront market. KK is the main city of Sabah, a state in Malaysian Borneo.

In Kuala Lumpur, pearl earrings cost \$4.20 per pair, or two pairs for \$5.60. Borneo is cheaper. One stallholder buys from pearl farms near Semporna in eastern Borneo—probably where you should go to buy in bulk. Or look to China, where wholesale prices are even less. Although not natural, cultivated pearls aren't artificially produced in factories; more than 90% of the world's pearls are cultivated. No doubt gullible tourists sometimes get conned with plastic junk, but there's a test. Scrape a pearl with your teeth—whether natural or cultivated, it should feel gritty.



The Top 10 Retirement Havens

1. Ecuador
2. Mexico
3. Panama
4. Uruguay
5. Italy
6. France
7. Brazil
8. Argentina
9. Costa Rica
10. Australia

According to *IL*'s 2009 Retirement Index, above are the 10 best places in the world to retire. Turn to page 16 of your issue for more.

Neighborhood of the Month

As the 1990s drew to a close, the alpine village of Cerro Azul (altitude of 2,500 to 3,000 feet) in Panama became untrendy. But it's now experiencing revitalization. A trickle of expats are now discovering the town and moving here—some 70 expats live here full-time.

Cerro Azul may just be Panama's best-kept secret. It offers bargain property, from lots for less than \$20,000 to dreamy Swiss-style homes for under \$150,000. Some people say that Cerro Azul is an "energy center," and that in certain areas you can watch your compass go haywire. Perhaps this is why local groups come here for yoga and other spiritual retreats.

Much of Cerro Azul is dominated by a well-established development called Altos de Cerro Azul, often referred to simply as Altos, which has grown into a pleasant Swiss-style village. The gated community has 24-hour security and a country club with a large pool, two tennis courts, basketball courts, and a restaurant. Just 35 minutes from



The pleasant Swiss-style village of Altos de Cerro Azul.

the Tocumen International Airport, this is the kind of town where you really can have spectacular views of the mountains or the jungle from your backyard. Residents here enjoy access to high-speed Internet, satellite television, and all the modern electricity and telephone services you would expect to find in Panama. See: www.losaltosdecerroazul.net.

Our “Career Break” in Vibrant Cuenca

Name: Kent Zimmerman

Age: 52

Nationality: American

Living in: Cuenca, Ecuador

Two years ago, my wife Christina and I decided to quit our jobs and take what we call a “career break.” We discovered Ecuador after we attended a Spanish/surfing school near Canoa in April 2008. We moved to Cuenca at the end of October last year and truly love the city.

Cuenca has a stunning church on every corner and a festival almost every week of the year. The city attracts young people from around the world, who bring with them energy and vitality. The university here is considered one of the best in the country, and aspiring doctors, philosophers, engineers, scientists, and journalists are everywhere.

Almost on the equator, but at 8,000 feet, the weather is perfect year round. There are flowers everywhere, green grass, and rushing rivers. The altitude sounds high (it’s about the same as Aspen), but studies continually show how healthy it is for you. It’s so energizing, you’ll feel 10 years younger.

Mornings here are the best. Freshly ground Ecuadorian coffee complements the

delicious fruits picked up at the colorful *mercado*. Our outdoor breakfast table is covered with plates of sliced mangos, granadillas, tangerines, melons, peaches, and a variety of bananas, topped off with warm bread and farm-fresh eggs. We buy everything from local shops, where owners greet us by name, saving their tastiest products and biggest smiles for the crazy gringo couple, who get so excited by the choice of fruit and luscious red tomatoes.

At the colorful flower stall, we buy 25 long-stem roses for \$4, and every week we buy a traditional spring bouquet of herbs, mint, fresh chamomile, meadow flowers, and evergreens that the ladies at the market put together for us. Ecuadorians “sweep out” their houses with these fragrant bouquets to make sure any negative energy is kept at bay—so we do the same.

Ecuador is a wonderful combination of unexpected service, fresh ingredients, and aromatherapy. This is best experienced while eating out. No matter which restaurant you go to, your meal will be made fresh when you order. Many of us need months to get used to the idea that restaurateurs here expect you to linger, with waiters leaving you in peace to enjoy your meal and company until you call them over. The bill is always a pleasant surprise.

Lunchtime is the best time to watch Cuenca on parade. Eateries offer an ever-changing four-course lunch special for around \$2 per person. The time-honored two-hour lunch break brings out a huge crowd. Professionals, office workers, and store employees flood the streets and the lush squares on their way to *almuerzo*. The streets are packed with the latest styles from Paris and Milan, contrasted with the striking colors of the indigenous women in their beautiful dresses and shawls.

The cost of living here is so low. Our rent is \$350 a month and includes all utilities, cable, and Internet. We spend about \$400 to \$600 per month on living expenses, not including Spanish classes, which cost from \$5 to \$8 an hour. We walk almost everywhere so our expenses for transportation are zero, but buses are 25 cents and taxis are \$1.

Living in Cuenca has proven to be a delight. Strange as it seems, one of the true joys of a new culture, country, and language is that no one has any preconceived notions or expectations of you. Every day is packed with new friends, new sights, and new experiences.

For more information on living in Ecuador, go to: www.internationalliving.com/ecuadorom.

Four Fun Cuenca Fast Facts

- Cuenca starts every morning and ends every day with booming fireworks celebrating the move of a holy icon from one of its 52 churches to the next.
- The U.S. dollar is the official currency, and because prices are so low, you will use your quarters, nickels, and dimes.
- Cuenca was at the northern edge of the Inca Empire, and there is a wonderful museum (the Museo del Banco Central) and extensive Pumapungo ruins adjacent to the colonial area and the Tomebamba River.
- Canelazo is a favorite drink of Cuenca. Made of *aguardiente* (sugar cane liquor), cinnamon, lemon juice, brown sugar, and hot water, it is served in teapots and poured into shot glasses.



Every week at the colorful flower stall, Kent and Christina buy a traditional spring bouquet of herbs, mint, fresh chamomile, meadow flowers, and evergreens for \$2.

Immerse Yourself in Spanish

Studies prove you are never too old to learn another language. To become fluent faster, my wife Christina and I have tried to speak Spanish to each other since we got here. She has the language down and just needs the verbal practice. I just need, well...a lot of help.

It makes for interesting conversations as we pick and choose our thoughts based on the words and phrases that we have at our immediate command. Flowery language or unnecessary words have simply disappeared.

We are communicating, though, and the learning curve is soaring. The best advice we can pass along is to take Spanish classes for at least four hours a day, four days a week once you are in Ecuador...for as long as you can. Classes cost from \$5 to \$8 an hour.

Ecuador's Top Four Colonial Towns—Buy for Less Than \$60,000

Between the massive cordilleras of the Andes, nestled in fertile green valleys of equatorial eternal spring, sit some of Ecuador's most beautiful highland colonial towns and cities. Here are my top four choices for retirement living:

1 The town of Cotacachi lies below the fertile, fielded slopes of its mountain namesake. Clean, narrow streets lined with brightly painted townhomes, shops, and restaurants radiate out from Iglesia Matriz, the church on the main square. Aside from the church, the mayor's residence, and a few other buildings, not much in the town is over two stories tall, allowing for breathtaking views of the surrounding Andean peaks.

Cotacachi is attracting a growing number of expats because of its incredible weather and a super-abundance of fresh produce from farms in the surrounding valleys. Add a low cost of living and affordable real estate, and you have a popular retirement destination. A newly built, fully furnished 2,400-square-foot house on over half an acre in a gated community on the outskirts of town costs \$139,000. A two-bedroom refurbished colonial townhome near the center of town lists for \$45,000. And brand-new condos in town start at \$55,000 for 1,100 square feet of living space.

2 Quito, the capital of Ecuador, is a major urban center with everything a city of 1.6 million has to offer: international airline connections, shopping, restaurants, museums, galleries....



Cotacachi, Ecuador is attracting a growing number of expats

Quito also has one of the most beautiful historic districts in the Americas. In fact, UNESCO has called it the best-preserved and least-altered historic center in Latin America. Quito itself was the first city on UNESCO's World Heritage List.

Although once a sketchy neighborhood, Quito's historic center has recently been extensively renovated. A sprawling street market that once harbored pick-pockets has been relocated, and the area has been cleaned up. Now, newly remodeled townhomes in the area can be had for less than \$50,000. Also recently offered were two-bedroom, 1,100-square-foot apartments for \$85,900, and four-bedroom units of 1,600 square feet for \$139,000.

3 Continue south along Ecuador's mountainous backbone and you'll come to Cuenca, Ecuador's third-largest city with about half a million people. Cuenca has been

called one of the most liveable cities in Latin America, and for good reason. It's considered the intellectual and cultural heart of Ecuador, boasting more famous painters, philosophers, and writers than any other city in the country.

Cuenca real estate is affordable, too. A new project being built in the historic district has 800- to 1,100-square-foot two- and three-bedroom apartments starting at \$43,000. Just a few blocks from the historic district, a four-bedroom condo of 1,800 square feet in a modern building is selling for \$130,000.

4 Like Cotacachi, Quito, and Cuenca, the village of Vilcabamba enjoys near-perfect weather year-round thanks to its perch in the Andes and location near the equator.

But Vilcabamba has something else going for it: the village is famous for having some of the oldest—and healthiest—inhabitants in the world. Folks with three-digit ages are not uncommon here, and the key seems to be clean air and water, hard physical work, and lots of walking. It's a lifestyle that many travelers and expats come to Vilcabamba to enjoy. In fact, there may be more English speakers per capita in Vilcabamba than any other town in Ecuador.

It is undeniably gorgeous, though, and properties here are going fast. Recently, a two-story adobe fixer-upper on 4,300 square feet of land just outside of town with river frontage was for sale for \$60,000. In the village itself, a modern four-bedroom house on 3,230 square feet of land listed for \$87,000. And also in town, a small colonial house with an attached 2,700-square-foot lot was on offer for \$68,000.

Our readers ask: I want to move to Ecuador. Are there any benefits as a retiree living here?

Retirees in Ecuador can enjoy many benefits, which are applicable to those who are 65 years old and older. Some benefits include:

- 50% off all public transportation
- 50% off national and international airfares
- 50% off all cultural, sports, artistic, and recreational events

- 50% off electricity, water, and telephone service
 - Special discount on property tax
 - Relief from Ecuadorian income tax
 - Discount on vehicle tax
 - Refund of Value Added Tax (sales tax)
- And best of all, you never have to stand in line; seniors always go to the front.

Invest in the World's Best Property Finds

Real Estate Trend Alert is dedicated to giving you the best investment opportunities in the world, before most people are even aware of them.

If you're interested in investing in property overseas, then you should sign up for Ronan McMahon's *Real Estate Trend Alert* service. For more information, see: www.international-living.com/reta.

Your Overseas Retirement Just Got 50% Cheaper

Today's global economic problems mean opportunities for you that didn't exist a few years ago. If you think you can no longer afford the retirement or second home you planned, you're wrong. As financial markets have fallen, deals are better. In some instances, your retirement or dream home just dropped by half the price. In other cases, the dollar has appreciated against certain currencies creating a (in my view, temporary) buying window.

Even if your 401(k) now seems like a 201(k), it can still buy you the property you planned for. You just need to know where to look and what to look for. Stick to your guns and focus on quality.

Ecuador offers the most choice for a \$50,000 budget. My top pick is in Salinas, a seaside town located less than two hours north of Ecuador's most populous city of Guayaquil. Its 9.5 miles of wide sandy beach

“Ecuador offers the most choice for a \$50,000 budget.”

has made it Ecuador's “in” playground... perfect for sunbathing, boating, surfing, and sport fishing. The beachfront is lined with upscale high-rise apartments, hotels, restaurants, and shops. Residents and visitors enjoy the sun and water sports during the day. The evening is for enjoying fine dining and the vibrant nightlife.

A new condominium community is being built at the edge of a tranquil, semi-private beach a few miles north of the *malecón* (boardwalk) in the Costa de Oro area of the town. The development is called Spondylus II, and you can buy here for \$50,000.

A budget in the region of \$50,000 doesn't limit you to only Ecuador.

To the east of Fortaleza in Brazil, the beach and coastline is like nothing I have seen anywhere else. Red and white cliffs rise from flat beaches. This unique and beautiful stretch of coast has been a favorite with Brazilian tourists for many years, yet remains undiscovered by North Americans. I've driven

this coast (using the beach as a road) several times, and know that it won't stay undiscovered for long.

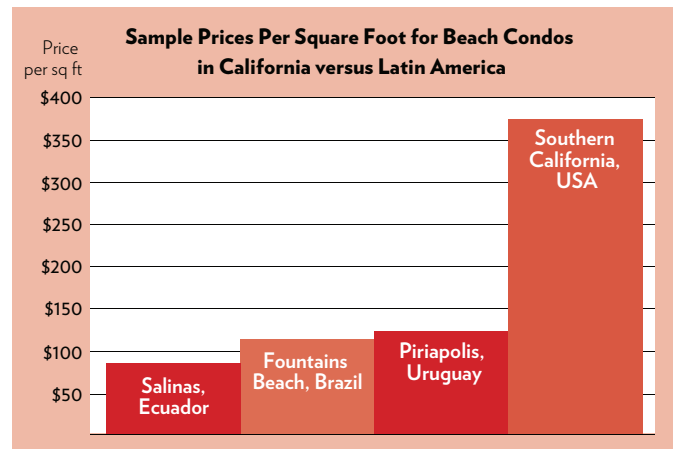
Fresh water gushes from streams that fall from the cliff (perfect for a shower after a dip in the warm waters of the Atlantic). The beachside bars grill fish.

The municipality of Beberibe attracted 800,000 Brazilian tourists last year. This area is packed during the major Brazilian holidays—Christmas, Carnival, and Easter—and it's where the village at Fountains Beach is located.

Fifty minutes from Fortaleza International Airport, Fountains Beach (Praia das Fontes) is named for the freshwater fountains that flow from the cliffs. The village here is home to small *pousadas*, beach bars, two major hotels, and a water park.

There's a real estate project here called The Fountains. It's halfway through building and almost sold out. Perched on a small cliff over the beach, each unit will have sea views. The Fountains has direct access to the beach. All but five units have sold, and one-bedroom units start at \$66,000.

With so few units left, the developer, Mike Colwill, is keen to sell them without cranking up a full-blown marketing



© SOURCE: RONAN MCMAHON

campaign. This is a situation we can take advantage of. Mike will give *IL* readers a 15% discount on the five remaining units...so that \$66,000 becomes \$56,100.

Travel down South America's east coast and you will finally come to Uruguay. Founded in 1893, Piriapolis is Uruguay's first seashore resort. It's about 20 minutes from Punta del Este by car, and an hour from the capital Montevideo. Piriapolis has long been popular for its sandy beaches, calm waters, and attractive seafont.

Piriapolis is often compared to an old-fashioned American seashore town from the 1950s, with its stately brick buildings, waterfront boardwalk, and grand hotels from a bygone era. The town is filled with sun-worshippers for the entire summer. Year-round, people come from all over Uruguay to enjoy its fine seafood restaurants, casinos, and cafés.

Piriapolis is also a boater's paradise, noted for its large marina with affordable rates—one of the few marinas on the entire coast. Sailing enthusiasts frequently enjoy the three-hour sail to Punta del Este, or the day-long voyage to Buenos Aires. Unlike Montevideo or nearby Punta del Este, it has a small-town feel.

Here, \$65,000 buys you a fully outfitted one-bedroom (with en-suite bathroom) resale condo in the best area of Piriapolis—right on the promenade. This condo has a terrace and great sea and beach views.

For more information on all these properties, e-mail: info@pathfinderinternational.net.

More Bargain Properties—Free Report for *IL* Readers

Ronan has written a special report, which is available for free to *IL* readers. **Pathfinder's \$50,000 Property Report** offers the world's best investment opportunities with a price tag of \$50,000 or less. Each of these opportunities is presented by a developer he personally knows and trusts. Download your free report at: www.pathfinderinternational.net/50K-report.pdf.

Foreign Stocks—Do You Own Enough?

A few years ago, I was on a panel on “Investing Globally” at a financial conference in New York. The moderator asked each of us what percentage of a U.S. investor’s stock portfolio should be diversified into international markets.

Answers varied. But the fellow next to me—who specialized in insurance and annuity products—had a definite point of view.

“I’ll tell you right now,” he said, “I wouldn’t buy international nuthin’.”

As you might expect, this elicited a few chuckles from the audience. But he was dead serious. He pointed out political, economic, and currency risk. And he summed it all up by proclaiming there was plenty of opportunity right here in the “Good ol’ U.S. of A.”

It was my turn next. But before I offered my opinion, I asked my fellow panelist if I could ask him a few questions.

He agreed. And over the course of the next couple minutes, we learned that first thing every morning he got out of his Scandinavian bed, turned on his Mitsubishi TV, and brewed a pot of Brazilian coffee.

Despite all the global businesses he was patronizing, he felt confident he was buying “international nuthin’.”

Come on. Americans can reasonably put up to half their stock portfolios into interna-

“You should diversify up to half of your stock portfolio into international markets.”

tional markets. Why? Let me count the ways:

1. The U.S. makes up slightly more than a third of the world’s total stock market capitalization. Two thirds of the opportunities are overseas. Why limit yourself?
2. Many nations are growing faster than the U.S. Take China, for example. Growth is expected to slow down to 6% this year. Could you imagine how good business conditions would be here if we had 6% GDP growth?
3. Valuations are often better in foreign markets. If stocks are cheaper and dividends are higher, returns going forward are likely to be better.
4. Currency diversification. You might have noticed that the almighty buck has been looking a lot less triumphant in recent years. That means securities denominated in other currencies are worth more in dollar terms.
5. Risk reduction. True, the foreign component makes international markets themselves

more volatile when measured in greenbacks. But blend foreign securities with our domestic ones and the result is your portfolio as a whole is less risky, not more.

Let’s also not forget that there have been plenty of economic problems at home. The subprime crisis started right in our own backyard. The recession is global, but it was the U.S. financial system that buckled first.

As for political risk, take a look at how our misrepresentatives in Washington are spending money now. They’re throwing around numbers that only astronomers should use: trillions.

Who can say how this new expanding role of government will play out—or what effect it will have on our currency?

In short, you should diversify up to half of your stock portfolio into international markets for three good reasons: greater opportunity, higher returns, and less risk. See below for my two favorite global picks right now.

Editor’s Note: Alex Green is Investment Director for The Oxford Club—a private financial organization dedicated to building and preserving the wealth of its members. He also writes the New Frontier Trader newsletter—which makes emerging market recommendations based on where growth will happen fastest. To learn more, see: www.internationalliving.com/nft.

Two Global Recommendations Worth Your Attention

● **Ctrip** (Nasdaq: CTRP; *website: www.ctrip.com*) sells airline and hotel reservations throughout China via the web and call centers. It is now China’s most recognized travel brand with eight straight years of double-digit or better revenue growth. And with more Chinese citizens traveling for business and pleasure than ever before, the outlook remains favorable.

While most of the world is mired in recession—defined as two quarters or more of negative economic growth—annual growth in China is merely expected to slow from 10% to 8%.

Hotel bookings and passenger traffic are up. In May, Ctrip announced it was doubling its stake in the Chinese budget chain Home Inns & Hotel Management, which owns hundreds of hotels around the country. The Chinese government is spending tens of millions to promote tourism. Plus, the country is gearing up for the enormous Shanghai World Exposition in 2010.

Moreover, a high degree of competition and the oddities of the Chinese market make it difficult for foreign online travel agencies to compete. Companies need licenses and permits for its air-ticketing, travel agency, and Internet operations. Yet Ctrip hasn’t been hamstrung

by all the red tape. First-quarter sales climbed 21% to \$58.6 million. Earnings jumped 30%. And Ctrip is now five times larger than its nearest competitor.

● Based in Buenos Aires, **Banco Macro** (NYSE: BMA) offers saving and checking accounts, credit cards, car loans, consumer credit loans, and other banking services in 427 branches throughout the country. Financial metrics are superb. Quarterly revenue is growing at a 28.5%-rate. First quarter earnings hit \$41.1 million. Operating margins are 41.6%. And management is earning an impressive 23% return on equity. Despite this performance, shares of Banco Macro have been dusted up along with other global banking stocks, just not as badly. True, Argentina has had more than its share of economic problems over the past decade. Yet Banco Macro is a healthy bank with attractive prospects. Global Finance just listed them as one of the top banks in Latin America based on growth in assets, profitability, product innovation, competitive pricing, and customer service. I expect the bank to earn \$2.75 a share this year and considerably more next year. You can look forward to a 5.1% yield here, too.

Think Like a Travel Writer...and Make \$1,000 From Your Vacation Postcards

If you've been to Ecuador, you probably know about Otavalo's textiles, Cotacachi's leatherworkers, and San Antonio's wood-carvers. But did you investigate Chordeleg's silversmiths?

Quito's churches brim with 17th-century art treasures. But did you visit *Capilla del Hombre*, the Chapel of Man, and see the anguished 20th-century figures of local-born artist Oswaldo Guayasamin?

Or experience *Ciclopaseo*? Every second Sunday, more than six miles of Quito's streets are given over to cyclists, rollerbladers, and joggers. (Visitors can rent bikes.) Free concerts and events like aerobics take place in squares and parks along the route.

To me, that sounds like an offbeat story for a cycling magazine...

Think like a writer and vacations will probably become more enriching. Setting your own agenda is adventurous, certainly—but you could also turn your travel finds into cash.

Numerous magazines take short, postcard-size articles from new writers. With the right advice, almost anybody can break into the business.

Editors often want short pieces about a quirky restaurant...a place to stay...a money-saving idea...a curious activity or attraction...a good-value tour...the perfect beach.

They don't want you to cram your entire vacation into 300 to 500 words. So think about what makes an unusual snippet—the kind that makes you say, "Wow, I didn't know about that. I must see/do/try it."

Now, I'm not promising instant riches. Although it often leads to juicy commissions, writing "postcards" won't deliver a fortune.



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Every second Sunday, more than six miles of Quito's streets are given over to cyclists and rollerbladers.

Not initially. Many magazines pay only \$50 to \$100 for a short piece.

Yet say you wrote 10 of these little postcards. (And once you know how, they're really easy to knock out.) You wouldn't spurn \$1,000 if it were lying on the sidewalk, would you?

How to Spin a Foodie Story

I resisted Ecuador's infamous specialty—guinea pig—but no complaints about *locro de papa*. This hearty potato soup is served with a slice of cheese and fresh avocado. For a writer, even a bowl of soup can spark numerous story ideas. Here are five:

- You could recommend three traditional Ecuadorian delights (for example, *ceviche* is a cold soup of marinated seafood) and atmospheric places to try them.
- Souped up in Ecuador: Along with regional variations on *locro*



© HEMIS/PHOTOSHOT

and *ceviche*, you'll encounter grain soups and even soup made from boiled cows' feet. You could have lots of fun writing about that.

- Small, furry, and delicious: If you insist on munching the guinea pigs.
- Mood music—on Quito's jazz trail: I first sampled *locro* in El Pobre Diablo, a restaurant in Quito's Floresta neighborhood. Enticing local atmosphere, exceptionally cheap eats, and live jazz.
- Capital dining for less than \$10 in Quito: Find three restaurants to feast like a king and pay like a pauper.

For an accommodation story, avoid chain hotels. When I reached blue-domed Cuenca on my Ecuador trip, I chose a colonial mansion offering bed and breakfast for \$30 a night.

The beautifully restored La Posada del Angel has an airy inner patio, narrow wooden stairs, and plenty of nooks and crannies.

There are even more stories to write from Ecuador—Panama hat factories; Inca ruins; the city's markets. Or maybe a story on the collection of Amazonian shrunken heads in Cuenca's Central Bank Museum...

With some research, it's not hard to uncover how heads were shrunken—and also the tradition behind the gruesome practice.

I mentioned earlier the Ecuadorian town of Chordeleg and its silversmiths. While there, I bought a couple of gorgeous pendants inlaid with slivers of semiprecious stones. On its own, a \$20 jeweled silver condor isn't much of a story. But after delving into Inca myths, I knew how to slant my postcard.

Where to Get Published

The competition to break into glossies like *Travel + Leisure* is fierce. So look beyond obvious travel magazines. Numerous publications buy travel stories.

Say you visit the Paris pet cemetery where Rin Tin Tin is buried. You could offer it to a parenting magazine—somewhere offbeat to take the

kids. It could work for a dog magazine...an airline magazine...maybe even trade magazines for stonemasons or funeral directors.

Check out *Writer's Market* (www.writers-market.com), a fee-based service that offers hundreds of market listings for magazines and publishers.

Travel Writing Secrets

Discover all the tricks of the trade in *AWA's Ultimate Travel Writer's Program*, which cuts years off your learning curve.

You find out how to turn your ideas into articles and the secrets to landing great on-the-house travel perks, too. See: www.thetravelwriterslife.com/il/sept/.

Spain's Liturgy of the Bulls—Glory, Passion, Bravery, and Tragedy

It's 7 o'clock on a summer's evening. I'm seven rows from the front at Barcelona's El Monumental, on a stone seat in the arena's less expensive sunny half. I wish I had a white hanky to wave, too. Like fellow fans, I'm applauding Diego Ventura's skill at killing his first bull cleanly.

Littering the arena are flowers...hats...porrons of wine. The cigar-puffing guy beside me even throws his jacket down. Ventura tosses it back. The crowd loves him. It takes nerve and bravery to literally grab a charging bull by its horns. For his performance, he's granted the bull's ear.

Like his two colleagues on today's list, Diego Ventura is a *rejoneador*, not a matador; a *rejoneador* is a specialized form of bullfighting on horseback. It's less gaudy than a classical *corrida*. A *rejoneador* doesn't wear the famous suit of lights, rather a sober waistcoat and a broad-brimmed hat.

As in equestrian ballet, a rider must exercise iron control over his horse. Prancing and pirouetting, Ventura's was used in almost the same way as a traditional matador's cape. Injuries are rare, and though I'm no *rejoneador* expert, his horse didn't look stressed.

I saw my first traditional bullfight when I was 14, here in Barcelona. To me, it's an intrinsic



A *rejoneador* is a specialized form of bullfighting on horseback.

© CRISTINA QUICLERIA/GETTY IMAGES

part of Spain: a tradition that encompasses glory, beauty, passion, bravery, and tragedy. Picasso, Lorca, Goya, and Hemingway all appreciated this. I go whenever I get the chance.

Of course, bullfighting isn't sport—and few Spaniards say it is. Blame mistranslation. The word *corrida* actually translates as a run, not a fight.

Essentially, it's a ritual rooted in the ancient ways of *tauromaquia*, the pagan cults of bull sacrifice that once existed all over Europe—everywhere from Greece to Ireland. But it's more than color and spectacle. It's an art—yes, the art of transforming death into a sacrament. The trumpet fanfare before each bull trots into the ring always sends shivers down my spine.

Some writers who have clearly never been near El Monumental praise Barcelona for banning bullfighting. Although the municipality declared itself “anti-bullfighting” in 2004, be assured that summertime's Sunday spectacle continues.

To clarify the confusion, most Barcelonans consider themselves Catalan, not Spanish. Bullfighting opponents wedded to Catalonia's nationalist agenda argue that it's a Spanish tradition that doesn't belong in the region. But many Barcelona residents originate from Andalusia and elsewhere in Spain. They don't want it banned.

When Jose Tomas, Spain's latest bullfighting sensation, last appeared, El Monumental was packed to full capacity. Black market tickets for the best seats changed hands for \$3,000.

If you don't have a pre-booked ticket, turn up at the gate on a Sunday. The season lasts from April to October, with a starting time of either 6 p.m. or 6.30 p.m. Tickets usually cost from €23 to €120 (\$32 to \$168.50); mine was €43 (\$60). The Metro station is Monumental.

A *corrida de toros* is a traditional bullfight. Three teams of *toreros* and a matador face two bulls apiece.

Each performance has three standard acts (*tercios*). In the first, the matador's assistants are *peones* and *picadores*. The *peones* distract

the bull with capes to give the matador an idea of its quality, and which way it's likely to charge. Here the matador uses a *capote* cape—yellow on one side, magenta on the other.

Two *picadores* are on horseback—their role is to lance the bull, but the crowd gets angry if it's weakened too much. Their horses are blindfolded and heavily padded.

In the second *tercio*, three guys called *banderilleros* run at the bull; each sticks a pair of colored darts into the bull's back to madden it further. The final segment is the *tercio de muerte*, where the matador uses a *muleta*, a small red cape. He has 10 minutes to flaunt his moves and make the kill with a sword.

A *corrida de rejones* (bullfighting on horseback) follows the same *tercio* pattern but without *picadores*. In a *novillada*, bulls are under the age of four, and the bullfighters are essentially still training.

Bullfighting Countries

Spain's most prestigious venues are Madrid's Las Arenas and Seville's La Maestranza. Arguably the most famous festival is Pamplona's Fiesta de San Fermin in July, which also includes “the running of the bulls.” Elsewhere in Europe, bullfights take place in southwestern France and Portugal; though in Portugal, the bull is killed behind the scenes.

Bullfighting festivals are common in Mexico, Colombia, Venezuela, Peru, and Ecuador. With capacity for 60,000 spectators, Mexico City's Plaza de Toros is the world's largest bullring. Each November, Quito, Ecuador, holds nocturnal bullfighting with candles, flamenco singers, and processions honoring the Virgin of Triana.

The World's Best

IL's newly updated *World's Best* book is the ultimate book for the international traveler. Our network of seasoned travelers and expatriates were asked to spill all their best-kept travel secrets...and they obliged. The result is a rare glimpse into over 5,000 of the world's most fascinating places to go, and things to do, ever assembled. For more information, see: www.ilbookstore.com.

Value and Convenience in Cozumel: A Divers' Paradise from \$65,000

For divers, there may be no better place to live than Cozumel. Sure, you may find places where the marine life is more spectacular, the dive boats less crowded, the life more laidback...but for day-to-day convenience, Cozumel is hard to beat. You'll find all the comforts of "back home," but a lifestyle that is distinctly Mexican—despite the fact that Cozumel is a popular tourist destination.

Cozumel, off the coast of Mexico's Riviera Maya, is a true Caribbean island with palm trees swaying in the breeze, powder-fine white sand, and warm neon-blue waters teeming with marine life. And at just 12 miles from the mainland and the major cities of Cancun and Playa del Carmen, it's a short ferry ride away from all the amenities you could need.

For all it has to offer, Cozumel real estate prices are remarkably low. Beachfront homes and condos are reasonably priced, and the farther inland you go, the lower the prices. For this reason, Cozumel has become a very popular vacation-home destination. Many expats (especially divers) buy properties here that they use a few times each year and rent at other times to fellow vacationers.

Selling for \$65,000, Casa Dajan is a cute two-bedroom home located near the airport. Also for sale is a furnished three-bedroom, three-bathroom home on a 1,895-square-foot

More on Cozumel

We didn't have the print space to include all of Suzan's recent findings from the tropical island of Cozumel. So, we gathered all her information into a free report, available for you to download, here: www.internationalliving.com/cozumel.

lot, with parking. Price: \$94,000. Another three-bedroom, two-bathroom house, also fully furnished, is for sale for \$89,000.

In the Corpus Christi neighborhood, just south of downtown and a popular vacation rental area, Casa Ponti is a two-bedroom, two-bathroom house in a block that shares a garden and swimming pool. It's priced at \$140,000.

In the Independencia neighborhood, there's a furnished three-bedroom, 2.5-bathroom home for sale for \$225,000. The house has balconies and terraces, a pool, and a Jacuzzi.

Houses right on the ocean cost more, of course. You won't find one selling for much less than \$1 million...unless you buy a four-bedroom oceanfront townhouse just north of downtown. Possibly you could remodel it, but it's basically a teardown; you'd be buying it for the land value. This is one of the pretti-

est front yards on the island with nothing but green grass, white sand, a few palm trees, and the gorgeous blue Caribbean stretching out in front of you. Price: \$600,000.

If condo living is more your style, you'll have plenty to choose from. In the Hacienda Monte Cristo complex just north of downtown and across the street from the beach, you can pick up a one-bedroom unit for \$150,000, or a spacious three-bedroom, three-bathroom two-level unit with rooftop terrace for \$300,000.

Probably the best deal I saw is in the Puesta del Sol building, right on the ocean. I could imagine sitting on the balcony with the pool and ocean below, watching the sunset off to the west. Both the living room and the master bedroom of this well-furnished condo have expansive ocean views. There are two bedrooms and two bathrooms here and the asking price is \$375,000—but the owner is offering financing, and if you allow him to use the condo for three months every winter for the next four years, he will sell at a \$36,000 discount.

For more information on all these properties, contact Nancy Edwards: *e-mail: nancy@cozumelliving.com; website: www.cozumelliving.com*. In some cases, Nancy can help you obtain financing for your property purchase on Cozumel. She can also help you find a vacation rental when you visit the island.

Income-earning Properties Are Easy to Find

Looking to keep busy and make some money? You'll find lots of opportunities on Cozumel. One such opportunity is Mi Casa en Cozumel, a small boutique hotel in one of the island's best locations—near (but not too near) the main plaza and the most popular downtown beaches. This is a business you can step right into. It already has a loyal following of repeat visitors and earns rave reviews in guidebooks and on websites like *TripAdvisor.com*.

Built on five levels, the hotel has eight guest rooms, all with private outdoor spaces. The feel is modern Mexican chic—more comfortable than trendy, with natural woods used as accents throughout. A two-level penthouse with ocean



Cozumel is a true Caribbean island with palm trees swaying in the breeze and powder-fine white sand.

views would be the perfect hideaway for the hands-on owner. Rates are from \$53 to \$175 per night per room, and occupancy rates are high. Real estate broker Nancy Edwards calls it "one of the best values on the island today." The asking price is \$1.2 million.

Just north of downtown, another boutique hotel property is also worth a look. Warmly decorated in a more traditional Mexican style, Casa Viento caters especially to windsurfers. (It's just a short walk to the island's best windsurfing beach.) Around a lush courtyard with a large pool, the hotel's nine rooms are fully booked practically all the time, bringing in \$1,190 per night. Asking price is \$1.5 million.

Economic Crisis Creates Opportunity in Argentina's Wines

For a second time this decade, an economic crisis could mean a breakthrough for the Argentine wine industry.

Argentina's rapid ascendancy as a producer of reserve-quality wines represents a unique opportunity for wine collectors and investors.

The global economic crisis has had an immediate and dramatic effect on the luxury wine market. Wineprices.com's "Fine Wine 250 Index" is down more than 20% from its peak in April 2008. And this June the annual Napa Auction in St. Helena brought only 55% of the previous year's revenues, according to a recent *Wall Street Journal* article.

Wine enthusiasts, looking for lower-priced alternatives in the current downturn are discovering Argentina's wines offer quality at an accessible price. Collectors can add to their cellars for a fraction of the cost of bottles from more established regions.

A reserve quality wine from Mendoza costs between \$50 and \$150 a bottle. By comparison, Napa Valley Cult Cabernets can cost from \$100 to \$400, and Old World wines even more. Moreover, there is the potential to see their investment grow in value as Argentina's wines continue to attract positive attention.

Though Argentina is a cornerstone of what wine enthusiasts refer to as "New World" producers, its tradition of wine production has decidedly Old World roots. The first vines came to Argentina from Europe in the 16th century. For more than 400 years the country's production focused on satisfying domestic demand for table wines. There was virtually no wine available for export.

Profit From Your Passion for Wine

New communal vineyard projects like The Vines of Mendoza Private Vineyard Estates offer the opportunity to turn a passion for wine into a productive enterprise. Each owner has clear title to their own vineyard, but shared infrastructure costs and resources lower the barriers to entry, provide access to expert guidance, and make these turnkey operations for owners that live abroad. See: www.vinesofmendoza.com/private_vineyard.

How to Own a Vineyard in Argentina



If you want to escape to wine country—for fun or profit—there's never been a better time. Not only is owning a vineyard well within your reach in Mendoza...it could earn you a healthy income. *International Living's* new report shows you everything you need to know. For more information, see: www.internationalliving.com/ownavineyard.

But now, seeds planted over 20 years ago by winemaking pioneers like Decanter.com's Man of the Year for 2009, Nicolas Catena, are bearing fruit.

In the early 1980s, Catena was a visiting professor of economics at the University of California, where he saw wine producers seeking to compete on an international stage.

Upon returning home to his native Mendoza, he made a decision he claims was decried as lunacy by his peers. He sold off the family's entire table wine-producing business. He kept only the fine wine producing property, and focused exclusively on creating reserve-class wines for export to the world.

In the 1990s, regulatory changes to combat price deflation in the Argentine wine market encouraged exportation and enforced stricter production standards.

Then, at the turn of the millennium, Argentina descended into economic crisis. There was a total collapse of the country's currency. The peso lost some 75% of its value.

Lower prices encouraged an influx of international investment into the wine region. With it came new technologies and greater international awareness to what had been largely

a closed market since the 1930s.

Now the world is waking up to the potential of Argentine wines. Despite the current global crisis, people are buying more, and they are paying more for each bottle. Exports of bottled wine are up 15% in value and 3% in volume since the beginning of the year.

According to Emily Camblin, Director of Marketing at The Vines of Mendoza, Argentine wines are an ideal choice for beginning collectors. She recommends buying half a dozen to experience their development over time.

Collectors do need to be particular when selecting vintages for cellaring, however. Not all wines produced in the region should be aged before they are enjoyed. Fortunately, there are many resources to help guide novice collectors in their choices including online guides like www.winesearcher.com and www.erobertparker.com.

At the Vines of Mendoza's online store, Acequia Reserva Wine Club members can have four to six select bottles shipped to them each quarter for a total price of only \$245.

Here are a few recommendations for collectors looking to explore Argentine wines:

- O' Fournier A CruX Malbec: \$50
- Catena Zapata Alta Malbec: \$50
- Enrique Foster Limited Edition: \$60
- Poesia: \$89
- Achaval Ferrer Altamira: \$90
- Walter Bressia Conjuero: \$120

Mendoza is a dream destination for wine enthusiasts looking to follow their passion to the next level. The region is an oasis crafted over hundreds of years and fed by an irrigation network of glacier streams. Towering Eucalyptus trees shade the streets and slender Cyprus corral the expanses of vines and olive groves. The climate is ideal for the production of grapes—and for tourists—with an average of more than 300 sunny days per year.

Traditional family operations, organic producers, and expansive high-tech facilities offer tours, guided tastings or gourmet meals perfectly paired with locally produced wines. The region is affordable for visitors, and for people looking to invest. The current exchange rate is about \$3.75 pesos to the dollar.



Suriname contains the largest tract of pristine rainforest in the world.

Eco-tourism to Boom in Suriname

Stop press: South America's next eco-hotspot—hiding the world's largest section of unprotected rainforest—is Suriname. Andrew Westoll, author of the book *Surinam*, introduced *Guardian* readers to this poor, but ecologically impressive nook of the Amazon, where he discovered that “there is no such thing as a tourist.” But not for long...

Suriname, on the northeastern corner of the Amazon, is one of those special places that has grown from the ashes of slavery and colonization to form a unique paradise. The population here

“Suriname is one of those special places that has grown from the ashes of slavery to form a unique paradise.”

hails from Java, India, the Netherlands, China, and Africa—whose runaway slave descendants, known as the Maroons, still live in “vaguely African villages, on remote shores of Suriname’s major rivers.”

The struggling economy of this obscure country has been based largely on bauxite, a red-tinted aluminum ore whose color is dusted around the country. As reserves of bauxite dry up, the people of Suriname face a looming threat—do they turn to multinational logging companies for their income like so many of their neighbors? No. Westoll found that they’ve decided to take a more long-term view and focus on renting their forests out instead of ruining them. They are achieving this by modeling themselves after Costa Rica, focusing on eco-tourism and creating nature reserves. And what a relief—Suriname contains “the largest tract of pristine rainforest” in the world.

Eco-tourism now available includes treks up Mount Kasi-kasima, the sacred rainforest mountain; visits to enormous

tracts of leatherback turtles nesting grounds; and the spectacle of some of the world’s noisiest bird watching, which can reveal anything from a hummingbird to a toucan.

Westoll visited the basic Brownsberg Eco Camp, where you feel like you’re “in the middle of nowhere.” Hariiek, a blogger on *TravelPod.com*, also relished

traveling in remote Suriname, but admitted that it certainly did lack in creature comforts, likening it to “an unwashed little gem.” He thought a testament to how few tourists visit Suriname was that hawkers try to sell you things in Dutch, Suriname’s official language, not English, which, even in its most basic form, seems to be the universal hawker language for tourists.

In fact, most people haven’t even heard of Suriname, let alone know where it is on a map. So there should be some time yet before it is overrun by hordes of cruise-ship day-trippers. But don’t wait too long—Westoll warns that “if entrepreneurs have their way, Suriname’s relative obscurity won’t last forever.”

The Brownsberg Eco Camp starts at \$15 a night and, along with many other eco-vacations, can be booked through the Foundation for Nature Conservation in Suriname. See: www.stinasu.com. For further information, visit the Suriname Tourism Foundation: www.suriname-tourism.org/cms. In the capital, Paramaribo, Hariiek recommends staying in the Guest House Amice, where you can get a room from \$50. www.guesthouse-amice.sr.

Travel Book Awards: A Taste of India and Cuba



The Authors’ Club Dolman Travel Book Award was recently awarded to Alice Albinia for her evocative book *Empires of the Indus*. Recommended by the *Sunday Telegraph* and written in an old-world travel-book style, you’ll enjoy what the Authors’ Club judged as an intelligent, brave, and intimate portrait of a journey along the great river Indus. Albinia takes

the reader on a trip along the Indus, through Afghanistan, Pakistan, Kashmir, India, and finally to the sacred place where the river begins—deep in Tibet’s Himalayas. *Wanderlust* magazine recommends *The Island That Dared*, Dervla Murphy’s colorful account of traveling through



Cuba with her daughter and grandchildren, which was shortlisted for the Dolman Award.

Wild Luxury in Costa Rica

If you're not looking for the frontier tourism of Suriname, but are still interested in eco-tourism, WebEcoist.com recommends the Lapa Rios lodge in Costa Rica. Set on 1,000 acres of rainforest that stretches right to pristine beaches and the clear sea, this nirvana will provide you with the joy of the wild and the comfort of luxury accommodation.

National Geographic voted it one of the world's most "Earth Friendly Retreats;" the *Tico Times* agreed that it was an ecological jewel and even discovered that Lapa Rios has a bio-digester that uses pig manure to power its stoves. Rooms start from \$350 a night, including full board, transfers, and guided tours.

➔ www.laparios.com.

Let an Italian Mamma Teach You How to Cook

Eating succulent food in Italy is all good while it lasts—but what if you could do it in your own home? The *Guardian* found some of Europe's most exciting cooking courses, including the farm Nido della Luna in Cilento, near Salerno on the Amalfi Coast. The farmer, Raffaello, welcomes tourists, and his mother happily introduces them to the magic behind time-honored Cilento peasant dishes. + 39(0974)934-093.

For something more formal, try visiting the "GoLearnTo" Tuscan Villa, an easy day trip from Florence. In this 13th-century villa, you can learn to cook a traditional three-course Tuscan meal from local produce, and—the best bit—you get to eat it, too. You can impress at your next dinner party when you serve fresh homemade gnocchi, Tuscan stew, and tiramisù. See: www.golearn.to for this and many

"You can impress at your next dinner party when you serve Tuscan stew."



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Le Manoir is located in Oxfordshire, England.

other inspirational ideas for vacation courses.

For a real treat, cross the Channel to Oxfordshire, England, and visit celebrity chef Raymond Blanc's sophisticated getaway, Le Manoir aux Quat'Saisons, as recommended by the travel website www.travel-quest.co.uk. A four-day live-in cooking course will set you back \$3,600 and includes five nights luxury accommodation, food, and tuition. When you're not becoming the next master chef, you can float through the fairytale gardens, enjoy champagne and croquet on the lawn by the inventively sculptured trees, and then let your taste buds indulge in a two-Michelin-starred degustation orgy of delight.

Rome's Best Enotecas

Traveling through Italy, I have often been confused by the use of the word "enoteca," which can be found on signs that describe anything from your average wine shop to a three-star Michelin restaurant like the sumptuous Enoteca Pinchiorri in Florence. Their only distinguishing feature being that—halleluia!—they all serve wine. Dusting off an old Italian dictionary, I discovered that originally "enoteca" simply referred to a purveyor of wine. Nowadays it often means a wine bar; but as Italians traditionally don't drink wine without food, that can also mean pure gastronomic heaven.

John Hooper of the *Guardian* searched Rome to unearth some of the ancient capital's most impressive enotecas. And where better to start than at what can be described as Rome's best enoteca: Enoteca Ferrara. It is, of course, like so many European culinary surprises, unmarked and full of locals. Inside there is a labyrinth of bustling rooms that house a bar, a shop, a restaurant, and a jaw-dropping wine list of more than 1,300 wines. High-quality meals without wine at the restaurant can cost around \$50, but if you want something a little easier on the wallet, spend some time in the relaxed osteria. **Enoteca Fer-**

rara; Via del Moro 1a; website: www.enotecaferrara.it.

Set in the old courtyard of a 16th-century palazzo, Casa Bleve, with its high ceilings and stained glass windows, is sure to make you feel important. Centrally located—so central, in fact, that it borders an old reservoir that was used by the Romans to feed the "sea" for their monumental mock naval battles—and serving plates with antipasto, this enoteca isn't cheap, but it sure is something to write home about. **Casa Bleve**; Via del Teatro Valle 48/49; website: www.casableve.it.

Rome also has a plethora of enotecas that serve mouth-watering food at more reasonable prices. Try the traditional and friendly Il Gocchetto, which Hooper found still advertised itself with a "Vino e Olio" sign, the old mark of "wine and oil" vendors. The 19th-century building is atmospheric, the appetizers are delicious, and the owner will be happy to talk you through some of the 1,000 wines on offer—yours from \$5 a glass. **Il Gocchetto**, Via dei Banchi Vecchi 14.

Not exactly famous for its design, Trimani il Wine Bar, Rome's oldest wine seller, makes up for it in value and flavor. **Trimani il Wine Bar**; Via Cernaia 37b; website: www.trimani.com.



Casa Bleve is set in a courtyard of a 16th-century palazzo.

© CASA BLEVE

Cover Story By the staff of *International Living*

Colonial Cuenca— The World's Top Retirement Haven in 2009

In the place that wins this year's Top Retirement Haven, you can't ignore the doorways. In fact, if you have a camera with you, you'll find yourself taking pictures of them. This one is arched. That one square. The wood is always ancient—like the cobble streets you walk along. But it's carefully tended—sanded and stained, or painted red or blue or teal.

Look up, and you see waves of terracotta tile roofs. And rising from them, renaissance cathedral domes—each a soft blue and white, carving a crisp arch in the cobalt sky.

Cuenca, Ecuador is a place of old world beauty, where you can enjoy the open welcome of an artists' community, the comforts of modern conveniences, and the wallet-pleasing prices that deliver a private retreat for as little as \$300 a month.

For a decade now, Ecuador has been one of our favorite locations for overseas retirement. In fact, it won the top honor in 1999 and has been among our preferred locales ever since. This year, it's back at number 1—followed by Mexico, Panama, Uruguay, and Italy.

In years past, we've always discussed our top picks in terms of what each nation has to offer. But this year we've taken a slightly different approach. We asked our roving editors—folks who actually live in each of our top five countries and travel them extensively—to choose one destination within each nation. Pick, we said, the one place you'd tell readers to begin their search for the good life overseas.

Whether you imagine yourself in a colonial-era town...a sandy beachside getaway...or a cosmopolitan city, you'll find in our list of the 2009 World's Top Retirement Havens, something to please you.

Retirees in Ecuador never have to wait in line

Ecuador: Cuenca

Cuenca enjoys beautiful weather, with an abundance of fresh fruits and vegetables available all year. It's a city of almost half a million people—the third largest in Ecuador—so you have everything you need for comfortable, all-year living. There's a new, modern shopping mall on the edge of town, theater, orchestra, and lots of good restaurants and cafés. The expat community is thriving and content.

And most importantly, Cuenca is one of most beautiful and best-preserved colonial cities you'll find...and a UNESCO World Heritage Site. The cobblestoned streets and architecture are much as they've been for hundreds of years.

You can rent a beautiful condo here for \$300 a month or buy a large apartment for \$43,000. (See page 7 of your issue for more properties for sale in this thriving city.) And the cost of living is low. A couple can live well here on less than \$1,500 a month. See the sidebar below for a breakdown of monthly costs.



The city sits in the fertile Paucarbamba Valley, where four small rivers converge. One, the Tomebamba, runs through the center of town, dividing the historic section to the north and the newer suburbs to the south. Cuenca is a center for some of Ecuador's finest crafts. The area is known for jewelry making, weaving, leather goods, furniture, ceramics, Panama hat making, and more.

A sample monthly budget for a couple living in Cuenca

Housing (rental of a luxury two-bedroom apartment): \$500

Utilities (including, phone, Internet, and cable television): \$150

Maid (twice a week): \$60

Groceries: \$275

Maintenance and fuel for one car: \$140

Clothing: \$70

Entertainment (two people dining out eight times a month at top restaurants or other entertainment): \$200

Health care (four \$30 visits to a doctor per year for two people, divided by 12 months): \$20

Total per month: \$1,415; Total per year:

\$16,980.



Cuenca, Ecuador.

© WPN/PHOTO SHOT

If health care is a concern, you won't need to worry if you retire here. One reader who lives in Cuenca recently wrote to us to tell us about her experience. A friend visiting from Florida came down with a bad case of flu. They went to an English-speaking doctor and waited only 15 minutes before being seen. The visit cost just \$25 and the medication \$8. And that evening, the doctor called to check if she was ok. Now that's a service you won't find back in the U.S.

For more information on living in Cuenca, or elsewhere in Ecuador, go to: www.internationalliving.com/Countries/Ecuador.

Buy your dream home
on the beach in Brazil
for \$63,000

Mexico: Merida

Merida is the biggest small town in Mexico. Clean, prosperous, and safe, here you find a blend of Mexican and Maya culture with historic influences from Europe and the Caribbean and come up with something unique. The air connections in and out are excellent, which means you can fly to or from almost anywhere. It's half an hour from Gulf Coast beaches, but not exposed to the coastal weather. And you won't be bored. There's lots of theater, art, shopping, and entertainment.

If you're from the U.S. or Canada, you'll have all the services you're used to...except snow removal. No need for that with Merida's year-around tropical climate. Merida is the easiest and most convenient city south of the border for retirement living.

The city is a center of commerce and home to universities, hospitals, friendly locals, and lavish houses that might cost three times as much in San Miguel de Allende or any of

Get a complete facelift in Mexico for \$6,500

central Mexico's other, more-discovered colonial enclaves.

At sidewalk cafés, friends sit under the shade of awnings and leafy branches sipping tall glasses of iced coffee. On the main square, the oldest cathedral in the Americas stands as a testament to this city's centuries-long attention to elegant detail.

Despite all of Merida's culture and sophistication, the price of real estate is still surprisingly low. Colonial houses in the heart of town routinely list for less than \$100,000—sometimes much less.

Unlike many other cities in the world, Merida is growing with both forethought and grace. The local government is actively pre-

Cover Story The World's Top Retirement Havens in 2009

Get 24-hour care in Panama City for \$25 a day

servicing the interior of the city and keeping the many plazas trash-free and inviting. If you're looking for an attractive, safe, and easy place to live that's close to home and within easy access of a sandy beach...book a flight to Merida (flight time from Miami is only two hours). For more information, go to: www.international-living.com.

Panama: Coronado

Over the past decade, cosmopolitan Panama has steadily gained popularity as a retirement destination. For beachfront buys, you can't beat Coronado. It boasts the area's best infrastructure and it's less than an hour and a half by car from Panama City. Best of all, the beach—a mix of bright white and glittering black volcanic sand—goes on for miles.

The real estate in Coronado proper lists in the \$200,000-range. But there is plenty of inexpensive property on beaches within 15 minutes of Coronado, where you can buy from between \$100,000 and \$150,000 and still be close to all of Coronado's amenities.

This beachfront area is known as the Arco Seco or "dry arch." The name came about because the region, which arcs over the Pacific, gets less rain than other areas of the country.

Retirees and local residents say the region has become remarkably international over the past five years. And the living has gotten ever more convenient. You'll find opportunities for community service and social outings. And there's plenty to keep you occupied—from tennis to Mahjong to golf (the golf club here



features a championship course designed by Tom Fazio). There's even an Olympic pool.

Despite this growth, the cost of living remains low. At little beach shacks like La Posada you can still have a meal for \$5. A burger is \$1, a steaming bowl of traditional sancocho, a chunky chicken soup, is \$2. At the newest Mexican restaurant, Cholo's, warm freshly made nachos cost less than \$2 and you can buy a local beer for \$1. At the San Fernando Clinic, a consult with an English-speaking doctor will set you back just \$35...about half what you'll pay in Panama City.

Coronado has always been a popular beach destination, but the long-awaited San Fernando Clinic has really sealed the deal. The 24-hour facility opened its doors in October of 2008, and is equipped to offer a wide range of services. It boasts modern medical equipment so patients can get X-rays, CAT scans, Ultra Sounds, lab tests, and even cosmetic surgery. A dentist and ophthalmologist also work out of the clinic, which has English-speaking doctors on staff. See: www.internationalliving.com/Countries/Panama.

Uruguay: Punta del Este

In lively Punta del Este, the standard of living is among the highest in Uruguay, yet retirees enjoy a small-town atmosphere, without the crime or problems associated with a big city. The beaches are clean, wide, and well-groomed. And although it's a world-class resort, prices are still unbelievably low for a home near the beach. There are plenty of properties for sale for less than \$150,000.

Punta del Este is a coastal resort town that boasts 20 miles of sandy beaches and blue waters, along with the country's hottest night-

Go culture crazy in Italy. It has 44 World Heritage Sites—more than any other country—and an estimated 60% of the world's art treasures

IL's Owner's Manuals

Our Owner's Manuals offer everything you need to know before making your move overseas—and we have recently published an Owner's Manual on almost every country in our top 10. See: www.ilbookstore.com.

If you're still undecided on which country is best for you, you should know that as an *IL Publisher's Roundtable* member, you have access to every single Owner's Manual in our inventory, plus every single report, kit, and course we've ever published. See: www.internationalliving.com/prt.

Merida, Mexico.



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Retirement Index 2009

Country	Real Estate	Special Benefits	Cost of Living	Culture	Health	Infra.	Safety/ Stability	Climate	Total
Ecuador	90	84	73	67	73	59	92	95	79
Mexico	85	76	68	72	82	64	92	91	78
Panama	80	86	65	67	77	73	93	79	77
Uruguay	83	61	69	72	79	73	100	89	75
Italy	64	63	58	100	80	67	100	87	73
France	60	45	50	98	100	95	100	87	72
Brazil	92	45	70	68	79	65	92	83	71
Argentina	81	40	68	71	86	63	100	88	71
Costa Rica	66	70	62	64	78	65	93	75	70
Australia	65	52	55	68	90	90	100	89	70
Malta	64	65	52	70	91	34	100	96	70
Spain	60	49	57	75	94	71	100	87	69
Belize	67	84	65	50	69	53	93	60	69
Chile	70	47	68	71	76	68	100	85	68
Nicaragua	87	68	62	60	69	38	79	75	68
Malaysia	87	65	66	70	65	47	86	40	68
Greece	75	49	55	68	79	60	100	79	67
New Zealand	75	36	43	83	92	65	100	84	66
Thailand	80	50	69	69	70	49	71	43	65
Portugal	66	33	59	76	80	66	100	86	65
Colombia	83	34	57	63	76	59	71	91	63
U.S.	58	27	59	79	70	100	100	86	62
Slovenia	72	46	42	65	76	56	100	83	62
Honduras	68	55	66	34	69	41	79	83	62
Dominican Republic	67	55	52	50	72	34	86	57	60
Ireland	25	65	29	85	85	57	100	59	59
Croatia	61	20	45	70	80	56	100	85	57
U.K.	23	55	30	87	81	71	100	60	57
South Africa	87	23	47	60	50	47	75	88	54



© DOMINO/GETTY IMAGES

Punta del Este, Uruguay.

clubs, the best casinos and shows, and the highest concentration of fine restaurants.

The department of Maldonado puts a lot of money into keeping things nice in Punta del Este to keep the visitors coming back. Crews walk the beaches every morning at daybreak, raking the sand, emptying trash receptacles, and picking up any stray refuse. The roads and streets are clean and well kept, and even the shrubs growing wild on the dunes are trimmed every year. New wood walkways traverse the dunes here and there for people who may have difficulty walking in the sand. For more on Uruguay, go to: www.internationalliving.com.

Italy: Calitri

If you seek the real Italy and a charming village house for a bargain price (by bargain, we mean move-into for \$60,000 or less), get to Calitri before the rest of the world discovers it. Above the greenery of the olive groves, pastel-colored houses scatter helter-skelter down a hill. A timeless little town of 6,000 people lost in the folds of Italy's south, Calitri is

You can buy your own vineyard in Argentina for \$5,000 an acre

the real, traditional deal.

Along with bags of medieval magic and authentic local cuisine, it has a great weekly market. Emerald green lakes are on the doorstep—and the spectacular Amalfi Coast, Naples, and historic Pompeii are only an hour's drive away. See: www.international-living.com.

Find Out More Online

In this year's Retirement Index, we ranked and rated 30 countries in 8 categories to give you the results of the world's top places to retire. See how our numbers are crunched here: www.internationalliving.com/retirement2009.

Travel By Steenie Harvey

Borneo, the World's Third Largest Island, Pulsates With Mystery and Adventure

During my last Borneo visit, a silky-haired inhabitant chased me off his patch. I rarely shriek or snivel, but I did then. Tripping and scrabbling—a toothy orangutan racing toward me.

When you think yourself tough as nails, whimpering all over a wildlife guide is humiliating. Queen Victoria wasn't amused by orangutans, either. "Frightful...and painfully and disagreeably human," she said when meeting one at London Zoo in 1842.

But you don't always have to seek out wildlife. It often finds you. Take Sapi Island. Its clear, turquoise waters and gorgeous crescent of white sand is a short speedboat ride from Kota Kinabalu city. I came here to snorkel among rainbow-colored fish in the South China Sea.

Knowing a Starbucks was only 20 minutes across the water, it was unnerving to see a gang of monitor lizards. And even more unnerving when a huge bearded pig came snuffling out of the jungle. (It wasn't the beard that worried me...it was the tusks.)

Borneo—the world's third largest island—pulsates with mystery and adventure. Better geared for tourism, its northern third is shared by the Malaysian states of Sabah and Sarawak and the tiny Sultanate of Brunei. The southern part, Kalimantan, belongs to Indonesia.

On this trip, I returned to Sabah, the "Land Below the Wind." Its capital, Kota Kinabalu—generally



Kota Kinabalu delivers a splendid taste of Borneo's eco-attractions.

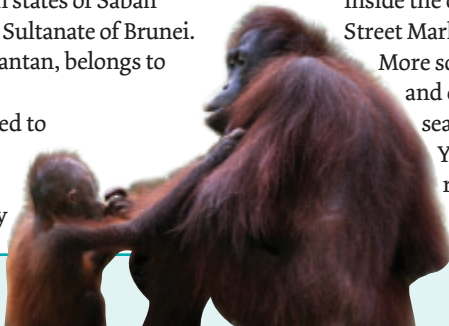
shortened to KK—delivers a splendid taster of Borneo's eco-attractions. It's the gateway to Tunku Abdul Rahman Marine Park's five islands, and also Mount Kinabalu, Southeast Asia's highest peak. There are organized excursions aplenty, but you can easily do many trips yourself for less money.

KK has a laidback vibe, but it's essentially a modern provincial city now. Formerly known as Jesselton, it was heavily bombed during World War II. One treat is browsing the covered central market and open-air waterfront markets.

Inside the city, there's also Gaya Street Market on Sunday mornings.

More souvenirs; rambutans and dragon fruits; exotic seashells; pets and plants.

You can even get foot reflexology by a blind masseur for \$5.60.



Need to Know

Where to Stay

My KK base was Le Meridien Hotel. Doubles, including breakfast, cost from \$91. See: www.lemeridien.com/kotakinabalu. Budget city options include www.haminlodge.com. Doubles with attached bathroom cost \$26.

For a jungle stay, Borneo Rainforest Lodge has three-day/two-night packages from \$431 based on two people sharing. It includes

accommodation, meals, jungle-trekking, and night safaris. See: www.borneonaturetours.com or www.borneoadventure.com. For more information on Sabah, see: www.sabahtourism.com.

Getting There

Malaysia Airlines and AirAsia fly to Kota Kinabalu from Kuala Lumpur. Current one-way fares with AirAsia are \$60. See: www.airasia.com.

But it's not only the coconut rice and spiced anchovies of a breakfast that makes you realize you're thousands of miles from home. It's what else lies out there.

Under the protection of the British North Borneo Company and Sarawak's "White Rajahs," 19th-century explorers, naturalists, and missionaries found themselves in a world where Dayaks, Ibans, and dozens more tribes trophy-hunted each other. Victorian England lapped up their tales of dark horror and strange practices: headhunters and cannibal priestesses...animistic spirit worship...men who inserted *palangas* (metal, bone, or wooden pins) into their penises.

In Malaysian Borneo, headhunting ended around a century ago. In the 1990s, however, some Dayaks in Kalimantan decided heads should roll again. They reverted back to customary homicidal ways...

For an unthreatening glimpse of Borneo's old savageries, Monsopiad Cultural Village is a living museum at Kuai, nine miles from KK. Sabah's largest ethnic community is the Kadazandusun people. Their great hero is Monsopiad, a notorious warrior who lived around 200 years ago. On the site of the original ancestral longhouse, the House of Skulls displays Monsopiad's 42 "trophies." His direct descendants act as village guides.

What draws many travelers to Sabah is the chance to climb Mount Kinabalu. At 13,435 feet, it's the highest mountain between the Himalayas and New Guinea's Snow Mountains. Reaching the summit generally takes two days.

Adventures From Around The World

The World's 10 Best Travel Adventures is a free IL report we've compiled for our most daring readers.

From touring the Outback in Australia to exploring Scandinavia by sled, you'll get to see the world in the most adventurous ways. You can download this free report, here: www.internationalliving.com/adventuretravel.

For Kids (and the Kid in You), the World Is a Magical Place

Thinking about moving overseas and worried about how your kids or grandkids will take to it? Don't be. Children are adaptable and can soak up new experiences (and languages) like big porous sponges.

My friends David and Tuey Murdock live in Nicaragua. Their children and grandkids love to visit them there. But even before they moved from the U.S., David and Tuey introduced their kids, and later their oldest grandson Wyatt (the others are still babies), to the magic of world travel.



© ZENSEKISAWA/GETTY IMAGES

The excitement of new places is heightened when you travel with kids.

“Our youngest daughter went with us to Spain, Portugal, France, Germany, Mexico, Italy, Switzerland, Austria, and many states in the U.S. before she was 10,” says Tuey. “The older kids also traveled to Europe, Mexico, and all over the U.S. when they were young, so

traveling with our grandson seemed natural. We started with small trips when Wyatt was 4 years old. We lived in Puerto Rico then, and he'd come to visit for a few weeks and we'd take local trips around the Caribbean.”

Every summer after that, David, Tuey, and Wyatt explored someplace new. They've journeyed to Nova Scotia by train and ferry, taken a motorhome jaunt through Alaska, and spent two weeks exploring Ecuador from the rainforest through the Andes.

“In Alaska, we took a plane flight around Denali, hiked in Denali National Park and on the Kenai Peninsula, visited friends who lived in a log cabin and raised sled husky dogs, went to the Iditarod museum, learned to scale fish with Eskimos, and fished whenever the mood caught us.”

Most recently, the three of them went on an African safari. “We flew from New York to Dakar, and then on to Johannesburg and Livingstone, Zambia,” Tuey says. “We were on our own for a few days and then we joined our safari group. It was a camping safari... we drove into Botswana in an open-sided truck and spent 10 days going from national park to national park, and canoeing to our campsite on an island in the Okavango Delta. We soared over the delta in a small plane ride, rode elephants, camped in the bush, and saw lots and lots of animals and birds at all times of day and night.”

Moving Overseas With The Kids

International Living's Overseas Parenting Made EZ—A Survival Guide for Moving Abroad with Your Kids, gives you the information you need to get you started if you're thinking of moving abroad with your children. Download this FREE report here: www.internationalliving.com/movewithkids.

When Wyatt comes to Nicaragua to visit, Tuey says, they're never at a loss for things to do. They've hiked Volcan Mombacho and explored many deserted beaches.

“He loves trying to speak to Spanish,” David says, “and he loves to shop at the local markets...he's become good at bargaining.”

“The wonder and excitement of new places is heightened when there's a young person next to you,” Tuey says. “Wyatt's enthusiasm for new adventures and meeting new people and making friends of all ages is infectious. Plus, he keeps us going when we might be too lazy to go do or see something. The time away from his parents gives us the opportunity to really get to know him. Now he's old enough and independent enough to want to have his own summer adventures, but we have two new grandchildren and in a few years we can start the tradition of trips with them.”

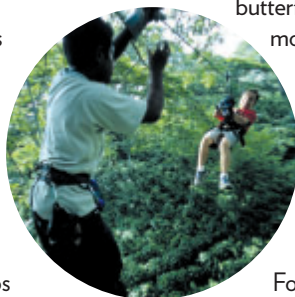
Kid-friendly Outings From Argentina to Mexico

In **Mexico**, kids love museums and archeological sites like Chichen Itza and Uxmal. Along the Riviera Maya, you can go paragliding, swamp boating, snorkeling, and more. You can't go wrong with outdoor activities.

In **Ecuador**, the Mitad del Mundo (Middle of the World) is a museum straddling the equator in Quito. Here you can take a photo with one foot in the Northern Hemisphere and one in the Southern Hemisphere. Next door, the Inti Nan Solar Museum can be even more fun; you can try shooting darts from giant blowpipes.

Panama: No trip is complete without a visit to the Panama Canal's Miraflores Visitor Center, where you can watch ships enter and exit the locks. Kids also love the Gamboa Rainforest

Resort in the Soberania National Park on the Chagres River. Take a boat trip to visit Monkey Island, passing crocodiles and iguanas along the way. Hike the jungle with knowledgeable guides or visit a serpentarium, butterfly house, botanical gardens, reptile exhibits, or even a model Embera Indian Village.



Argentina: In Argentina, where seasons are flipped from those back home, take the kids skiing in Patagonia during their summer break from school. In Buenos Aires, go to the zoo, home to more than 350 species, including white tigers and elephants.

For more information about traveling with kids, see: www.kidscantravel.com and www.travelforkids.com.

Our Bookstore on the Beach in Mexico

As the sun rises over the turquoise-blue Caribbean Sea and the sound of the songbirds grows louder, I find that I no longer need an alarm clock in my life. I was never a morning person, especially when I had to get up to the shrill sound of the radio announcer blasting out that it was 15 below zero on those dark, cold Calgary winter mornings. But since moving to Puerto Morelos, Mexico, seven years ago, my husband Rob and I don't have this problem.

Now I wake with the sun, the way nature intended me to. We don't open our bookstore until 10 a.m., so this gives me plenty of time to go for a long run along the jungle roads, where I exchange greetings with no fewer than 10 people each morning.

Our commute to work is an easy six-minute walk to the main town square. If we take the white-sand beach route, it takes 10 minutes. Puerto Morelos is a small fishing village where everyone knows everyone. We are located on the ocean, halfway between Cancun and Playa del Carmen. Designated a national park, it has a healthy reef with excellent snorkeling and diving. Every morning, the fishermen go spearfishing for their catch, which you can buy at the local co-op the same afternoon. The town is best known for its leaning lighthouse and wide, uncrowded beaches.

Rob and I found Puerto Morelos purely by accident. We had gone to Puerto Vallarta on vacation and fell in love with Mexico. The people, the culture, the food, and, of course, the warm climate were all things we wanted in



© JOANNE MILLER BIRCE

Rob and Joanne enjoy meeting people from all over the world in their bookstore in Puerto Morelos.

our lives. For five years we searched that area for a business that would fit our needs.

We looked at restaurants, bars, dive shops...nothing was quite right for us. Then one rainy fall day, I found an ad on the Internet for a bookstore for sale on the other coast, in a town I had never heard of. We did our research on the area, and six months later the deal was done. We had purchased Alma Libre, a small English new and used bookstore, from a retired American couple who had started it five years earlier.

Then the real work began. We had to get rid of almost everything we owned, including our house. We packed up as much as we could carry, along with more than 5,500 used books, into a half-ton truck and a 19-foot travel trailer. We must have looked like the “Beverly

Hillbillies” on our 3,900-mile journey from Calgary, Canada, to Puerto Morelos, Mexico. Rob had never driven a truck and trailer before, and neither of us spoke much Spanish. We were going to a world we didn't know, to a business we knew nothing about, and we had rented a house we weren't sure would be there for us. We look back on that trip now, and we still can't believe we made it.

But it was worth it. Today, Rob and I own and operate Alma Libre Bookstore (www.almalibrebooks.com). We are

located on the tranquil town square in Puerto Morelos. From the front window of our shop we can sit and look out at the beautiful Caribbean Sea. Along with carrying great beach reads, we also stock books on the area, the Maya, and learning Spanish. In our store we have met people from more than 40 countries—people we would never have met in our media jobs back in Calgary.

Our days in the store are spent socializing. Exchanging travel stories, great reads, and where to eat, sleep, and play. Sometimes we even sell a book!

From talking to customers, we learned there was a lack of quality vacation rental apartments in Puerto Morelos. So we bought a house, extended it, and now we have three suites that we rent out to vacationers (www.rentalspuertomorelos.com). Our rental rates are from \$475 to \$750 per week, depending on the size of the unit and time of year.

Our business is seasonal, as Puerto Morelos is quiet from May to October, so we close our little store during those months and make the drive north to revisit our old lives and buy more books. It's a long process, but one that we have fun with. We spend our summers in Calgary, still working in the media and being jarred awake by our cursed alarm clock. We find that each year it gets harder to leave our little bookstore on the beach. We hope that someday soon we can toss that alarm clock for good.

For more information on living, investing, or doing business in Mexico, see: www.internationalliving.com/mexico.

Buy Your Own Unique Business



© TATYANAYSHKO/ISTOCK

Where? Mexico

Why? For a simpler life, where your work day is spent chatting with customers that feel more like friends.

How much? From \$145,000. Here are two unique businesses we found:

A five-star **Pilates studio** in Playa del Carmen is for sale for \$145,000—fixtures included. This fully equipped studio is located on the beach, just a few steps from the turquoise Caribbean Sea. See: www.pezpilates.com.

A **dive center** is for sale in Puerto Morelos. This established (15 years) dive business is \$280,000 (with furniture, fixtures, and stock included). See: www.wetset.com/WS4sale.html.

IL's calendar of events

Live and Invest Overseas Conference

Las Vegas, Nevada

October 1 to 2

If money were no object, what would your dream retirement look like? This fall, we'll show you where you can make that dream your reality...for as little as \$649 a month. Maybe you long for your own cottage on a quiet beach...a grand apartment in a city vibrant with concerts and cafés...a mountain villa where the air is crisp...or even your own vineyard amid gently rolling hills. Whatever you fantasize about, we'll show you the places in the world today where you can live your dream, for a small fraction of what you'd pay for a comparable life at home. For more information, tel. (toll-free) +866-381-8446; e-mail: Events@InternationalLiving.com; website: www.InternationalLiving.com/events.

Our Only Event of the Year Held in the U.S.

The Ultimate Stock Photography Workshop

Santa Fe, New Mexico

October 16 to 18

Join AWAI in Santa Fe, this October for the Ultimate Stock Photography Workshop and turn your passion for photography into a lifestyle...with the freedom to set your own hours...travel whenever you please...and make a good income while you're at it.

This workshop will teach you how to profit from stock photography. You'll hear from nearly a half-dozen successful stock photographers—all with different styles and different approaches to the industry. And you'll participate in several studio shoots...including an outdoor shoot at the Bonanza Creek Ranch with real models.

You'll learn...

- How to turn your photos of family, pets,

even furniture and household items into a passive income stream...earning you money while you sleep...

- Pro-level Photoshop and Lightroom post-processing techniques that'll make any photographer look like an expert
- Hot stock trends...and which photo compositions, subjects, and styles sell best as stock...
- And much more.

When you're not in general sessions or in the studio, you'll be in the laptop lab where each instructor will share his secrets for processing your images. You'll even get a few Lightroom Presets (templates) you can take home that'll help you process your images with the click of a button. For more information, see: www.thephotographerslife.com/phw/santafe07/.

Emerging Market Profits Symposium

Buenos Aires, Argentina

November 7 to 11

Cash in now in the world's best emerging markets. Bailouts and debt make old markets risky. Today, new markets are the safer play. And this fall, Opportunity Travel shows you how to easily, quickly, and safely cash in. Among the key speakers you'll hear from are William Bonner, Founder of *Agora Publishing*; Doug Casey of *Casey Research*; James Dale Davidson of *Contrarian Research*; Horacio Marquez from *The Oxford Club*; Rick Rule of *Global Resource Investor*...and more. You'll discover profit opportunities in new and soon-to-be-developed gold fields and oil fields...

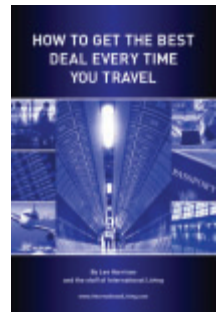
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Recession Busting Travel Tricks

How to Get the Best Deal Every Time You Travel

is the perfect guide for any traveler who'd like to spend less and travel better. This book will help you reign in your travel expenses without scaling back your plans. It's a matter of knowing the best recession-busting tricks. Right now, *IL* is offering a special deal on this book—you get two copies for the price of one. Keep one for yourself and give one to a friend who likes to travel—someone who'd be eager to slash the cost of a vacation without sacrificing the fun. For more information, see: www.internationalliving.com/traveldeals.



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Live and Invest in Mexico Seminar

Puerto Vallarta, Mexico

November 12 to 14

This November, you're invited to come and visit us and the *International Living* team in warm, sunny Puerto Vallarta. You'll get all the details you need on owning property, retiring, living,

working, and starting a new business in Mexico...straight from our team of well-connected Mexico insiders. For more information, tel. (toll-free) +866-381-8446; e-mail: Events@InternationalLiving.com; website: www.InternationalLiving.com/events.

Property picks

Properties for Less Than \$200,000 in IL's Top Eight Retirement Havens

▼ \$200,000

Burgundy, France

This 900 square foot cottage is in excellent condition and has three bedrooms and one bathroom. Situated in the Burgundy countryside, the property has a sunny garden. There is also an equipped kitchen with breakfast bar, a salon, and dining room. The house is situated on the banks of the river Cure in the village of Bessy—15 minutes by car from the renowned vineyards of Chablis. Price: \$200,000. Website: www.viviun.com (ref. AD-126998).



◀ \$165,000

Cuenca, Ecuador

This house, located in the Cajas foothills is in a gated community minutes from downtown Cuenca. The house has four bedrooms and four bathrooms. The kitchen was recently remodeled with hardwood and tile floors, there is a hand-crafted fireplace, and elegant cabinetry throughout. The house also has a full maid's suite and a patio area with a barbecue. The property sits on 2,600 square feet of land. Price: \$165,000. Contact: www.cuencarealestate.com (ref. #245).

▶ \$179,000

Merida, Mexico

A beach villa on 3 acres of land, this property is located on the Costa Flamingo area of San Bruno. The villa itself has two bedrooms and two bathrooms and has been furnished in traditional Mexican style. The house is surrounded by terraces and has roof decks overlooking the ocean. The property also has its own pool, a private path which leads directly to the beach, a garden, and a coconut grove. Price: \$179,900 (negotiable). Website: www.viviun.com (ref. AD-127885).



▶ \$150,000

Panama City, Panama

This three bedroom, two bathroom apartment is located on the first floor of a four-story building in Panama City. The apartment is well-maintained and is central to downtown. The apartment is 2,000 square feet in size, and has two balconies. The master bedroom has an ensuite. There is also a large living and dining room that open up to an ample balcony area. The kitchen area has a breakfast nook and also provides access to the laundry room and maids' quarters. There are beautiful details throughout the apartment including hand carved solid wood doors and hardwood cabinetry, as well as many arched French doors, which provide access to both of the balconies. Price: \$150,000. Website: www.jfestate.com.



For information on property for sale from around the world, visit www.internationalliving.com



◀ **\$149,000**

Marica, Brazil

This just-completed oceanfront home is situated right on clean, white-sand beach in the city of Marica, just 40 minutes from Rio de Janeiro.

The home has three bedrooms and three bathrooms. The master bedroom has a veranda and ensuite bathroom. It also has a kitchen with custom cabinetry and an open dining room/living room. There is a large outdoor veranda on the first floor and a yard which is large enough to add a pool. Price: \$149,000. Website: www.intlistings.com.



▲ **\$175,000**

Rio Negro, Argentina

This new, 1,722 square foot house is located in Bariloche, in Argentina's Rio Negro province. It has three bedrooms, one bathroom, a laundry room, and a dining room and living room, which looks out onto the garden. The garden itself has views of Nahuel Huapi Lake as well as the surrounding mountains.

Golf lovers will delight in the fact that this property sits right next to the Arelauquen golf course. The city of Bariloche has all the amenities you could need including restaurants, shops, cafés...and much more. Price: \$175,000. Contact: **January First Real Estate**; website: www.jfestate.com.

▶ **\$190,000**

Punta del Este, Uruguay

Located two blocks from the beach, this house has three bedrooms and three bathrooms (one ensuite). It also has a kitchen, living/dining room, a study, sitting room, and a garage. Upstairs there is a large terrace, which is partially covered. The house sits on a lot size of 2,000 square meters and the house itself is 130 square meters in size. Price: \$190,000. Website: www.uruguay-real-estate.com (ref. P14404).



▶ **\$158,460**

Tuscany, Italy

Five apartments are currently for sale in this beautiful villa, formerly a monastery. Located in the town of Bucine, the villa is just 20 miles from the Tuscan towns of Siena and Arezzo and less than an hour from Florence and all its great amenities. These one- and two-bedroom apartments all have an open-plan living room/kitchen area and one bathroom. The villa itself has a swimming pool, private gardens, and allocated parking. These apartments are perfect for part-time living and vacation accommodation or can be rented out. The villa owners live on the property and will handle rental bookings for the owner. Price: Starting at \$158,460. Website: www.ipncastello.com.



Postcard of the Month

Are you getting your free *IL* postcards? Here's a snippet of our pick of the best this month:



Plan a trip to somewhere like Puerto Vallarta...and the idea of moving overseas becomes a lot easier.

“We’re Scared Stiff of Moving Overseas...”

By Suzan Haskins

Not long ago, an e-mail plea for help came from a reader. “We love the *International Living* information, but the bottom line is that we are ‘scared stiff’ of giving it a go. We’re not sophisticated, not wealthy, not bilingual, and have never traveled abroad.”

She continued: “Everything we read in *International Living* makes so much sense and it sounds like a tremendous opportunity to make the money we earn go so much further and perhaps we could, at some point in the future, retire...but the fear factor is high. Do you have any suggestions for overcoming this? And is there anywhere we could find information on great opportunities in English-speaking countries?”

You may be in the same situation as this reader—most of the countries that are high on our list (because of their high quality of life and low cost of living) aren’t places where English is the official language. But you’d be surprised how many people all over the world do speak English.

All I can say is “take the plunge”...or at least the first step. Plan a trip to the destination that really isn’t all that different from

the U.S....like the Lake Chapala area, San Miguel de Allende or Puerto Vallarta in Mexico. Try them out and you’ll see what I mean...you’ll need no (or very little) Spanish in these places.

If you’re still apprehensive, I’d suggest you start by attending one of our conferences. In fact, start in the U.S.—we’ll be hosting our **Live and Invest Overseas** conference in Las Vegas, Oct. 1 to 2 (see: www.internationalliving.com/events). Think of this as an “entry-level” conference for anyone thinking about moving overseas. You’ll get to meet those of us who have done it...in many different countries.

Your Daily Escape— For Free

If you’d like more postcards like this one, from Suzan and our many other roving correspondents, simply sign up (for free) at: www.internationalliving.com. Just enter your e-mail address and an *IL* postcard will be sent to your inbox daily.

Letter to the Editor

“Thank you for your conferences”

I would like to thank all the *IL* conference staff for the wonderful planning, execution, and range of products presented at your recent Brazil conference. All the presenters did a great job. I plan to take action on several of the recommendations.

This was my third [*IL*] conference. The other two I attended were in Panama.

As a result of the real estate tour that followed one of your conferences in Panama, I bought a great pre-development condo at Grand Bay. I also used attorney Rainelda Mata-Kelly (see: www.mata-kelly.com), who was a presenter at this conference, for the transaction and other work in Panama. I found this a great service...and your vetting of the potential investments was outstanding. The character of the people who made presentations was of most value.

In one of the presentations at the same Panama conference,

Dr. Michael Sigler, M.D. (e-mail: siglermd@gmail.com), made a short presentation on Age Management. I subsequently made an appointment. At the time, my energy and health conditions were at a very low level, [because I am] a diabetic. Dr. Sigler recommended a new wellness health protocol that I was not aware of.

At your recent Brazil conference, I was able to keep up with the five-day schedule. Prior to using the Age Management protocols, I would not have lasted more than one day. I am thankful that you include medical information at the *International Living* conferences.

Thank you again for your work and dedication to your *International Living* members.

Peter Grimm, Houston, TX

Editor’s Note: *IL*’s next conference will be held in Las Vegas this October. Our annual **Live and Invest Overseas** conference is our only event on the calendar held in the U.S. For more information, see: www.internationalliving.com/events.

Find of the Month Steenie Harvey

Devon Cream Teas: A Taste of English History



First, slice open the homemade scone. Spread both sides generously with strawberry jam. Now pile them high with dollops of thick, yellow clotted cream.

Always served with proper tea from a teapot, this is England’s classic Cream Tea. Forget the calories. Clotted cream contains calcium—great for the bones. Visit Devon, and it’s almost compulsory to indulge. According to historians, Cream Teas originated in the market town of Tavistock more than 1,000 years ago. After marauding Vikings damaged their abbey in AD 997, Tavistock’s Benedictine monks fed Cream Teas to townsfolk who helped with repairs.

Classifieds

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Nayarit Discovery Tour

The Mexican government has infused over \$1.5 billion in infrastructure improvements in this area. In 2007, a luxury marina opened. This year, two new golf courses will open. Combined with the seven golf courses already in the area, this makes it one of Mexico's premiere golf destinations. Stake your claim on this white-hot stretch of coast—before it's too late. For a free half day tour of Riviera Nayarit's most exciting real estate opportunities, and up to \$2000 credit if you buy a property, email info@pathfinderinternational.net.



It's one of the most stunning seacoasts in the world...with beaches 2 miles long...mountains, along the coast, from which you can see for miles in every direction...and it's a paradise that's slowly being discovered. People are building luxury homes--nestled on the hillsides, or on dramatic points of land jutting into the ocean. And you can own a home site here from only \$47,500. Contact info@pathfinderinternational.net for more details.



Ecuador Southern Coast Tour

Mark your calendar—and join us October 15-18th, 2009, for a real estate tour of Ecuador's southern coast, along the Ruta del Sol. You'll see more than a dozen properties, including a \$55,000 condo on the sand, and a three bed, three bath house with ocean views for \$100,000. You'll have time to enjoy the incredible beaches, get a taste of coast's laid-back lifestyle, and really get a feel for the place. The tour price of \$599 pp includes 4 nights' accommodation, breakfasts and lunches, and transport. Spaces are strictly limited. Contact info@pathfinderinternational.net for more details.

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For Sale: Finest Home in the Finest Gated Community in Boquete, Panama. All first class throughout. \$410,000K. Furniture, car & golf cart available. E-mail panamacase@yahoo.com for more details and photos.

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Best price in Riviera Nayarit, Mexico: 50 acre lot with ocean views and water, close to Sayulita and Puerto Vallarta, easy access to the highway. 800,000 dollars the whole property, could sell half. Easy payments no interests available. A wonderful opportunity. Other lots in the same area: up to \$30,770 dlrs. per acre. More info: rebecca_mas@lagmegared.net.mx



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How to Get the Most From *IL*'s Annual Retirement Index

I'm a big fan of *International Living's* Annual Retirement Index. (See page 16.)

Back in the mid-1990s, when I was trying to figure out where in the world I wanted to live, I looked forward to September each year to see how my favorite countries rated. At a glance, I could either eliminate, or focus on, the ones that I considered my finalists.

Now I've actually been to each of the countries in the Index's top 10. I've lived in three of them and have purchased property in four countries on this year's list. And to my mind, I've got an even better list than the one printed in this issue.

But frankly, it's not better because of the experience I've gained. It's better because it's mine. My list takes into account my own personal criteria, priorities, and preferences.

And your personalized version of the Index can—and should—do the same thing.

The Retirement Index assigns “weights” to the various rating categories—like Real Estate, Culture, and Cost of Living—based on how important they are to the average person.

But on an individual basis, none of us is “average.” We're all different in significant ways when it comes to lifestyle preferences, budgets, and our personal dreams of what life should be like when we retire abroad. So you need to adjust those “weights” to suit yourself.

For example, the Real Estate and Cost of Living categories were paramount for me. Frankly, when I retired at age 49, I was too young to earn much of a pension...so I gave extra weight to those categories.

On the other hand, I don't worry much about Safety and Stability, so I put less weight on that category. Volcanoes, earthquakes, and the occasional presidential ouster are part of the adventure for me.

I also consider some things that are not among the Retirement Index's rating categories at all. In my Latin American experience, I've found that countries with high corruption levels are also the countries where dishonesty is more commonplace. Places where you have to count your change...lock your car doors...and be careful that you're not over-charged.

Corruption alone would not keep me from moving to a country, but I do factor it into the equation.



Brazil's beaches are pristine.

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So what are my favorites based on my personal criteria?

Using my own priorities, I'd put Ecuador in first place—as it is in the Retirement Index—without a doubt. It's beautiful, diverse, and exciting. I believe that Ecuador has the most to offer the broadest spectrum of people...at one of the world's lowest costs of living. I lived there for more than five years, and found it culturally rich and amazingly inexpensive. What's more, I've been back twice recently and found that in many ways,

it's even better than when I left in 2006.

But for my next choice? That's harder. The way I improved on Ecuador was to choose two countries that make a good complementary pair: Uruguay and Brazil. We now spend part of the year in each.

In Uruguay we appreciate the First World environment. It has a great infrastructure, an honest, European culture...and all of the amenities we could want...at low, Latin American prices. The beaches are clean and well-maintained, and we have more entertainment options that we'll ever explore.

In Brazil, we enjoy a beachfront home on a tropical island. The Brazilian culture is one of the world's most rich and fascinating, the food is great, and the weather is warm and balmy all year. It's a rustic environment—but that's part of what makes it interesting.

And that's one of the best parts of retiring abroad...at these prices, you may be able to choose two countries instead of just one.

So to get the most out of the Retirement Index, study it carefully. Get a feel for the categories behind the countries' ratings. And then adjust their “weights” based on each category's importance to you. You can eliminate rating categories...add new ones...or add entire new countries to the list.

You'll end up with a few top choices that are weighted in accordance with your own preferences. These are the ones you'll want to investigate further, to narrow it down.

The World's Most Honest Places to Live

The World's Most Honest Places to Live I like to use corruption levels as a way to size up a country's “cultural honesty.”

Here are the top 10 most honest countries that feature in *IL*'s retirement index, according to *Transparency International's Corruption Perception Index*.

Countries with the least corruption

1. New Zealand	6. Uruguay
2. Australia	7. Chile
3. Ireland	8. France
4. United Kingdom	9. Slovenia
5. United States	10. Spain

Source: www.transparency.org.

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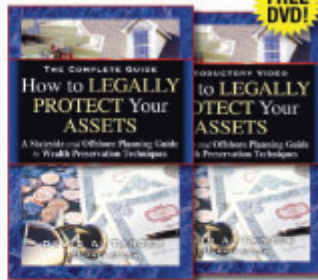
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