

International Living

MAY 2025 | VOL.46 | Nº1

IN THIS ISSUE

**La Rochelle: France's Salt-Slicked
Rebel with a Medieval Soul**

**How Trump's Plan For A Weaker
Dollar Affects You**

**For Golden Visas, Greece Is
the New Portugal**

**The Turkish Riviera: Three Coastal
Retreats for Mind, Body, and Soul**

**Changes in Social Security:
What Expats Need to Know**

**A Slow Hike Through Scotland's
Borders**

**The Perks of an Overseas College
Education**



You're Not Late to the Ball—We've Been Saving You the Best Dances



Some cities are easy to love. Others play a little hard to get—then quietly steal every spot on your dance card.

This month's cover story lands us in La Rochelle, a French coastal city with medieval towers, oyster bars, and just enough salt in the air to keep your hair interesting. It's the kind of place that doesn't beg for attention—but once you arrive, you start imagining what your life might look like if you stayed.

With endlessly walkable streets, donkeys in pants (it's a thing), a sinful pastry scene, and real estate that hasn't entirely caught up with its charm, La Rochelle makes a compelling case for the part-time expat or full-time *flâneur*.

If France isn't your flavor, don't worry—we're covering plenty of ground (and tax zones). In Scotland's Borders, we'll take you through misty hills that tourists haven't trampled yet.

We also unpack what Trump's push for a weaker dollar means for your overseas plans, how to wrangle multi-country real estate taxes without crying, and what Social Security changes could mean for your budget.

For families, we look at the perks of educating your kids overseas (spoiler: it's not just the college tuition).

About now you may be thinking, "get to the palm trees already." Well, we've got those too... along Panama's hidden Riviera, the Turkish coast, and in breezy Belize.

If you've had your eye on Portugal's Golden Visa program, we explain why Greece is the new belle of the EU-residency ball, and might be the smarter move.

I'd like to give a brief shout-out to Christopher Cruise over at the National Library Service, who narrates *IL* Magazine each month for the visually impaired. We've struck up a correspondence about his short list for retirement (Thailand's the top contender)... and my many grammar mistakes. Thanks, Chris—you're the voice in my head (in the best possible way).

Finally, to all of you who've written in to share what you've enjoyed in these pages—and what you want more of—please keep those thoughts coming. We read every word.

[We appreciate every note.](#)

Stephanie Reed, Editor-in-Chief

CONTENTS

2 GLOBETROTTER

Medieval Wall Walking in Óbidos, Portugal

3-4 GLOBETROTTER

Mexico's 5,000 Year-Old Petroglyphs... 48 Hours in Dubai... The Perks of an Overseas College Education

4 CURRENCY CORNER

How Trump's Plan for a Weaker Dollar Affects You

5 REAL ESTATE Q & A

Why I Have My Eye on Baja's East Cape... And How I Manage Multi-Country Taxes

6 LIVING THE DREAM

Ditch the Hustle for Hammocks in Belize

7 LIVING THE DREAM

The Turkish Riviera: Three Coastal Retreats for Mind, Body, and Soul

10 FIELD NOTES

How a US LLC Could Save You Big-Time on Taxes Abroad

12 GLOBAL CITIZEN

When It Comes to Golden Visas, Greece is the New Portugal

14 FEATURE

La Rochelle: France's Salt-Slicked Rebel with a Medieval Soul

21 MARKET WATCH

True Beachfront Living on Panama's "Hidden" Riviera

23 SOLUTIONS

Changes in Social Security: What Expats Need to Know

24 LIFESTYLE

It's Easy to Make Health a Hobby in Montevideo

26 TRAVEL

A Slow Hike Through Scotland's Borders

30 TRAVEL

Matsumoto Castle: Step Into the Samurai World

May 2025
Volume 46
Number 1

Founding Publisher

William Bonner

CEO

Mary Carroll

Executive Editor

Jennifer Stevens

Editor-in-Chief

Stephanie Reed

Managing Editor

Holly Andrew

Designer

Derek Westwood

Online Editor

Donal Lucey

Advertising Inquiries

Advertising@InternationalLiving.com

Media Inquiries

PR@InternationalLiving.com

Cover Image

© Matpix/istock

International Living (ISSN 0277-2442), © Copyright 2025 by International Living Publishing Ltd. All rights reserved. Protected by copyright laws of the United States and international treaties. This magazine may only be used pursuant to the subscription agreement and any reproduction, copying, or redistribution (electronic or otherwise, including on the world wide web), in whole or in part, is strictly prohibited without the express written permission of International Living Publishing Ltd., Woodlock House, Carrick Road, Portlaw, Co. Waterford, Ireland. *International Living* is published monthly. Subscriptions: In the United States US\$129 for one year, in Canada CAN\$165 for one year, elsewhere US\$149 for one year. **Published by:** International Living, International Living Publishing Ltd., Woodlock House, Carrick Road, Portlaw, Co. Waterford, Ireland. Copies of this magazine are not available on newsstands but are furnished directly to the public by email subscriptions only. *International Living* presents information and research believed to be reliable, but its accuracy cannot be guaranteed. There are many dangers associated with international travel and investment, and readers should investigate any opportunity fully before committing to it.

How to contact us: Customer service: To place an order for a product/subscription, renew a subscription, pay a maintenance fee, change an address, follow up on the status of an order, or inquire about a missed issue, etc., see: www.internationalliving.com/about-il/customer-service.



© ACHIM SCHNEIDER/ISTOCK

Take an overnight trip from Lisbon and walk the wall of Óbidos, one of the “Seven Wonders of Portugal”—just don’t look down.

WORLD WONDERS

Medieval Wall Walking in Óbidos, Portugal

“There’s no guardrail!” That was my thought as I stood atop the wall that encircles the town of Óbidos and considered the 42-foot drop.

With one hand solidly anchored to the fortress for balance, I walked the narrow path, admiring the sunset through the crenellations and taking in the Disney-esque village below.

Óbidos, pronounced “OH-bee-dosh,” is located an hour north of Lisbon by bus or car and well worth an overnight stay... even if you’re like my husband, who prefers to keep his feet firmly planted on the ground. (He enjoyed listening to a street musician while the rest of us walked the wall.)

Named one of the “Seven Wonders of Portugal,” the town served as a military stronghold and Royal Palace for its kings and queens.

Today, you can complete your “medieval experience” with a historic stay. Watch for approaching “invaders” from the 13th century castle-turned-hotel [Pousada Castelo Óbidos](#) or rent a villa fit

for nobility.

We opted for the latter at the three-bedroom [Casa De Talhada \(Stone House\)](#), built directly into the craggy hillside, with huge rocks jutting right into the kitchen. It’s steps from the main street (and a café serving Portugal’s famous tarts, *pastéis de nata*).

And from the rooftop terrace we could look up and talk to brave wall walkers just a few feet above.



© AMY HUFFMAN OLIVER

The 42-foot drop off Óbidos’ wall is not for the faint of heart.

Insider Tips

When in Óbidos, drink Ginjinha! The liqueur is sweet but with a sour cherry flavor achieved by infusing local ginja berries with cinnamon and cloves.

Nearly every shop along the main Rua Direita offers one-euro shots in tiny chocolate cups. (Just be sure to walk along the city’s high walls before sipping Ginjinha, not after.)

After the shops close, warm up with a traditional Portuguese favorite, *caldo verde*—“green soup” made of creamed kale, *chouriço* sausage, and potatoes.

If you’re spending the night, be prepared to carry your bags uphill because no vehicles are allowed within the historic city. (We found plenty of free parking just outside the city walls.)

I recommend traveling off-season, even though restaurants and activities may have limited hours. Although the main street can be clogged with tour groups in the hot summer, the crowds were light and temperatures pleasant during our January visit. —Amy Oliver

MYSTERIES

In Low Tide, Mexico's 5,000 Year-Old Petroglyphs Emerge...

On a desolate windswept beach in Mexico, hundreds of petroglyphs are carved on black volcanic rocks that lead from the sand into the sea.

About an hour north of Mazatlán, just past the Tropic of Cancer, **Las Labradas** ("the carved ones") is a one-of-a-kind archaeological site.

Here, a small museum explains the history of the indigenous peoples of pre-colonial Sinaloa. But the real treasures are to be found on the beach, where carvings of spirals and concentric circles, human and animal figures, crosses, and suns have been catalogued.

The petroglyphs are estimated to be between 4,000-5,000 years old. Anthropologists say the site may have been used for summer solstice rituals, but their history and meaning remain a mystery.

Per UNESCO, this is the only place in the world where you'll find petroglyphs in a coastal tidal zone. And Las Labradas has



Visit this quiet stretch of the Sinaloa coast, where ancient carvings emerge with the tides.

the highest number of petroglyphs in any one area of Mexico.

Visitors climb around freely on the rocks, searching for petroglyphs like kids on an Easter egg hunt. When the water's high, many of the rocks are submerged, so try to plan your trip during low tide. Hire a

driver to take you there for the day... but avoid weekends and the Equinox celebrations, when busloads of regional tourists go. Instead, choose a weekday morning.

Open daily 9 a.m. to 6 p.m. Adult admission is about \$5. Sundays are free.

—Janet Blaser

GUILTY PLEASURES

Skyscrapers and Souks: 48 Hours in Shimmering Dubai

Everything you've heard about Dubai is probably true. The Emirates like to be number one... in *everything*. With the world's tallest building and the largest shopping mall, the richest city in the Middle East is synonymous with "luxury."

Here are the top three must-sees... all of them in downtown Dubai.

Head first to the iconic [Dubai Mall](#), known as much for its art and cultural experiences as its 1,200 shops. If you feel a cool mist on your face, look up—the Human Waterfall cascades over 80 feet from the highest level to the lobby.

Surprises await around every corner. When I was there, the Dubai Camels were taking on the Abu Dhabi Storms... in a game of ice hockey (yes, in a mall... in the Arabian Desert).

From the ground floor of the mall enter the [Dubai Aquarium's](#) 157-foot glass tunnel, where sharks, rays, and colorful fish swim over and around you.



The "City of Gold" holds many treasures, but for a quick trip, hit the must-sees...

This is the home of the world's largest suspended indoor aquariums—its many wonders include an underwater zoo and the 18-foot "King Croc" (a real crocodile, not a statue!).

One floor down is the entrance to the

[Burj Khalifa](#), the world's tallest building. At 2,717 feet, it's a marvel of architecture and engineering.

Tickets start at \$50, but I recommend springing for the \$210 "Lounge" pass to access the highest levels. On the 153rd-floor observation deck, you can take in the panoramic grandeur of Dubai's skyline... and the electric-blue lake that surrounds the Burj. From 6 to 11 p.m. every night, the world's largest choreographed fountain dances to a rousing symphony of music and light.

You can watch the fountain light show from the waterfront promenade or a traditional abra (small wooden boat) gliding across the waters of Burj Lake.

I parked myself at one of the many outdoor restaurants and watched several fountain shows... in comfort and away from the crowds. From Puccini and Lionel Richie to traditional Arabic, there's a new one every half-hour.

—KK Stuart

CURRENCY CORNER



HOW TRUMP'S PLAN FOR A WEAKER DOLLAR AFFECTS YOU

Jeff D. Opdyke

Be careful what a president wishes for—we just might get it.

Donald Trump has said he wants to weaken the US dollar as a play on shrinking trade deficits. His aim: make American goods more affordable overseas and bring manufacturing back to the US.

Laudable goals that are part of what some are unofficially calling the “Mar-a-Lago Accord.”

For Americans, however, Trump’s goals will pinch wallets and pocketbooks across the country. A strong dollar since 2008 has kept US inflation relatively low, as foreign imports cost less in dollar terms.

But as the dollar weakens, that reverses, and imports of raw materials and finished goods will rise—possibly sharply.

It also means overseas travel will be pricier, since hotels and meals and tchotchkes priced in euro, yen, pounds, etc. will require more dollars to cover their cost.

And there’s a risk that purposefully killing the dollar’s value will kill its role as world reserve currency. If so... all hell breaks loose on Main Street, USA.

The antidote?

Start building non-dollar exposure through foreign real estate, foreign dividend-paying stocks, or even something as simple as an [overseas bank account](#) where you can stash some cash.

[Allied Irish Bank](#), for example, will accept non-resident accounts from Americans with two pieces of identification.

OVERSEAS EDUCATION

Three Countries, Three Cultures: A “Triple-Threat” Education for Kids

When I moved overseas with my family in 2015—for my job in Abu Dhabi—we had no idea that the experience would be so beneficial for our school-age kids.

Over the years, the kids’ “education experience” evolved as they studied in the UAE, then Cyprus, with my daughter going on to attend university in the Netherlands.

The international exposure gave them insight into diverse cultures... and access to new opportunities they were genuinely excited about.

And the cost... well I’ll get to that in a moment...

When we arrived in Abu Dhabi, we had a major decision to make—should we go with an American or British curriculum school?

The difference between the two would become particularly evident in high school. The British curriculum requires students to take a broad range of subjects before specializing in three focused “A-Levels” for their final two years.

This deep, subject-specific learning contrasts sharply with the American system, which emphasizes general education across multiple disciplines. We opted for the more popular British school.

A Degree in Three Years...

In the UAE, expats from around the world make up 80% of the population. But when I retired to Paphos, Cyprus, in 2022, we found the culture to be more traditional. Most residents were Greek Orthodox. Despite all the differences, we were able to continue the kids’ education in a British curriculum school.

On her first day of school in Cyprus, my daughter came home excited about a class trip to visit universities in the Netherlands. Little did we know, that trip would lead her to fall in love with The Hague University of Applied Sciences.

The opportunity to earn a Bachelor’s Degree in just three years, combined with the Netherlands’ academic efficiency, made THUAS the perfect fit.

The admissions process was grade-based, with no entrance exams. The Netherlands use a centralized application portal where students can apply to up to four schools. Unlike in the US, Dutch universities don’t require general education courses, something we felt (agree with me or not) added little value to a college education.

My daughter got to dive straight into her chosen field, doing things like real-world corporate collaborations. Her second and third years will include formal internships—an aspect of Dutch education that ensures graduates are workforce-ready. Often these internships lead to employment.

The biggest shock was the cost. For EU students tuition is only €2,560 per year—a fraction of what American universities charge. (While we’re American, we also have Italian passports.)

With living expenses, including her €1,200 monthly dorm, the total cost is dramatically lower than in the US. (Even without an EU passport, you’d likely pay €10,000 to €14,000 in tuition... again, a far cry from the States.)

A Happy Kid, Set up for Success

Academically, my daughter finds project-based learning much more engaging than rote memorization. She’s learning to navigate group-work dynamics, and socially, she’s seamlessly integrated into an international student community. (She’s already traveled to visit friends in Paris and the UK.)

For American families considering international education, Europe provides an easy, affordable gateway to travel and cultural exposure.

We couldn’t be happier with the choices we’ve made for our kids.

—Ian Bond

Why I Have My Eye on Baja's East Cape... And How I Manage Multi-Country Taxes

Ronan
McMahon



■ **Steven M. says:** Hi Ronan, I met you briefly at *International Living's* Ultimate Go Overseas Bootcamp in Vegas last fall. My wife and I drove Baja's East Cape from Cabo to La Paz in the late 80s in a VW Bug with a rubber raft on the roof. Indescribable. Wild beauty and serenity. Thank you for your singular comment about future development: "I hope not." Amen. Some places really should be preserved. Safe journeys.

■ **Ronan says:** Hi Steven, what an incredible way to explore **Baja's East Cape!** I'm envious of your trip and the time when you took it. Even today, it's truly a spectacular part of the world.

This corner of the Baja California peninsula starts a few miles east of San José del Cabo and extends northeast along the Sea of Cortez. Here, you'll find golden-sand beaches, rugged desert landscapes, and crystal-clear waters. The coastline is dotted with secluded coves and coral reefs, making it a paradise for outdoor enthusiasts. Fishing, snorkeling, and diving are popular here and surfers are drawn to the consistent waves at beaches like Shipwrecks and Nine Palms.

The landscapes of the East Cape are pristine. Take a look at [this video](#), which showcases the area's natural beauty.

When I scouted here back in January, I did find signs of development... There's a path of progress moving up from San José del Cabo into the East Cape. Less than 10 minutes' drive east of this artsy, cultured town is the master-planned community of **Puerto Los Cabos**, with a marina, top-class golf, and high-end hotels. Past this, though, you have limited to no infrastructure. And once inside the serene **Cabo Pulmo National Park**, development disappears entirely.

[I shared my latest findings on the East Cape here.](#)

This is a region of the Baja Peninsula I return to scout frequently. And while

development is on its way to parts of the East Cape, there are still areas that I think and hope will retain that rugged beauty and charm for a long time to come, like Cabo Pulmo National Park.

As you mentioned, we met at last year's Bootcamp event... Well, I'll be back for the [2025 Ultimate Go Overseas Bootcamp in Portland](#) in August. I'll be there leading an exclusive real estate track inside the event—sharing the hottest opportunities I'm seeing right now and showing you how to buy smart and profitably overseas. It's the only U.S. event I'll attend this year. And right now, you can still grab a discount of \$200. [More details here.](#)

■ **Martin S. asks:** Hello. I love reading about Ronan's lifestyle and work.

My question is, with multiple properties in different countries, how does he manage all his tax requirements? I have dual citizenship, and I'm driven crazy with paying taxes in three countries, as I still work in Portugal. Any insight on how best to manage owning multiple properties in different countries?

■ **Ronan says:** Hi Martin, thanks for your question, it's a good one. There are many incredible benefits to owning real estate overseas... you can use your properties whenever you want, thus creating an international lifestyle. Your properties can generate rental income. And of course, buy right and you can generate serious capital appreciation.

Dividing your time between multiple properties around the world does come with some challenges.

I make this work by having a competent accountant in each place. Everywhere I have income and/or capital gains I work with a local accountant to file the necessary returns.

I'm currently an Irish tax resident, so my income may also need to be reported in Ireland. My Irish accountant provided me with the info he needs and the format from overseas. My in-country accountants provide this to my Irish accountant. All my investments overseas are subject to double tax treaties, so I don't double pay

taxes. For many years, I tried to do much of this myself, but it was never worth the time and headaches. The way I'm set up today, the costs are modest and I hardly have to do anything.

Another important aspect of managing your taxes is tax residency. You have to be a tax resident somewhere, and if your lifestyle allows it, you should be a tax resident in a country that will give you the best tax benefits.

In the past, I took advantage of Portugal's NHR (Non-Habitual Resident) program, which offered a flat rate of 0% to 20%, depending on income type as well as other tax benefits for a 10-year period. In the future, I plan to move to a more tax-friendly jurisdiction than Ireland. But for now the lifestyle benefits are worth the hit to me!

Being a tax resident usually means you have to spend a certain amount of time in the country each year. So when looking at tax benefits, you need to make sure you're clear on how long you must spend in the country... and be happy to spend that time there.

An added complication for American citizens is that US folks still have to file tax returns each year, even if they don't live in the US.

But there are tax treaties and tax credits available that reduce—and sometimes even eliminate—your US tax bill. For example, if you live and work overseas you can avail yourself of the Foreign Earned Income Exclusion (FEIE), which excludes up to \$130,000 of your earned income from your annual tax bill. In this case, it's vital that you work with a US expat tax specialist. It's complicated and the fines for non-compliance can be punishing. (See how Jeff Odyke structures his finances for tax breaks in this month's *Field Notes* column.)

Hope that helps... and many thanks for the question.

Editor's Note: Ronan McMahon is *IL's* international real estate expert and founder of [Real Estate Trend Alert](#). If you have real estate questions and comments, email Ronan [here](#). We may publish your question along with Ronan's reply in *IL* Postcards or here in *IL* Magazine.

Ditch the Hustle for Hammocks in Belize

Jane Thompson Hasenmueller

Fourteen years ago, my husband Steve and I spent two weeks on a beach on Ambergris Caye (pronounced “key”), an uncrowded island with a laid-back vibe. Over the course of our short stay, we fell in love with the kind, friendly Belizeans... and with Belize. Here we could wake up to the sound of the sea, drink coffee on a rooftop under a massive palapa, and watch the pelicans head out for a day of fishing. It was paradise.

When we decided to leave the US in 2021, we made a beeline for Belize. It’s the only English-speaking country in Central America—so here, we decided to replant our roots. Knowing that Ambergris had grown significantly, we chose Placencia, sight unseen.

Having sold most of our belongings, we knew we could move on if we wanted to... but we felt welcomed, made friends, and soon settled into a slower way of living.

Back in Santa Fe, New Mexico, we couldn’t afford to buy a house, there was tourism year-round, and we were worn out from the manic hurry. We’d lived in Europe for my husband’s job (for a decade we spent three months of every year in



© JC CUELLAR/STOCK

Jane and Steve’s Placencia retirement is idyllic and affordable.

France), so we knew there were alternatives to our current way of life.

We considered Costa Rica, the Dominican Republic, and Panama—all places we’d vacationed. Of course, we loved France, too. But we were drawn to the warm weather and blue seas of the Caribbean...

When we arrived, we decided to rent to make sure this was the town for us. We found a two-bedroom apartment on Sunset Point for \$1,700 a month. We quickly realized Placencia was perfect for us, and bought our townhouse seven months later. It’s located at Placencia Point, 50 feet across the canal from Sunset Point.

Adventure and Affordability Without Compromise

Belize is a small country, about the size of Massachusetts, with a population of around 400,000. The country varies from seaside to mountain jungles. You can go cave tubing, zip lining, hiking, and explore Mayan ruins. Plus, there’s kayaking, paddle boarding, fishing, snorkeling, and scuba diving.

There’s a significant expat presence, though we enjoy being part of the local community and have made lots of Belizean friends. We didn’t want to live somewhere that could be Anywhere, USA. We wanted to be part of the “village.” That’s the beauty of living abroad; you can find the kind of place that speaks to your soul.

Belize currency is based on a 2 BZD to 1 USD rate and both can be used for purchases. Though prices have risen since the pandemic, you can still live less expensively here than in the US if you choose. However, be aware that many items, such

as dry goods, are imported. Canned items, crackers, cookies, toilet paper, and sodas will be more expensive in the grocery stores. Fresh food stands abound though, and you can buy anything you want to cook at a great price.

The cost of living ranges from \$1,300 to \$2,400, depending on how you choose to live. Dinner out can run from \$10 a person in a mom-and-pop restaurant to \$40 in a more upscale place. In Placencia, we have a large variety of dining options, though we eat most meals at home. Our weekly grocery bill runs around \$50-\$75.

Real estate has definitely gone up in the Placencia area in the last four years and is becoming more scarce, but there are still bargains to be had. A small one-bedroom prefab house can start at around \$30,000 or you can build your dream home for upwards of \$500,000. We bought a townhouse in the \$400,000 range with a \$650 monthly HOA fee.

Healthcare is getting better, but if you are on prescribed medications, you’ll want to bring plenty with you, and/or be able to return to your home country for refills. I would not recommend living in Belize if you have severe health conditions, such as heart disease or full-blown diabetes.

That being said, a visit to the health clinic costs less than \$10, and you can get blood work done at a reasonable rate. There are more specialized doctors in Belize City, Belmopan (the capital), and Dangriga than in the country’s other small towns.

I’ve seen the headlines about violent crime in Belize, and they don’t concern me. The majority of this is only in certain parts of Belize City. Most crimes are petty thefts of unattended possessions. I never feel unsafe.

I love the peaceful days here that give me time to sit and write. I’ve also taken up watercolor painting. But all that goes by the wayside when I get the chance to go snorkeling. The blue sea and the variety of fish and corals are spectacular. BELIZE me when I say, you too can find your happy place here. ■

Jane Thompson Hasenmueller, author of *The Grief of Wisdom*, is an intrepid traveler, living in and loving Belize.

EASY RESIDENCE IN BRITISH COMMONWEALTH BELIZE

US citizens don’t need a tourist visa to enter Belize and can stay for up to a month. The permit is renewable in-country but you have to do so monthly for a fee of \$100. After a year you can apply for permanent residency. After five years, you can apply for citizenship.

Alternatively, Belize’s Qualified Retired Persons (QRP) program is one of the world’s best long-term residency visas. (It’s available to just about anyone over age 45, so “retirement” is a bit of a misnomer here.) You’ll need an annual income of \$24,000 or more from a source outside of Belize in an approved currency (the US and Canadian dollar, euro, and pound qualify), deposited in a local bank—that can include IRAs and 401Ks. Under the QRP, you’re exempt from taxes on all external income.

—Ted Baumann



© TUNART/ISTOCK

Newly single in her 50s, Sophia shocked her family and moved to Kaş—a Mediterranean oasis.

The Turkish Riviera: Three Coastal Retreats for Mind, Body, and Soul

Sophia Elan

My life on the Turkish Mediterranean is one of simple pleasures...

Warm locals, delicious cuisine, and natural splendor. The ancient soul and exquisite beauty of this place embody everything important to me, and I've never felt more at home anywhere else...

I moved to the Turkish Riviera town of **Kaş** in 2018. I'd left my career as a corporate lawyer, gone through a marital separation, and sought "grounding" in a place where I felt like I truly belonged. I'd fallen

in love with Turkey a decade earlier, and subsequent visits solidified my belief that I could find "home" here (shocking as it was to my family and friends).

I was immediately drawn to Kaş' unhurried energy and inviting seaside. I was alone at 52 and didn't know the language... Yet despite all that, I quickly acclimated to the flow of daily life.

Kaş: An Asia-Meets-Europe Mediterranean Oasis

The main square is the heartbeat of Kaş, which has a café culture similar to what you'd find in Italy or Spain. Friends and family gather regularly to enjoy enviable vistas while watching local children run around and show affection to the docile local dogs.

The Friday open-air market is a weekly highlight, bustling with locals, expats, and visitors savoring Turkish tea or fresh juices while browsing stalls of fruits, vegetables, cheeses, olive oil, honey, spices, and handcrafted goods.

The market isn't just about shopping and errands—it's a lively blend of commerce and community with infectious

energy. It's also an excellent spot to try crepe-like *gözleme*, made before your eyes with a variety of fillings, including cheese, lamb, and spinach. This is my type of "fast food." (Try my favorites: eggplant and mushroom.)

In the town center, cobblestone streets are lined with Ottoman-style houses, their wooden balconies adorned with flower boxes. Inviting shops and traditional Turkish eateries sit against a backdrop of bougainvillea cascading down the verdant hillside to meet the sea. The contrasts—intense colors against stark white buildings—are what make this a picture-perfect site.

The region is an archaeologist's wonderland. Ruins are scattered throughout Kaş, most notably the **Antiphellos Theatre**, a grand Hellenistic amphitheater standing as a testament to Lycian craftsmanship. Dating back to the 1st century BCE, constructed from local limestone, it originally accommodated up to 4,000 spectators and is uniquely positioned to offer panoramic views of the Mediterranean Sea.

Today, it primarily serves as a historical monument and popular site for yoga and watching sunrises and sunsets.

For a pampering indulgence, a visit to a traditional Turkish hamam is a must. I was a little overwhelmed by my first visit. I didn't know what to expect and found the exfoliation a bit... assertive. Don't let this deter you, though. The combination of scrub, steam, and soothing massage results in baby-smooth glowing skin and creates a profound sense of rejuvenation.

The old marina in front of the square buzzes with excursion boats, while a newer one less than a mile away hosts sleek yachts. Parasailing and horseback riding in the hills offer panoramic views. It's a paradise for hikers, scuba divers, beach lovers... whether you're seeking adventure or relaxation, Kaş delivers.

Despite its small size, Kaş boasts an impressive music scene. *Meyhanes*—akin to Greek tavernas—fill the air with traditional tunes, while cafés hum with jazz, soft lounge music, and Turkish classics.

In addition to being pedestrian-friendly, local buses cost less than \$1. I love the fact that I don't need a car, and I combine exercise and errands by walking to town for groceries regularly. A daily walk along the sea is also a given. Here, the crystal-clear Mediterranean ranges from azure to the lightest teal.



COME TO TURKEY FOR HEALTHCARE... OR HAIR PLUGS

Turkey ranks among the top 10 global leaders in medical tourism, thanks to high-quality, affordable healthcare with cutting-edge technology and world-class facilities. Many hospitals hold “Joint Commission International” accreditation, which means the facility meets high global standards.

Patients can also benefit from holistic treatments rooted in traditional Turkish culture, including herbal remedies, thermal baths, and physiotherapy, used alongside advanced procedures like immunotherapy, ozone therapy, and robotic surgery.

The country’s top medical hubs include Istanbul, Ankara, Izmir, and Antalya (just a few hours from Kaş)—all with international airports. Istanbul is the largest city of course, with an extensive network of state-of-the-art hospitals and internationally-trained surgeons, offering advanced procedures in cosmetic surgery, cardiology, and oncology.

Ankara, the capital, is home to some of the country’s leading university hospitals and research centers, particularly in complex surgeries and cancer treatments. On the coast, Izmir is gaining traction for dental, orthope-



© OZGUR DONMAZ/ISTOCK

Istanbul is a popular destination for everything from Botox to body contouring.

dic, and holistic treatments, often combined with wellness tourism.

Turkey is particularly renowned for cosmetic surgery (including body contouring and facial surgery), dental care, and hair

transplants. Costs are significantly lower than in many Western countries—ranging from \$2,000 to \$4,000 vs. \$10,000 (in the US) on average. (See our full exposé on medical tourism [here](#).)

Cosmopolitan Kalkan

About 30 minutes along a winding scenic road brings you from Kaş to **Kalkan**. A hidden gem where old-world charm meets modern comfort, Kalkan is characterized by cobblestone streets lined with artisan boutiques, family-run restaurants, and cozy tea houses.

While Kaş maintains its local flavor, Kalkan caters to foreign tourists. Once a sleepy fishing village, it’s now home to a thriving international community. Many business owners speak English and the small weekly farmers’ market is primarily frequented by expats and tourists.

By day the town center exudes laid-back sophistication. The elegance of the Mediterranean is found in the details: a swim in crystal-clear waters, an aperitif at sunset, a cruise along the coast.

Kalkan is especially known for world-class dining. Restaurants serve leisurely Turkish breakfasts, a beloved ritual for residents and visitors. Mornings are for *menemen* (Turkey’s classic one-pan dish of creamy eggs, ripe tomatoes, juicy bell peppers, and fragrant herbs), honey-drizzled

yogurt, multi-colored olives, börek (a flaky pastry usually filled with spinach or cheese), spicy *sucuk* sausage, and home-made jams.

At night, traditional Turkish dinners and fresh-grilled seafood are served on rooftop terraces under twinkling lights. Many expats and locals end the evening mingling at one of the bars hopping with DJs or live music.

Fethiye and the Blue Lagoon

For those interested in a larger, more local place to live, **Fethiye** is also a great option to consider. About an hour from Kalkan, it’s a vibrant waterfront town where cobblestone streets and traditional markets lead to a scenic promenade lined with boats and restaurants.

My favorite way to spend an afternoon in Fethiye is a leisurely meal at the famous fish market. This bustling hub is unlike any other I’ve seen, with a circle of vendors selling the freshest seafood, and restaurants ready to grill and garlic your

selection to perfection—a true sea-to-table experience. With its lively energy, vendor banter, and enticing aromas, the market is a convivial place to enjoy an afternoon.

This highly-visited town’s most famous attraction is **Ölüdeniz Beach**, also known as the Blue Lagoon. It’s one of Turkey’s most iconic destinations, with powdery white sand and striking aquamarine waters against a lush mountain backdrop.

If you enjoy hiking and history, the **Lycian Way**—a 300-mile trail from Fethiye to **Antalya**—won’t disappoint. Winding through pine forests, coastal cliffs, and villages, it takes you past rock-cut tombs, theaters, and sunken cities.

Antalya by the way is a health- and spa-tourism hub well worth visiting, with luxury resorts, world-class hospitals, and specialized clinics. Many offer all-inclusive packages that include airport transfer, language translation, treatment, and accommodation, allowing visitors to seek treatment while enjoying Antalya’s renowned hospitality, scenery, climate, and cuisine.

“Kalkan is known for world-class dining.”

What It Costs to Live in This Paradise

I've rented several different apartments throughout my years in Kaş. Prices have significantly increased since I first moved. I used to pay about \$250 a month for a one-bedroom apartment, but now pay \$500—including water, electricity, and internet—for a modern apartment a couple of miles from the center (where rentals can cost twice as much, particularly during the summer high season). I spend around \$1,000 a month on rent and food.

Groceries are still relatively inexpensive compared to the US. Loaves of fresh-baked bread or *simit*, the slightly sweet Turkish equivalent of a bagel, are less than \$1. Fruits and vegetables are seasonal and the best value—lettuce is \$1 or less. Fresh seafood—like salmon and sea bass—is plentiful, costing around \$6 per filet, while local fish like anchovies and sardines are cheaper, around \$3 a pound. Chicken costs about \$3 a pound, beef around \$5, while lamb is more expensive—about \$10 a pound.

Restaurant prices are on par with many in Western Europe. Alcohol is pricier because it's heavily taxed.

In Kalkan, the cost of living is about 25% higher than in Kaş. One-bedroom apartments start at around \$1,000 a month for a long-term lease. A lot of expats own their homes. With a primarily local population, Fethiye is cheaper, with apartments available for approximately \$500 a month. There are also more services and conveniences here, like furniture stores, large hardware stores, garden stores, and medical facilities.



The Blue Lagoon in Fethiye draws visitors from around the world.

The internet is generally stable and good, particularly with extenders. I've experienced periodic water and electrical outages, but services have become more reliable with upgrades to infrastructure.

Living Here as a Single Woman

Although Kaş is in Asia, it feels more European to me in day-to-day life. (Just to the north, Istanbul straddles Europe and Asia.) It seamlessly blends a rich history with the pulse of a modern coastal town, offering a quintessential Mediterranean experience combined with omnipresent mosques and the frequent lyrical call to prayer.

Turkey is predominantly Muslim, but it's also a secular country. There is unequivocal religious tolerance here—but houses of worship other than mosques can only be found in big cities like Istanbul.

As a single woman, I've never felt safer anywhere else. Many others, including a few girlfriends that have come to see me, all concur. (As with any country, there are events and places to avoid—protests and certain border areas, for example—check [travel advisories](#) before you visit.)

The Expat Community

Kaş, Kalkan, and Fethiye each offer a welcoming expat lifestyle. Kaş has a relatively small expat community—primarily digital nomads and artists. Kalkan boasts a vibrant, well-established, and interactive expat community, particularly popular with British retirees and second-home owners, plus some Australians. Fethiye has a diverse international expat community, well-supported with English-speaking services and a range of social activities.

When I first went to Kaş, relatively few locals spoke English. Turkish workers in restaurants and real estate and tour companies are increasingly speaking more English. Kalkan is more English-friendly; menus and signs are often in English. Fethiye, being a larger town and a hub for international travelers and yacht tourism, also boasts a high level of English proficiency among residents involved in tourism and hospitality.

In all three towns, older generations speak less English, while younger people and those working with tourists are generally more comfortable conversing in it.

The monthly cost of living year round for a couple in Fethiye starts around \$900, in Kaş \$1,000, and in Kalkan at least \$1,500. Prices vary considerably based on lifestyle, of course. The best deals can be found locally, for long-term or off-season housing.

Facebook pages like Friends of Kalkan, Fethiye Expat Forum, and Kaş and Kalkan Community for Holiday and Friendship can be solid resources to connect with area expats and locals.

This country stole my heart years ago and never let go. It's the setting for two of my novels. The primary draws were the culture, hospitality, and natural beauty—but there's something here for everyone. ■

Sophia Elan, a wellness coach and author of [Turkish Temptations](#), has been exploring the Mediterranean for over two decades.

HOW TO LIVE IN TURKEY LONG-TERM (AND LEGALLY)

Turkey (officially Türkiye) does not offer a retirement visa per se. Individuals typically apply for a short-term residence permit, which can be renewed and can lead to long-term residency. Initially valid for up to two years, this permit requires proof of sufficient financial means, which can come from pension income. It's also available to people who own residential or commercial property here.

After living continuously in the country for eight years under a short-term permit,

you can apply for a long-term residence permit, granting indefinite residency.

Turkey has also introduced a digital nomad visa. Applicants must be between 21 and 55 years old and possess a university degree. You must also be employed by a company outside of Turkey, or be self-employed with clients outside the country, with an annual income of at least \$36,000.

Turkey does offer citizenship through business and residential property investment. The minimum required investment is \$500,000. — Ted Baumann

Another tax season has come and gone. What was your tax rate this year?

Mine was less than 10%.

And that's thanks entirely to where I live and how I've structured my life through a limited liability company (LLC).

A year ago, I focused my *Field Notes* column on [how to build a low-tax lifestyle overseas by way of an LLC](#). Now, I want to update you on that process—the good, the bad, and the annoying.

For anyone who's self-employed and looking to move abroad (or who has moved abroad already), this could help you save a good deal of money.

Much of the press you read on living and working overseas centers on lifestyle, the adventure and excitement of living abroad, and the lower cost of living—all true, by the way. What those stories often overlook, however, are the tax-reduction benefits that are possible because of where you choose to live and how you structure your financial life.

Countries all over the world offer myriad ways for expats to reduce or eliminate the taxes owed locally. In Uruguay and Panama, for instance, you're taxed only on money you bring into the country. Keep your money offshore and earn offshore, and your local taxes are nothing.

Or here in Portugal, where I now live, if you qualify for the Non-Habitual Resident program, known locally as the NHR, you will owe 0% on passive income, such as dividends, interest, capital gains, and rentals.

(Note that since I qualified for it, the NHR as it once was has been discontinued. The new program is focused on those working in science and innovation. But there are still plenty of other countries in which this structure will benefit you.)

But even if you don't qualify for a program like this, the right LLC structure can mimic it in certain ways.

Here's why...

LLCs operate as a corporate entity. However, when just a single person is the LLC's owner, then the IRS looks upon it as a "disregarded entity," meaning the structure retains all the benefits of a corporation... but passes all the income through to that sole owner.

There are big benefits in that.



Jeff structured his finances through an LLC... reducing his tax rate in Portugal to under 10%.

How a US LLC Could Save You Big-Time on Taxes Abroad

Jeff D. Opdyke

Earn Up to \$130,000 Tax Free

First, it means that a sole proprietor who works outside the US remains eligible to claim the Foreign Earned Income Exclusion (FEIE). That represents huge tax savings, since the IRS allows overseas workers to write off as much as \$130,000 worth of personal income for 2025—basically, a 0% personal tax rate.

Second, structure the income that the LLC pays you as a dividend and suddenly you have a passive income stream, to which programs like Portugal's NHR scheme apply a 0% tax rate.

You have, in effect, created an ultra-low global tax rate for yourself.

You will still owe Uncle Sam a 15.3% self-employment tax on your income, but your LLC, as a business, is eligible to write off far more expenses than you otherwise could on your personal tax return. Which is why my global tax rate is less than 10%.

As a freelance writer, I've structured my income so that it flows through an LLC that's outside of Portugal. In my case, it's in the US, though you could base it anywhere that offers the LLC structure or something similar, such as much of the Caribbean, Cyprus, the UAE, and elsewhere.

"Based outside of Portugal" is important in my case, because the dividend my LLC pays me is considered "offshore" income, which makes it eligible for the 0% tax rate. If I'd based the LLC, or the Portuguese equivalent (Sociedade por Quotas), inside Portugal, it would be generating local dividends that would be subject to local taxes.

So there's a lesson in that: Determine whether a country taxes local passive/dividend income, or whether your LLC needs to be offshore. In the UAE, you want to establish an LLC inside one of the dozens of "Free Zones," which makes business income—not just passive income—eligible for a 0% tax rate. Those Free Zones are always where foreigners can own 100% of a business. Outside of those zones, foreigners can only own a minority share of a business, which wouldn't sit well with me.

Be aware, though, opening an LLC in some countries can be much more expensive than in the US. You can start an LLC in the US for \$99 or less. But in places like Nevis or Cyprus, the fees can run into the thousands. The ongoing annual fees to keep the LLC registered and in good standing can be equally pricey.

Still, launching an LLC offshore can add an extra layer of protection and anonymity, if you're worried about the potential for lawsuits at home. Litigants will face big challenges and costs in trying to find your LLC overseas.

Know the Rules

You're also going to need a business bank account, and that's where I've found the most hassles exist. And they can be highly annoying to deal with.

I found a bank in Nevis that was happy to open an account for my LLC. However, after going through all the processes and sending all the necessary documents, the bank sent me an email welcoming

me aboard and giving me wiring instructions for the \$100,000 minimum deposit that was necessary.

I nearly choked on my Red Bull when I read that.

I reached out to my contact at the bank who replied, "Oh, I thought you knew that."

Ummm, no... I did not.

Lesson learned: When you're researching a business bank account, make sure you ask about any minimum initial deposit that might be necessary.

Moreover, even though a sole-proprietor LLC only requires a Social Security number, the reality is that when it comes to launching a business bank account, banks are almost always going to want to see your EIN, or your Employer Identification Number—sort of like a Social Security number for companies.

Without an EIN, you're almost certain to have your business bank account application rejected. That happened to me at two different banks before I realized that I needed to apply for an EIN since the banks were not going to accept just my Social Security number, regardless of IRS laws.

There are services that will charge you a fee to apply for an EIN on your behalf, but it's quicker, easier, and free to do it yourself [through the IRS directly](#).

Beware Banks' "Keep Uncle Sam Happy" Campaigns

Addresses are another sticking point. And, wow, what a hassle this can be.

Thanks to America's Patriot Act,

banks and brokerage firms are required to ensure that your address is not a PO box or one of those UPS store-front mail drops. In the past, financial services firms were not big sticklers about this.

Now they are, for whatever reason.

So, banks regularly run checks through a particular database that flags suspected PO box/mail-drop addresses. If you can't prove you have a physical address, then the bank will either reject your application or, if you already have an account, close the account.

I faced that annoyance earlier this year.

My LLC is registered with the agent that set it up. However, the agent's

mailing address is, well, not a physical home or business address, which caused a week's worth of hassles when my bank asked me to update my address as part of its routine "keep Uncle Sam happy" campaign.

I complied, using the same address the bank already has on file and which the bank originally approved when it opened my account.

The update was rejected.

I then tried to use a physical address in Florida, which serves as my US domicile for personal financial accounts... but the bank rejected that as well because my LLC is not registered at that address and does not have a bank statement or a utility bill proving it "lives" there.

Big, big sighs.

I looked into re-registering the LLC at that physical address in Florida, but that has a cost and, more importantly, it would destroy the LLC's anonymity. Moreover, the bank had given me just a few days to complete the process, far too little time to rejigger the LLC's address, and far too little time to change payments that were already on their way to a bank account that was about to be shuttered... which would have befouled my finances on two continents.

A few back-and-forth calls with the bank's help desk finally sorted the matter. The bank, it turns out, has a one-off provision that allows a single-person LLC to verify itself in other ways and continue to use an address not tied to a physical home or business.

So that's a lesson to keep in mind too, if your LLC is not registered at your home or office: Be sure that the bank knows you are a single-person LLC and that the LLC's legally registered address is the agent's address and it might not be a physical address.

Had I known this was going to be an issue, I would have initially tied my LLC and my business bank account to my Florida address.

I have nothing to hide and I'm not worried about lawsuits, and this would simplify any ongoing needs to verify my identity and my LLC's address. Of course, the LLC will not receive any utility bills there, so the trick would be to apply for a business credit card in the LLC's name and with your physical address as the LLC's address. You would want to apply for that card from a different bank, that way you'll have proof-of-address for your LLC when you need it.

Can I Do This With Social Security?

None of this works for Social Security.

A lot of people at *International Living* conferences ask me if they can benefit from the Foreign Earned Income Exclusion by taking their Social Security payments overseas, or if they can run their Social Security through an LLC to benefit from low-rates that countries offer as part of their benefits to attract expats.

The answer to both is no.

The \$130,000 exclusion only applies to "earned" income, and Social Security is passive.

And LLCs are not people, so the Social Security Administration will not distribute checks in the name of an LLC, and a business bank account will not accept deposits/checks made out to you personally.

The good news: Several countries impose 0% taxes on Social Security payments, including Panama, Costa Rica, Ecuador, Greece, and others. ■



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



© CHRIS HEPBURN/ISTOCK

Families can pool money to own homes—and gain EU residency—in sought-after places like Santorini.

When it Comes to Golden Visas, Greece is the New Portugal

Ted Baumann

Portugal and Greece have much in common.

They're both Mediterranean countries with a deep connection to the sea. They enjoy temperate climates. The cost of living is low, and the quality of life high. They're both in the European Union and offer a pathway to citizenship.

But there's one thing Greece offers that Portugal no longer does: a Golden Visa through investment in residential property.

Golden visas are residency permits based on investment. They're typically valid for five years. They're renewable or qualify you for permanent residency if you prefer. They don't require presence in the country for most of the year, so you don't trigger tax residency.

Portugal got the Golden Visa ball rolling in Europe in 2012. It quickly became popular... so much so that seven years later the government cancelled the residential property option. That lovely country was running out of space and properties and struggled to accommodate its own citizens. (Portugal still offers

other kinds of Golden Visas—such as investing in a fund.)

Greece, on the other hand, still offers a Golden Visa via property purchase. The country has also struggled with housing issues in its domestic politics. But rather than abandon the policy altogether, it's made some clever tweaks... increasing the minimum investment level in certain areas (it was originally \$270K everywhere)... tweaks that take advantage of another thing Greece has that Portugal doesn't.

Portugal has approximately 1,700 miles of coastline. The ratio of coastline to total land area is 5:9. By contrast, Greece has 9,412 miles of coastline. The ratio of coastline to land area is 37:8.

Because it's a nation of islands and heavily indented peninsulas, Greece has far more capacity to accommodate foreign investors who want to buy or build properties near the sea.

That's why Greece has now taken over Portugal's former role as the hottest Golden Visa offering in Europe.

“The whole process can be done from abroad.”

The Easiest Golden Visa on The Planet

Here's how the Greek Golden Visa program works in 2025:

- For Athens, Thessaloniki, Mykonos, Santorini, and 32 islands with populations above 10,000, the minimum real estate investment is **€800,000** (about \$865,000 currently).
- For all other areas, you must invest at least **€400,000** (\$432,000) in a residential property. This includes most of the Greek islands.
- You can invest **€250,000** (\$270,000) to convert commercial properties to residential use or restore a historic listed building.

In every case, the investment must be a single dwelling of at least 120 sq. meters (1,290 sq. feet).

The Greeks have been clever here. A few years ago, foreign buyers targeted inner city neighborhoods, scooping up multiple properties and converting them into Airbnbs—or even left them empty to reap the rise in property values. This was understandably unpopular with Greeks... especially young folks in search of good, affordable housing.

But instead of canceling the program, the Greek government set a minimum investment price that pushed foreign buyers towards neighborhoods that were already expensive. Whereas previously an investor could spread their money across multiple properties, now they could only buy one to qualify.

These changes relieve the political pressure on the government to prevent unsustainable housing prices. That makes it likely that the Greek program will survive, unlike the Portuguese program.

Another point in Greece's favor is that they've made the application process fully digital. Everything can be done online, from abroad. Applicants can now assign power of attorney to a Greek local, allowing them to apply for a tax number, open a Greek bank account, buy property and do other transactions via proxy before they arrive in the country.

This is much easier than the Portuguese visa application system, which is still primarily manual.

The Greek program also allows families to pool their money to invest in properties. Many residency programs around the world demand extensive due diligence on every single individual contributing

money to an application. In Greece, all of this can be conducted by a bank, rather than the government.

Finally, Greece has no problem allowing individuals to borrow from foreign banks to fund their investment. From the Greek perspective, it's still foreign money coming in. In other words, Greece is interested in the cash flow, not in high-net-worth individuals per se. This makes it a particularly attractive program for ordinary folks.

The Cheapest Option

Since it's the cheapest route to a residential Golden Visa, many people are interested in the option

to convert a commercial property to residential use or renovate an old home. These €250,000 investment options are available throughout Greece.

Before you pull out your checkbook, it's important to remember that buying a property for €250,000 is just the beginning, unless that property has already been converted or renovated. Here are some scenarios:

- **Commercial conversions** must be completed before submitting your Golden Visa application. Most properties in this category are renovated by developers. For example, a developer might buy an old commercial building and convert it into apartments. The final sale price for the apartment

might be around €250,000 but could be higher. It depends on the cost of the conversion and the location.

- **Restoration of Listed Buildings** must be completed by the end of the initial five-year visa period to be eligible for renewal. Using this route, it's possible to buy a property for any price, as long as it's completely converted into a habitable residential property within five years. The final cost, therefore, depends on the initial purchase price and the cost of the renovations.

In my experience, Greek property developers have been smart about this process. Some have renovated old office buildings into modern apartments.

In other cases, property agencies anticipating changes to the government rules started scouting for potentially eligible properties even before the regulations changed.

In some cases these

properties only need minor repairs or upgrades. In others, they are unfinished properties that need to be completed before habitation. (See examples from Greek estate agency Roula Rouvos in our digital issue.)

Other Routes to a Greek Golden Visa

Residential property isn't the only way to get a Golden Visa in Greece. Here are other routes:

- **\$864,000 Investment** in shares or corporate bonds listed on regulated markets in Greece.
- **\$540,000 Investment** in a public limited real estate investment company (Greek term for a REIT) that invests exclusively in Greece, or in a closed-end or mutual fund focusing on Greek assets.
- **\$540,000 Investment** in Greek government bonds with a maturity of at least three years through a Greek credit institution.
- **\$540,000 Deposit** for a fixed term with a Greek credit institution.
- **\$378,000 Investment** in a mutual fund or alternative investment fund focused on Greek shares, corporate bonds, or government bonds.

Greece's economy is doing well right now—with Gross Domestic Product (GDP) growth in recent years more than

triple the Eurozone average. And so you could expect higher returns on your investments than elsewhere in Europe.

One thing to remember, however, is that if you're a US taxpayer, investing in foreign mutual funds is a no-no. Under pressure from Wall Street, the US Congress has imposed severe tax penalties on people who invest in foreign funds that compete with US offerings. It is possible to make such investments, but it requires some preparatory legal work.

Going Greek

What about the process? Here are some of the additional rules and costs, as well as the procedure:

- **Program fees:** The investors' permit costs €2,000 and €150 per additional family member.
- **No minimum residence requirement:** That means you don't trigger Greek tax residency. You can keep your Greek residency rights in your back pocket as a Plan B until you need them.
- **Citizenship via naturalization** can happen after seven years if you meet an annual minimum physical presence and learn passible Greek.

Here's how the process unfolds:

1. Choose your investment.
2. Obtain a Greek Tax Number (AFM) and open a Greek bank account.
3. Sign a Power of Attorney (PoA), which can be done remotely, to allow a lawyer to handle the process.
4. Make the investment.
5. Prepare required documents, including passport, biometric photos, proof of funds, clean criminal record, etc.
6. Submit your application through the Aliens and Immigration Department in Greece.
7. Attend a biometrics appointment either during a visit to Greece or at a consulate after pre-approval.
8. Receive your residency permit.

All in all, when it comes to Golden Visa options, I'd say Greece is more than the new Portugal... it may be even better. ■



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



© ROULA ROUVOS

The purchase of a semi-rural home in Corfu like this one comes with an easy path to residency.



© DON WHITE/ISTOCK

With its majestic harbor, endlessly walkable streets, and sinful pastry scene, this is the city you didn't know you wanted...

La Rochelle: France's Salt-Slicked Rebel with a Medieval Soul

Stephanie Reed

Congratulations on finding La Rochelle! My tour guide, John, was amazed that an American managed to find this tucked-away gem on the French Atlantic coast.

Nestled between seafood stalls, sandy beaches, and centuries-old stone towers, **La Rochelle** ("little rocks") has been charming visitors—and defying monarchs—for over a thousand years.

Part of the Charente-Maritime department in Nouvelle-Aquitaine, it's just far enough from Bordeaux and Nantes to dodge the tourist hordes... yet popular with French and English visitors, seafood obsessives, and Cognac pilgrims. You likely won't hear another American accent unless you're talking to a mirror.

I'd call it a dialed-down form of tourism—one that's allowed the city to retain its authenticity.

I discovered La Rochelle by word of mouth—family friends, to be exact, who

own a home here and have been speaking of its beauty for years. I arrived expecting a quiet coastal town with a few crumbling ruins, and two months later, I'm wondering how no one else I know has moved here already.

La Rochelle is a full-blown university hub of 80,000—with swagger, scars, and culture galore. Neither too big nor too small, there's a huge daily market, an endlessly walkable historic center, and



donkeys that wear pants (we'll get to that).

If you're contemplating a croissant-filled, stretchy-pant, coastal retirement in France, even three months of the year, this is a great place to create just that...

From Backwater to Medieval Power Player

La Rochelle started as a fishing village in the 10th century and quickly hustled its way onto the medieval map with a booming salt and wine trade. By the 12th century, it came under the discerning eye of **Aliénor d'Aquitaine** (Eleanor of Aquitaine)—queen of France and England and mother of Richard the Lionheart.

In a power move worthy of *Game of Thrones*, Eleanor granted La Rochelle the right to govern itself and trade freely. With a flick of her elegant wrist, she transformed a backwater into one of the most important ports on the Atlantic.

By the 16th century, La Rochelle had become a Protestant stronghold in

very Catholic France. This didn't go over well with the royals. In 1627, **Cardinal Richelieu** and **Louis XIII** launched the infamous **Siege of La Rochelle**—blocking British ships delivering snacks with a 1,400-meter seawall across the harbor (as one does). For La Rochelle, it meant slow, salty starvation. Fourteen months later, the population had dwindled from 28,000 to about 5,000. The city surrendered, but La Rochelle kept its rebellious streak and some architectural stunners...

Three magnificent medieval towers still dominate the skyline, standing like bouncers at the entrance to the **Old Port**. There's the **Tour Saint-Nicolas** (now closed to visitors), the largest of the three, built to defend the harbor and intimidate visitors; the **Tour de la Chaîne**, which once helped control port access using—you guessed it—a giant chain; and further down, the **Tour de la Lanterne**.

The Lantern Tower is the most beautiful of the three, and a must-visit for the 360° views alone. A former lighthouse turned prison, it's now a quiet marvel of medieval naval graffiti. Using spoon handles, belt buckles, and shoe studs, bored prisoners carved hundreds of mementos and detailed ships into the limestone walls—creating what historians now consider a visual archive of naval architecture from the 17th to 19th centuries.

I'd dare say as prisons go, the Lantern wasn't so bad, save for the shackles and lack of deodorant. But it holds some

“Market day is the best way to inhale the real La Rochelle.”



“Richelieu on the Sea Wall of La Rochelle,” Henri-Paul Motte, 1881.

darker tales... During the 16th century wars of religion, 13 captured priests were thrown from its height, their throats slit in retaliation for murdered Protestants.

(This doesn't happen here anymore.)

Not far from the harbor is the **Grosse Horloge**, a grand 14th century stone archway upgraded with an 18th century clock—when presumably folks tired of guessing the time by the

tides and requested a city Rolex.

Nearby, the newly-restored **Hôtel de Ville** (City Hall) is a spectacular blend of Gothic and Renaissance architecture, with enough gargoyles to make Quasimodo proud. In the chandeliered *Salle des Fêtes*, you can get married under the watchful

gaze of a full-length portrait of Henry IV. You'll leave wondering how such a magnificent ode to architecture is also where you go to pay parking fines.

La Rochelle continued to play a major role in French maritime history and managed to avoid bombing during World War II—a miracle given the German submarine base established here. (Allied pilots probably couldn't bear to ruin the view.) The **WWII Bunker Museum** spotlighting La Rochelle's resistance efforts is tucked inside an actual German U-boat bunker.

Living Well Around La Rochelle

Paddle, sail, fish, swim, bike, jog, visit museums, tour ruins, pet goats—there's no shortage of things to do here. Just try not to get nailed by a bike. This is a car-light lifestyle, where cyclists rule and pedestrians are wise to step aside for blazer-clad locals pedaling to work.

An unusual, convenient facet of life in La Rochelle is the daily covered market in the heart of the city center—built in the 19th century and an architectural delight in itself.

A sunny Saturday around the market is a community festival. It's the best way to inhale the real La Rochelle. By mid-morning, the area is alive with clinking glasses, laughter, and the rustle of produce bags. People linger at scattered tables, slurping oysters and sipping white wine from Île d'Oléron while exchanging neighborhood gossip. If shellfish give you hives, there's plenty of local *saucisson*, *fromage*, unbelievably delicious wild strawberries, and

WHITE GOLD: HOW SALT BUILT A CITY

La Rochelle owes much to one simple ingredient: salt.

The surrounding marshes—especially on nearby **Île de Ré**, **Île d'Oléron**, and the mainland coast—have the perfect mix of sunshine and tidal water to produce prized *fleur de sel* (the caviar of sea salt). From the Middle Ages through the 17th century, salt wasn't just a seasoning, it was preservation, power, and profit.

La Rochelle shipped its “white gold” across Northern Europe, the Baltic, Africa, and the Caribbean, raking in wealth and

enough independence to annoy monarchs.

Today, you can still visit working salt marshes in places like **Loix**, where *fleur de sel* is so pretty you'll hesitate to use it.

The region's famous oysters are also soaking up that mineral-rich goodness. They're basically terroir with a shell. Head to **Cité de l'Huître** in **Marennes** for a surprisingly fun (and kid-friendly) museum dedicated to the Marennes-Oléron oysters—some of the best in France. There are tastings and an oyster-opening workshop (with free band-aids).

buttery tarts.

Ask for your snacks “tranché” (sliced), and the vendor will handle it with reverence. Or just gesture. That works too.

All around the market are cafés and brasseries with inviting terraces, made for people-watching and whiling away an hour—or three. The hardest part is choosing one. Don’t overthink it. You can always come back tomorrow and try another.

From there, lose yourself in the pedestrian-only arcades and boutique-lined streets. The old city is compact, but its tangle of alleyways keeps things feeling a bit Harry Potter. And no matter where you wander, the harbor is never far away... pulling you back like a gentle tide.

Early mornings are the best time to feel the soul of the city. There’s a distinct hush before the day begins, pierced by the gentle ting of bicycle bells and the creak of boats shifting in the marina. You’ll smell the sea before you see it—then, a bit later, the yeasty warmth of baguettes in the oven.

There’s a *boulangerie* on every corner, where locals (and pigeons) line up patiently until the proprietor flips the open sign. My apartment in the **Quartier Saint Nicholas** is across from an elementary school and around the corner from Boulangerie St. Nicholas, where 7-year-olds casually order *chocolatines* before class like tiny unfazed food critics.



It’s springtime at Parc Animalier, and the storks have been busy creating all kinds of cuteness.

Slip behind the eastern edge of the Old Port and you’ll find Saint Nicholas—a leafy, boho pocket of crooked streets, indie galleries, and corner bistros that feels like La Rochelle’s best-kept secret.

Evenings belong to students and slick young professionals quoting Foucault, but weekends are for families who drift through the squares with strollers, scooters, and small dogs, stopping to show off their latest tiny human (or canine). It’s a joyous thing to observe the Rochelais... who take life one oyster at a time.

Tip: For digital nomads, [Le Saint-Nicholas](#) hotel offers one of the few co-working spaces (€5 to €7 a day).

“The sunshine capital of western France.”

The **Old Port**, or **Vieux Port** area is the cultural heart of the city and the most scenic spot in town. If your idea of France is sidewalk cafés, La Rochelle raises you one—with café-lined promenades surrounding the atmospheric port. From any direction, you can sip your drink of choice, admire the city’s three medieval towers, and feel smug that you found this place without Instagram.

To the west, **Port des Minimes** gleams with more than 4,500 docked vessels—sailboats, catamarans, and yachts that look like they belong in Bond films. It’s one of the largest marinas in Europe, and wandering its boardwalk is a kind of sport in itself.

Tip: If you’re trying to convince someone to leave LA for La Rochelle, head to

L’Octopus, a three-story restaurant and rooftop bar in Port des Minimes, with swoony views and excellent people-watching.

The Leafy, Beachy Side

Just beyond the harbor and the local beach, you’ll find one of La Rochelle’s greatest surprises: a ribbon of green that slices through the city like an emerald artery. **Parc Charruyer** stretches across 40 acres of winding paths, weeping willows, and babbling creeks. Morning joggers, stroller-pushers, and baguette-carrying pensioners all share the space, nodding at one another as if to say, “Yes, we live here. We’ve won.”

But here’s the best part...

Tucked inside Parc Charruyer is a small, relaxed (and free) zoo locally known as **Parc Animalier**, with adorable lambs and pygmy goats, exasperated donkeys, and haughty peacocks.

The real stars are the *canards pompons*, or white-crested ducks that float around with giant cotton balls on their heads. (They think the swans are ugly.) Grab an early morning coffee and a bench in this park, and feel your blood pressure go down.

If you’re feeling fancy, **Parc Franck Delmas** offers dramatic trees, elegant walking paths, and squirrels that look like they recite Baudelaire in their spare time.

Come summer, La Rochelle dials things up with [Francofolies](#), a big deal in the French music world—and a great excuse to eat too many Nutella crêpes while swaying next to strangers in linen. For five days, the harbor fills with music, and stages pop up in some of the most beautiful corners of



Dawn breaks over the Grosse Horloge: a handy landmark to find your way back to the 14th century.

town.

As if the city didn't have enough allure, just offshore lie three enchanting islands: **Île de Ré**, **Île d'Aix**, and **Île d'Oléron**, each with its own trust fund from mother nature. They act as a natural barrier for La Rochelle, helping to create "the sunshine capital of western France"—over 200 sunny days a year.

Île de Ré is the most famous of the three; a chic, bicycle-loving getaway for celebrities (there was a Katy Perry spotting recently) and Parisians who wear stripes unironically. It's known for its salt marshes, whitewashed villages, 17th century forts, and Instagrammable lighthouses. For a fun day out, head to **Saint-Martin-de-Ré**, the island's main town, for strolling, boutique shopping and wine-sipping in terraced cafés.

And now, the moment you've forgotten you were waiting for: **donkeys in pants**.

Ânes en culottes—furry Poitou donkeys dressed in traditional striped trousers—are a local icon. Once used to protect their legs from mosquito bites while working the salt marshes, the look stuck. Now they're pampered mascots you can visit in [Parc de la Barbette](#) on Île de Ré, where they strut around in striped culottes like rustic runway models.

Tip: Pair your island visit with The National's song, "[I Should Live in Salt](#)." It hits differently surrounded by sea air and politely dressed livestock.

Mortgage Envy

For a moderate cost of living, La Rochelle offers an excellent quality of life. While few Americans know much of this town, the French are clued in...

During the pandemic, many French (mainly Parisians, I understand) flocked



Ride Poitou donkeys in culottes in Saint-Martin-de-Ré.

© JIEL BEAUMADIER, WIKIPEDIA COMMONS

HOW FAR DOES \$2,200 A MONTH GO IN LA ROCHELLE?

With €2,000 a month (\$2,200), a couple can comfortably:

- Rent a one-bedroom close to the city center
 - Shop daily at the market
 - Dine out regularly for €50–€60
 - Cover basic utilities (electricity, water, internet, phone) for €170–€200
 - See a doctor for about €25–€35 per visit
- Stretch your budget to \$3,000 a month, and you're looking at beach weekends, side trips to Paris or the Dordogne, and a well-stocked wine rack.

Bonus for Parents: One expat's son attends a public primary school in La

Rochelle where the children speak 23 different languages and the lunches are borderline luxurious. Her 5-year-old son's school menu includes things like leek vinaigrette, risotto, and caramel flan—served with real silverware—for €5/day.

"I'm pretty sure my five-year-old is eating better than I have my entire adult life," she said.

Wednesdays are field-trip days for the kids. They visit museums, gardens, learn to ride the public bus, and so on. They cost €10–€15, and afterschool care runs about €0.33 an hour.

to its warmer, sunnier shores, hiking up property and rental prices. Locals say if you find a rental you love, act fast because they go quickly. In France, rental laws favor the renter, which means landlords are highly selective—when you apply, make sure you have stellar documentation.

Rental prices in La Rochelle are mid-range for a coastal French city and notably lower than Bordeaux or Paris. For walkable, centrally located apartments, expect to pay €950–€1,200 a month (\$1,030–\$1,300) for a one- to two-bedroom.

Purchasing is still a relative bargain by US standards. Three-plus bedroom homes in popular central areas (such as La Genette, Port Neuf, or close to Place Verdun) start around **€545,000** (\$622,000). For example, a three-level, four-bedroom house with a landscaped garden in La Genette—a calm, sought-after neighborhood near the coast—is currently listed at **€636,000** (about \$700,000).

I met a retired couple from Virginia window-shopping La Rochelle properties like kids in a candy store, since "coastal homes here, by Virginia standards, are still affordable."

Renting and Purchasing Tips

- French landlords expect extensive paperwork—proof of income, tax documents, bank statements, and sometimes a French guarantor.
- For rentals, a "3 pièces" means two bedrooms and a living room—not three

bedrooms.

- The best rental deals appear during summer, when university students return home.
- Real estate agencies are plentiful but often French-speaking only. You can [email offices](#) using translation tools, or explore on your own with resources like [Seloger](#), [FNAIM](#), or [Rightmove](#).
- Need furniture or essentials? Head to **Beaulieu**, a large shopping complex just outside the city.

Tips: See *IL* France Correspondent Tuula Rampont's extended breakdown of [what it costs to live in France](#).

It's relatively easy to stay in France long-term, with or without a French spouse. See *IL* expert Ted Baumann's detailed guide [on visas and residency](#).

Starting Over in La Rochelle: Three Expats Tell It Like It Is

My first week in La Rochelle, I went on a series of blind dates with expats... Americans, Brits, Australians, an Indian from Kuwait.

This tucked-away city has a magnetic pull for people who've grown tired of stress, speed, and overpriced avocados. They're here to live differently, eat better, and get a little lost in translation.

Every now and then, someone crosses your path abroad and you think: *Ah. That's why I came.*

And indeed, it would have been a tragic miss had I not taken up with the

Expats in La Rochelle Facebook group. They've been my welcome mat, emergency lifeline, and instant social calendar.

I asked three of my favorite new friends, Christina, Nel, and Ana, to share what it's really like to start over in this little Atlantic corner of France...

Christina

"If your life feels like it's on repeat, just pick another country. Chaos can be surprisingly good for the soul."

When I first met Christina—a leggy, exuberant blonde from Perth—it was under a full moon at the base of La Rochelle's glowing medieval towers.

"There are a million beautiful places in France," Christina said, "but I never tire of this view."

She moved to La Rochelle after meeting her French partner (in an Australian bar, naturally), trading "hot, sweaty, predictable weather" for four-ish French seasons, and she's never looked back.

"Living here is like being thrown back into adolescence," she told me. "Everything's exciting, confusing, and occasionally embarrassing."

She now spends her mornings sipping coffee and watching pigeons build hilariously ill-advised nests from her apartment window. Even in the off-season,

NEIGHBORHOOD SNAPSHOT

- **Le Vieux Port:** Historic, lively, postcard-perfect. Tourist-heavy in high season, magical the rest of the year.
- **Centre-Ville:** Elegant arcades, boutiques, the Hôtel de Ville—steps from everywhere.
- **La Genette:** Affluent, leafy, walkable. Close to beaches and Parc Charruyer.
- **Les Minimes:** Home to the marina and university. Affordable newer housing, student-friendly, relaxed.

If you're more village-inclined, nearby towns like **Saintes**, **Nieul-sur-Mer**, and **Rochefort** offer beautiful homes, rich history, and easy access to La Rochelle. In these spots, charming **pieds-à-terre under €200,000** can still be found. (In our digital issue, you'll find an extended list of neighborhoods and satellite towns to help with your window shopping.)

A VISIT TO THE ER—FOR €1

"I need to go to the ER," my husband Ben said, wiping his mouth after puking for the eighth time that evening.

"What? Are you currently dead or actively dying?"

I'm American, Ben is French. We come from vastly different healthcare systems, and we tend to disagree on what constitutes an emergency.

In the US, we tell ourselves that the high cost of care buys us better service. In my experience, that's not the case.

Since moving back to France with our five-year-old son, I've sampled a multi-course tasting menu of every infectious disease France has on offer. I've been to the doctor three times with less than 24 hours'

notice, making appointments through [Doctolib](#). Once, when I couldn't find my health insurance card, I paid full price out of pocket—30 whole euros.

French doctors are quick to refer you to other services: labs, radiology, whatever you need. And because everything is reasonably priced, you don't waste time wondering whether it's worth it.

I did take poor puking Ben to the ER in Saintes, where he was promptly hooked up to an IV in a clean, modern hospital. We paid *one euro*.

This is a huge part of why we moved. In France, there's no "what if?" around getting sick. You just go. Guilt-free.

—Ana Rancher

she loves bundling up at "magic hour" to watch the sunset over the beach. "In Perth, I wouldn't be caught dead at a cold beach. Here, it's practically a sport."

She's still dumbfounded that the beach is a 10-minute walk from her apartment. "I'd need to be a millionaire to do that in Perth. I also love that you can visit other parts of France—or other EU countries—so easily without a car."

Christina and her partner spend about €110–€150 a week on groceries.

"Dinners out cost around €50–€60 for the two of us, and that's including wine

at many spots. Eating here," Christina laughs, "is my new favorite hobby."

"Life back home felt like Groundhog Day. Here, my life is 'TBD.' It's like getting a new driver's license for adulthood. Where will I go? Who will I meet? You can have so many lives in one, if you choose."

Nel

"Pastry led me here (and my husband kept me)."

Nel, a pastry chef with a Kuwaiti-Indian upbringing and posh British accent, originally came to France for a short internship in Provence. Then she met her now-husband—and moved with him to La Rochelle, where he was opening a bar called Arkham (see below).

"I got used to croissant smells faster than I thought possible," she laughs. (She lives next to a boulangerie.)

The adjustment, she admits, wasn't exactly a breezy *bonjour*. "I performed daily mime acts in shops just to get toothpaste. But once I found the expat crowd,

I realized everyone here had their own mortifying story—and that made it hilarious. In La Rochelle, I'm more social than I used to be... and I have the option (and encouragement) to try more things."

Nel and her husband rent an apartment with a garden for €800 a month,

spend about €450 a month on groceries, and occasionally splurge on a €120–€150 dinner. She swears by the volunteer-led [Parler Français](#) language group, which charges just €25 a month.

Her advice? "Get ready to embarrass yourself. And embrace it. You don't emerge from a tired cocoon without shedding a little dignity along the way."

Ana

"If you move overseas hoping to leave your personality behind, it fits in your suitcase, too."

Ana, a feisty no-nonsense Minnesotan, met her French husband Ben the *really* old-fashioned way—as teenage pen pals. After a decade living in the US—

"A magnet for expats tired of stress, speed, and overpriced avocados."

when their son was born—they moved back to France, searching for a different pace of life and more peace of mind... especially when it came to healthcare.

"When I was sick in February, I saw a doctor, got a prescription, and paid €42 total," she told me. "Back home, I probably would've just accepted death."

The couple now rents an 860-square-foot apartment for €950 a month, which feels like a steal compared to Minneapolis—even if the walls are "so thin, I can hear my neighbors sneeze. If someone upstairs drops a spoon, I can practically catch it."

She fills her days with painting, art workshops, and chasing tacos *without* apricot jam (harder than it sounds).

Ana's been speaking French for over 15 years, but she's still learning every day. "Stay in the 'cute mistakes' range," she advises me. "Once you sound fluent, people will correct you. It's meant well, so I shouldn't mind—but unfortunately, my personality came with me from the States."

She also tries not to flinch when strangers ask about America (re: Trump). "Politics are considered a polite conversation topic here, so if someone asks what you think, they actually want to know. And then they'll pivot to cheese like it's no big deal."

"There's an authentic Atlantic culture here, not a flashy Mediterranean one."

Her advice for newbies: "If you've worked up the courage to speak French, and the person responds to you in English, don't get discouraged; they want to practice their English and are using any opportunity to do so. Feel free to forge ahead in French!"

Tips: There are many lively French expat groups offering local tips on housing, events, and places to meet up, including [Expats in La Rochelle](#), [Bordeaux Expats](#), and [Expats Move to France](#).

And, pick up a copy of *Escape to France: Everything You Need to Know to Retire Better, Invest*

Well, and Enjoy the Good Life for Less in the [IL Bookstore](#).

Taking It One Oyster at a Time

In this corner of the world, the seasons shift gently. Summers are warm, winters mild, and the terraces never stay empty for long. Even in January, you'll find someone bundled up with a café crème, watching the world go by like it's the only thing on their to-do list.

John McGuiggan, an Irish expat who runs [Discover La Rochelle](#) walking tours, told me the city's appeal comes down to three things:

"There's an authentic Atlantic culture here instead of a flashy Mediterranean one, real beaches instead of pebbles, and since it's a city of working families and

students—not just retirees—it's more affordable."

On any afternoon, you'll see families on the beach building sandcastles and flying kites. In the distance, windsurfers and catamarans dot the horizon like moving brushstrokes. "My five-year-old is taking sailing lessons this spring," Ana said. "It's kind of just what you do here."

Thaïs, a ceramicist who moved from Paris, told me simply: "The sea!" opening her arms like she was trying to hug it all. (You can take [pottery classes](#) at her studio, by the way.)

Even if maritime life isn't your thing and donkeys make you sneeze, you'll love the weathered grace of this city. The air smells like salt and butter. The ocean is always just around the corner. And when you're craving a bit more action, you can train to [Paris](#) or [Bordeaux](#) for the weekend. I've done it a few times... and I must say, I sank back into La Rochelle with a sigh of relief.

After a while, it starts to feel less like a place you discovered—and more like one that quietly chose you.

Getting Here

La Rochelle has its own small but mighty airport—**Île de Ré Airport (LRH)**—with seasonal low-cost flights to London, Dublin, Manchester, Geneva, Brussels, and more. Year-round routes include Lyon, Marseille, Porto, and Marrakech.

From outside Europe: Fly into Paris, Bordeaux, or Nantes, then hop on a train. The Gare de La Rochelle is centrally located, and TGV high-speed trains will have you here from Paris in 2.5 to three hours. From Bordeaux or Nantes, it's typically around two hours.

Driving: From Paris, it's a 4.5- to five-hour trip through countryside that gets prettier the closer you get to the coast. And once you arrive, you don't need a car—La Rochelle is made for walking and biking... and popping into cafés you didn't know you needed.

Multiple **car rental agencies** are located right across from the La Rochelle train station. There's also a large inexpensive parking lot behind the station if you'd like to park and train it for the weekend.

Tip: If you do rent a car, ask for a *télépéage*, or a toll tag. France has a lot of toll booths, and skipping the stop-and-pay line is a joyous thing.

TWO THOUSAND DOGS... AND ONE CAT

When you have a child in La Rochelle, I suspect you get a coupon for an Australian Shepherd or a Corgi, examples of which you'll see everywhere in this part of France.

What's fantastic about France (and Germany and Italy, for that matter), is that most hotels take pets—even in Paris—and there's a minimal fee. Several places charge as little as €10 euros a night on up to €40 or so for the super-fancy spots.

But when I needed to travel from La Rochelle for a week, I left my cat Louie—who once again [braved the savage seas](#)

with me—in the care of [Chalet des P'tites Moustaches](#) ("house of little whiskers").

Recently opened in **Esnandes** (about 20 minutes north of La Rochelle), young owners Léa and Theo have lovingly created a cat paradise, with an indoor "public" playroom and access to a large enclosed outdoor garden, if your cat likes to make friends or munch daffodils.

You have the option of keeping your cat in a private accommodation—but it's not the tiny cage typical of a US cat boarder. And the fees are so reasonable... I paid about 17 euros a day. (Plus, the owners speak English.)

FOOD, GLORIOUS FOOD (& WINE)

La Rochelle has always been a seafood town, but lately it's been punching above its weight in the pastry and *bistronomie* departments. Quietly—and then all at once—it became one of France's low-key foodie destinations.

[Nina Métayer](#), born in La Rochelle and crowned *World's Best Pastry Chef* in 2023 and 2024, recently came home to open two boulangeries-pâtisseries: **Le Fournil** and **Chez Paillat**. Her fruit tarts should come with warning labels.

Also in the pastry pantheon: [Théo Chereau](#), whose boutique doubles as a tea room with desserts so stunning you'll hesitate to eat them (briefly). Then there's [Elisabeth M.](#), run by sisters Lisa and Charlotte Ottou, who craft elegant flower-shaped tartlets with flavors like pear, almond, and *jonchée* (a soft local cheese). And finally, [Pâton](#), where the croissants are something Audrey Hepburn might nibble while window-shopping in *Breakfast at Tiffany's*.

Basically: yes, the pastries here rival those in Paris and Lyon. And no, your jeans won't forgive you.

The Savory Side

There are more twinkling-light, world-class restaurants in La Rochelle than you can do justice to in a year—from casual cafés to Michelin-anointed seafood temples. Here are a few highlights:

[Loma](#) in the Saint Nicholas quarter is cheerful, cozy, and creative without being fussy. [La Bonne Pâte](#) makes thin-crust pizza so good it will ruin you for US takeout. [Ragazzi da Peppone](#) has generous pasta dishes and a tiny wine cellar where you can pick your bottle straight from the wall.

Don't let [Iséo](#) get lost among the many tempting options in the Chain Tower area. It's a sleek, harbor-side setting that locals swear by for fresh Atlantic seafood and sushi. I had the mussels and *frites*—and moaned a little.

For the caffeinated, [Alcôve](#) is part coffee shop, part Pilates studio, with a Corgi mascot named Mocha who has better posture than most humans.

Locals refer to **Rue de St-Jean du Pérot** as *Rue des Resto*—a street lined with some of the city's most beloved restaurants. Try [Chez André](#) for a classic experience, [Les 4](#)



Nina Métayer's strawberry, elderberry, and rhubarb *fleur* confection.

[Sergents](#) for date night ambiance, or [La Boussole](#) for French-Asian fusion. My personal favorites? [L'Échoppe](#) (for ladies' lunches that stretch into rosé-fueled afternoons) and [Ginger](#)—home of, in my opinion, the best poké bowl in town.

When you're ready for something a little sexier, a little more low-key than the harbor scene, head a few blocks inland to [Arkham](#), a stylish new bar owned by two friends who mix Cognac and Calvados, the spirits of their homelands. Their names are Paco and François, and their signature cocktail, *Arkham*, tastes like Normandy fell in love with the Charente-Maritime and moved in together.

And if you *really* want to dine like a local... look for [Savoir dans La Rochelle](#) near the central market. It's unassuming and family-run—the kind of place where the servers know your wine preferences by your second visit.

Now, if you feel like dressing up and blowing the budget: [Christopher Coutanceau](#) is La Rochelle's three-Michelin-star pride and joy, where the seafood is so fresh it probably had dinner plans before it became yours.

Right next door, [La Yole de Chris](#) offers a more relaxed (and less wallet-alarming) experience with a terrace that overlooks the beach.

At the base of the Chain Tower, [Les Flots](#) delivers seafood with a side of history, and

just down the coast in **Châtelaillon-Plage**, you'll find [Gaya](#) by Pierre Gagnaire. The sunsets there might upstage your dessert, but only just.

Wine and Local Spirits

As for wine: you're in easy reach of [Bordeaux](#) and **St. Emilion**, so even supermarket selections can surprise you. But for a special bottle, try the [Cavavin](#) cellar near the market. Mehdi, the beaming proprietor, speaks a little English and will be delighted to offer you suggestions.

The Charente-Maritime region is famous for **Pineau des Charentes**—a sweet fortified wine blended with Cognac (native to the neighboring county).

[Bossuet](#), a family-run shop in La Rochelle, offers excellent tastings of both spirits, so you can pick up your *apéritif* and *digestif* at the same time.

Bottom line: If you like to eat, you'll be very happy here. If you like to cook, the markets will ruin you for supermarkets back home. And if you like wine... well, so does everyone else. ■

Stephanie Reed is *IL's* Editor-in-Chief. Long ago, she fell in love with cuneiform, the earliest form of writing... and the rest was history.

© LA PÂTISSERIE ROCHÉLAISE DE NINA MÉTAYER



© RETA

Playa Caracol, on Panama's Pacific Riviera, is poised to burst onto the mainstream.

True Beachfront Living on Panama's "Hidden" Riviera

Ronan McMahon

About 17 years ago, a trusted contact promised that if I could withstand a bumpy drive, I'd get to see one of the most beautiful beaches in all of Panama.

It was a big claim. My contact, though, was true to his word. At the end of a bone-shaking road, he showed me a stunning near-white-sand beach that opened up to the Pacific Ocean sparkling like a jewel. And beyond that, I could see Panama City shimmering in the distance.

I knew right away that this was something spectacular: the nicest, closest beach to Panama's booming, cosmopolitan capital city.

Back then, this stretch of coast was completely unknown and undeveloped. But fast-forward to today, and it's home to the premier beach community in all of Panama: Playa Caracol.

Set in an area known as the "Pacific Riviera" west of Panama City, **Playa Caracol** is the brainchild of one of Panama's foremost developers, the same contact who first brought me to this hidden stretch of coast all those years ago. Alfredo Aleman and his GLP group are one of the few developers who could bring this

project to fruition. They have a history of delivering unparalleled communities in Panama—including a set of man-made islands right off the heart of Panama City.

Alfredo spent years trying to bring Playa Caracol to life. Eventually he managed to secure a mile of magnificent beachfront here and over time, he added to this one mile of beach. He started by spending serious money on infrastructure, including getting paved roads put in. Next came incredible residential communities, resorts and amenities.

Today, Playa Caracol has more than 400 residential units. There's a thriving surf club... a beach club... and the Surfside Hotel, which includes a luxury spa, state-of-the-art gym, superb pool, and gourmet restaurants. What he's achieved here is remarkable...

The rhythmic sound of the Pacific surf is the closest thing you have to a timekeeper in Playa Caracol. No one is in a rush... not here. The surfing is world class. You can take a boat out to fish or see whales giving birth.

The islands offshore have fascinating stories. You can explore them easily on day trips. One was owned by John Wayne and

has an abandoned Western World theme park on it. Another is home to two painted fishing villages, where you can hike the island's trails and watch for birds.

You've heard of Surf City California. Playa Caracol is like that... but better. Everything about this community is high-end. It offers the comfort of a luxury resort with the community of a small beach town in Southern California.

The first phase of Playa Caracol has now been realized and Alfredo is well into the next, which includes plans for a beautiful boardwalk and an entire "village" center. Plans also call for a wedding pavilion, a sports academy, commercial center, supermarkets... everything you expect to find in the perfect beach town.

Major international corporations have taken notice and they're acting. The Surfside hotel was recently rebranded as a Radisson. And the first Margaritaville in Panama is due to be delivered in Playa Caracol in 2027. This complex will include residences and a resort with signature Margaritaville experiences like the 5 o'Clock Somewhere Bar and License to Chill Bar & Grill.

It all points to the scale of the opportunity here. Playa Caracol, and indeed Panama itself, are about to burst into the tourism mainstream...

Soon to Be Discovered...

Panama has long been a vital artery of global trade. It's home to the Panama Canal, one of the most important pieces of infrastructure on the planet. Connecting the Atlantic and Pacific oceans, it's the trade route taken by around 40% of all US container traffic.

The canal helped transform global trade, connecting east and west. And it transformed Panama. By leveraging its strategic importance, Panama has developed into a major commercial hub. It's home to more than 80 banks as well as the regional headquarters of big multinationals like Dell, Nestle, and Procter & Gamble.

Today, Panama City is one of the richest cities on the continent. Walk its streets and you'll see all the hallmarks of a true global city—trendy cafés... craft beer bars... fine-dining restaurants... designer clothing boutiques... expansive shopping malls...

And its main airport is the "Hub of the Americas." Panama's Tocumen International Airport now maintains direct

connections to 93 destinations across 37 countries. In 2024, the airport achieved a record milestone by handling a total of 19.2 million passengers, marking a big 8% increase over the previous year.

Panama, then, is a booming, modern, affluent place. But one of the few areas where it has traditionally lagged behind neighbors like Costa Rica is tourism.

There's no reason why Panama isn't a tourism powerhouse. It has the accessibility... the infrastructure... the cosmopolitan capital... the history and culture... and the stunning coastline with crystal-clear waters and white-sand beaches. In fact, in Panama it's possible to wake up on the Caribbean and then have lunch overlooking the Pacific. They're only a couple of hours apart at the country's "skinniest" sections.

Indeed, the only reason Panama hasn't become a tourism giant is because for many decades the country focused investment in other areas, like expanding the canal or attracting big multinationals with tax incentives. Now, though, tourism is a big new focus. Panama has rolled out a host of tourism-related initiatives and investments. One example: last year, the country launched a new \$200 million cruise ship port near the Panama Canal entrance.

Already these efforts are bearing fruit. According to the latest figures available, during the first half of 2024, Panama welcomed approximately 1.44 million international visitors, marking a very significant 8.7% increase over the same period in 2023.

Long a sleeping tourism giant, Panama is now awakening. And the area best-placed benefit is the Pacific Riviera and Playa Caracol.

Government-Backed "Path of Progress"

The Pacific Riviera runs west of Panama City from Chame to Farallon—about 50 miles or so. As I say, this coast has glorious near-white-sand beaches and warm waters for swimming. There's excellent fishing, surfing, diving, and whale-watching. And backing it all are lush, soaring hills with incredible hiking.

Development began here as far back as the 1940s with the establishment of Coronado, the best-known community on this coast. From then on, other development popped up... though in the past two decades or so, this has been gathering speed. This development has been accelerated by an enormous government-backed



"path of progress" that's leading west from Panama City.

A path of progress is anything that improves the accessibility of a piece of real estate or makes it more desirable, say infrastructure like roads, bridges, or airports, or a 5-star resort in a place that previously only had hostels and budget hotels.

Head west from Panama City today and you'll see a new eight-lane highway that heads in the direction of Playa Caracol and the Pacific Riviera. A fourth bridge is set to be built across the Panama Canal, improving access from the city to this coast. The city's metro system is set to run in a tunnel under the canal out to the western suburbs, close to this area. And there's a proposed new trainline...

The Panamanian government is planning a high-speed rail project connecting Panama City to David, the capital of Chiriquí province. Plans for the new \$4 billion railway call for a 243-mile route which would reduce travel time between Panama City and David from six hours by car to two hours by train. The line is set to pass along the Pacific Riviera, with a stop in Chame, near Playa Caracol. (With the new railway in operation, it would be possible to get from Panama City to Playa Caracol in under an hour.)

With the government's focus on promoting tourism, and the incredible new infrastructure projects pushing out from Panama City to the Pacific Riviera, major brands like Margaritaville are moving in. I knew it was a matter of time before global resort brands arrived in Playa Caracol. I've long told RETA members what it's going to mean...

Playa Caracol is now going to be anchored by market makers. It's going international. From a virgin hard-to-reach beach it's emerged as the premier beach community and destination within

Panama. After all, you're less than 50 miles from Panama City, one of the world's booming global cities, a trading hub drawing in people from all over the world. With new hotels, resorts and a planned town center, Playa Caracol is about to hit a new level.

Members of my *Real Estate Trend Alert* (RETA) group have already been ahead of the transformation of this coast with a string of incredible, off-market deals at Playa Caracol...

- In January 2019, members had the chance to own in the Residences at Playa Caracol from a RETA-only \$184,300, with premium condos going from between \$234,600 to \$252,500. In October 2022, a condo available to RETA members for \$234,600 was listed at \$320,000—\$85,400 more. And one bought by a RETA member for \$184,300 was listed at \$290,000—a boost of \$105,700.
- RETA members bought in Surfside residences in Playa Caracol back in March 2020 at prices starting at \$214,600. Similar condos are now on sale by the developer at \$330,000. That's an uplift of \$115,400.
- In January 2023 RETA members were able to buy ocean-view condos in the Las Olas starting community in Playa Caracol from \$254,600. Recently, similar condos were listed with the developer for \$355,580. That's \$100,980 more.

With Playa Caracol now gaining an international reputation, the opportunities here are incredible. That means if you're interested in owning a true beachfront home in front of a pristine white-sand beach (a rare opportunity anywhere these days), you can buy ahead of those international folks and the wealthy in Panama City for whom this beach is the closest and nicest.

Right now, I'm working to bring a new deal in Playa Caracol to members of my RETA group. I'll be sharing more with RETA members soon... ■



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

Changes in Social Security: What Expats Need to Know

Steve Garfink

Of all the news covering the Trump administration's sweeping federal changes, few departments have drawn as much attention as the Social Security Administration (SSA).

We're seeing substantial reductions in staffing, with more to come... worries about who is gaining access to sensitive personal information... significant changes to rules intended to prevent fraud, but which create higher hurdles for keeping and/or accessing benefits... fears that modifications to computer programs managing the whole system will result in bad consequences... I could go on.

If you live overseas, or plan to do so in the future, here's what you need to know to navigate the current environment of rapid change at the SSA, along with some steps you can take to proactively protect your account.

First, if you're currently receiving a benefit, you will continue to do so without any need to do anything. The one important exception to this—and this is a long-standing rule—relates to your residence of record with SSA: if it's at a location outside the US and its territories, then each year or two you will be sent a simple form to complete and return to the SSA. Failure to do so will result in a suspension of your benefits.

If this happens to you, contact the Federal Benefits Unit (FBU) in the nearest US consular office. The FBU is responsible for administering Social Security matters for overseas residents. An appointment is usually sufficient to establish your identity and your right to benefits. Complete the form at that time and your benefits will resume on your next available payment date, including all the suspended benefits. No benefits are lost, they're just delayed, though fixing it is a bit of a nuisance. The FBU serves the same function for expats as the branch offices in the US do for US residents. [Here's a link to the FBU offices by country.](#)

Second, you can minimize the risk of getting on the overseas form list by maintaining a US residence and having your



benefits deposited to a US financial institution. A family member or close friend can be your residence address as long as they're willing to receive your mail for you. Some services are available that provide street addresses for a fee.

My wife and I have lived in Mexico over five years without needing a local bank account. Mostly we withdraw cash from local banks using our US debit cards: you quickly learn which give the best exchange rates and lowest fees. Occasionally we'll bring Mexican Pesos back with us that we obtain from our US bank. Between those steps and credit cards, it hasn't been an issue so far for us.

That said, many beneficiaries choose to have their benefits deposited directly to a bank in their country of residence. The key advantage is that the payment goes to your overseas account via the Federal Reserve and the exchange rate is better than you can receive from any other method.

If you choose to do this, you're likely to be flagged for receiving the form, so keep an eye out for it and be sure to return it promptly! (Be aware that foreign institutions like banks often operate with different rules and customs from those in the US. You'll need to play by their rules.)

Third, pursuant to a recent rule modification at SSA, you can no longer change the bank where your benefits are deposited each month over the phone: you have

to either do this online or by making an appointment in one of the field offices.

With the significant personnel reductions (SSA was already understaffed before all these recent changes) along with elimination of some offices, appointments for in-person applications will be scarce. The best option therefore is to make this change online whenever possible.

If you're among the (many) people who prefer an in-person appointment to wrestling with a web application, I strongly recommend you ask someone who's internet savvy to assist you with the online process. It will be faster, more convenient, and it provides the opportunity to save information about your application as a PDF file upon completion. That way, if any issues arise later, you have that document for reference. You'll receive a written notice once your application is processed. And you'll have at least 30 days to dispute the result if it's not what you anticipated.

Fourth, there is a small but real chance that one of the whiz kids on the Department of Government Efficiency (DOGE) team will make a programming error that could disrupt the regular flow of benefits.

To ensure you can quickly demonstrate your right to benefits, download pdf copies of your **Social Security Statement** and your **Earnings Record**. You'll find these documents under your **My Social Security** account. (You can create one [here](#).)

If you're already collecting benefits, download a copy of your most recent **Social Security Cost of Living Increase** letter, which declares the amount of your current benefit along with any deductions for Medicare, tax withholding, etc.

Eventually, things will settle down at SSA. Until then, we can expect a fair amount of turbulence. You can buckle up and protect yourself with these steps. ■

Steve Garfink, educates Americans on maximizing Social Security benefits. His latest book is [Social Security Secrets: How to Maximize Your Income for a Worry-Free Retirement](#).

Please note: The rules noted here are up-to-date at the time of this writing (April 10). But with the rapid-fire changes afoot, it's important to keep your ear to the ground. You can check for updates on [IL's SSA hub here](#).



KEITH JACOBSEN
CEO

THE BEST KEPT SECRET IN ALTERNATIVE INVESTMENTS

REACH OUT WITH ALL
INQUIRIES AND QUESTIONS,
WE'RE HAPPY TO HELP!

833-342-5422



DISCOVER THE TIMELESS BEAUTY OF NUMISMATIC COINS!
EXPLORE OUR EXCLUSIVE SELECTION

www.internationalcoinalliance.com



© JESS RAMESCH

Life in Montevideo revolves around the *rambla*, an epic promenade along the Río de la Plata.

It's Easy to Make Health a Hobby in Montevideo

David Hammond

It's a sunny morning in Montevideo, and I'm strolling along the water's edge, watching the ships as joggers, cyclists, and rollerbladers pass by.

The outdoor fitness culture is one of the city's main draws. It has miles of designated bike lanes, tennis clubs, and the phenomenal *rambla*—a 13-mile coastal walkway perfect for jogging or just taking in the breeze coming off the Río de la Plata. Since my apartment is just a couple

of blocks away, I often head out for a scenic walk along the waterfront, where the city's energy and natural beauty make exercise feel effortless.

Sometimes I walk alone, enjoying the quiet of the morning or listening to a podcast. Other times I go with an expat friend who lives close by. We'll start chatting and before you know it, we've walked our 10,000 steps.

Ten years ago, I wouldn't have

imagined myself feeling this great and so easily embracing an active lifestyle. But after a health scare in 2018, I made a conscious effort to change up my routine. And Uruguay's capital city has a way of helping you lean into better choices...

A City Built for Staying Active

Montevideo is dotted with health clubs of all sizes—some massive, some smaller and specialized. I found my comfort zone at **Templo del Músculo**, a down-to-earth gym where people of all ages and fitness levels feel welcome. At \$37 per month with no annual contract, it's both affordable and flexible.

Eating well is just as easy as finding places to exercise. Uruguay dedicates 80% of its land to agriculture, producing high-quality meats, grains, and fresh fruits and vegetables. That translates to an abundance of whole, nutritious foods readily available in the city.

I live in **Ciudad Vieja**—a walkable, historically-rich peninsula with cobbled pedestrian streets, colonial plazas, and a strong sense of community. My neighborhood in Montevideo's "Old City" has everything I need just a few

A HEALTHCARE PLAN FOR PEACE OF MIND

Healthcare in Uruguay is far less complicated and expensive than in the US. For example, there are no deductibles, exclusions, or lifetime caps. Most people in Uruguay—including most expats—pay around \$85 per month for a comprehensive membership-based healthcare plan called a *mutualista*.

I pay more, about \$400 per month, for a premium membership at the **British Hospital**, one of Uruguay's top private healthcare providers. Only around 2% of Uruguay's population opts for premium

healthcare like this, and it's not open to new members over 60 or those with serious health conditions. (I joined in my 40s and have stayed because the care has been excellent—even lifesaving. I consider the cost worth it for the peace of mind.)

My healthcare plan covers nearly everything except optometry and non-emergency dental work. When knee pain threatened my ability to exercise, I received physical therapy three times a week for months—at no extra cost beyond my small copay.

blocks from my apartment. I do all my food shopping on foot, picking up meat from a local butcher and produce from my greengrocer or the twice-weekly feria (street market), where I also get fresh fish and artisan cheeses.

When I need bulk grains, seeds, and legumes, I visit **La Molienda**, a health food store with multiple locations. Shopping this way isn't just convenient—it connects me to my community and makes healthy eating feel natural.

A Healthcare System That Works

Uruguay's population is 3.4 million, and half of the country lives in or near Montevideo. As you'd expect, the capital has the country's most advanced medical facilities, with the widest range of specialists.

Among them, **Asociación Española** stands out—it's the hospital most popular with expats and known for investing heavily in cutting-edge technology. Its neurosurgery unit is the only one in South America equipped with a top-caliber robotic microscope, and the cardiology department is one of the region's most advanced. But what truly stands out is how they prioritize prevention, affordability, and simplicity.

“Many of my aches and pains are gone.”

My healthcare plan includes an annual physical exam with a full panel of screenings. In 2018, these routine tests turned up a potential problem. At 220 pounds with a blood sugar issue, my doctor gave me “the talk.” I had an advanced case of NAFLD (Nonalcoholic Fatty Liver Disease).

Early detection allowed me to make major lifestyle changes before it became serious. Now I weigh 176 pounds, I'm medication-free, and my liver is completely healed. I have more energy these days. And many of the aches and pains I thought were “just part of getting older” are completely gone.

Health Became My Hobby

Before my health scare, I had a habit of eating and drinking whatever was

convenient and tasty—without giving much thought to nutrition. And I'd go months at a time without exercise. As I got older, this caught up with me. With Uruguay's high-quality and preventive care, a more relaxed lifestyle, and time to exercise and prepare wholesome meals, my health made a remarkable improvement.

In Montevideo, a better, more active lifestyle doesn't feel like a struggle—it just happens naturally. Walking to do my shopping, enjoying fresh food, spending time outdoors, and benefiting from a system that actually prioritizes well-being have all added up to something unexpected: I genuinely enjoy taking care of my health. ■

David Hammond is *IL*'s Uruguay Correspondent. If you have questions about Uruguay, contact David on the *IL* Community Uruguay page [here](#).



At neighborhood *ferias* farmers bring their produce straight to the people—twice a week.

Most visitors to Scotland race north, chasing the dramatic landscape of the Highlands and islands. But to the south, you'll find an equally spectacular region that divides Scotland from England: The Borders.

The Borders is a history-laden region stretching from the North Sea coast to the foothills of the Southern Uplands. It's a place where history lingers in the wind-swept hills and haunts the craggy coastlines...

My childhood was spent on a farm between Hawick and Jedburgh in the heart of this land. I remember playing hide and seek in the woods at **Denholm Dean**. It was the ideal adventure playground, with towering trees to build dens in and undergrowth thick enough to vanish into. Or we'd catch tadpoles in jam jars along the edge of the river Teviot, our wellies sinking into the mud, then run home, impatient to see them grow into frogs.

And then there was **Ruberslaw**, our mountain. It may be only 424 feet, but to my little legs, it felt like Ben Nevis. We'd set off through the dense pine forest with our dogs bounding ahead. We knew when we reached the far edge of the woods, the ground would get steeper and rockier. I used to race my brothers to the top but never managed to beat them. But I didn't mind. The spectacular view of the surrounding hills, patchwork fields, and the slow curves of the Teviot below made every step worth it. Each time I go home, I climb the same mountain and fall in love with the view all over again.

It's only now, looking back, that I truly appreciate what a privilege it was to call



The Scottish Borders is an overlooked Narnia... a place to walk, bike, or wander for 3 to 6 months.

© DENOVAN/ISTOCK

A Slow Hike Through Scotland's Borders: A Place Few Visitors Ever See

Carolyn Hall

this place home.

Slow travel is the perfect way to experience this small part of Scotland that few visitors ever see....

With a visa-free six-month stay now available for US and Canadian visitors, you can appreciate this exquisite corner of the world at your own pace.

From castle stays and countryside hikes to local pubs, rugby matches, and rental tips, I'll show you how to slow down and settle in—where to base yourself, what to see, how to get around, and the best ways to experience the Borders from a local perspective.

Finding Your Own Wee Spot

Kelso, **Jedburgh**, and **Melrose** make ideal bases for a longer stay, with their historic sites, independent shops, and easy walkability. There's public transport between the main towns, and you can catch a train from Edinburgh to nearby Tweedbank.

If you're more drawn to forest trails and biking routes, **Peebles** would be a great choice. But if you want to explore the hidden corners of the Borders properly, renting a car is your best bet.

Royalty, Reivers, and Ruins

In Jedburgh, where I went to school, I passed through the gardens of [Mary Queen of Scots' House](#) more times than I can count. There was always a stillness to the place, the ancient pear trees keeping watch like they'd been there since she left.

Mary's brief yet infamous stay in Jedburgh in 1566 was one of the more dramatic episodes of her turbulent life. She arrived in the town as part of her Royal Circuit, traveling through Scotland to assert her authority.

Against all advice, the indomitable Mary then rode 30 miles across treacherous terrain to [Hermitage Castle](#), a foreboding fortress in deepest Liddesdale, to see James Hepburn, the Earl of Bothwell. On her return, she collapsed with a fever so severe that many thought she wouldn't survive. She remained bedridden in Jedburgh for a month (she married the Earl the next year).

Today, Mary Queen of Scots' House is a museum filled with artifacts from her life and ultimate downfall, including her eerie [death mask](#). For those drawn to her story, Hermitage Castle still looms over the wild



landscape... remote, atmospheric, and as haunting as the legend of Mary herself.

Visit the Home of Sir Walter Scott

Few writers are as deeply tied to the Borders as the prolific Sir Walter Scott, who expressed his love for the region in his poetry. His former residence, [Abbotsford House](#), affords a glimpse into his life and the stories that shaped his writing. Strolling through its ornate rooms and woodland trails along the River Tweed, you'll discover why this landscape inspired him.

The Four Great Abbeys

Nearby, Melrose Abbey is one of the Borders' most famous ruins. It's said to hold the heart of Robert the Bruce, the 14th-century king who led Scotland to victory against England in the Wars of Independence. It's one of four great abbeys, alongside Kelso, Jedburgh, and Dryburgh—which is the final resting place of Sir Walter Scott.

Jedburgh Abbey, renowned for its remarkable blend of architectural styles, was the site of the notable marriage between Alexander III and Yolande de Dreux in 1285. According to legend, during the ceremony, a ghostly figure appeared, foretelling the king's death,

which occurred the following year. Exploring Jedburgh Abbey offers an evocative connection to Scotland's tumultuous history and showcases the evolution of medieval ecclesiastical architecture.

The abbeys are linked by the [Borders Abbeys Way](#), a 68-mile trail that passes through these historic towns. If Scott's novels captured Scotland's soul, a walk through this region lets you feel it firsthand. The paths thread through quiet woodland and open fields, ruins appear unexpectedly, utterly at home in the landscape—a reminder of how past and present still walk side by side here.

Blood Feuds and Blackmail

Between the 13th and 17th centuries, these lands were shaped by the turbulent reign of the **Border Reivers**. Unlike the romanticized Highland clans, these men were ruthless raiders. (Having traced my family history back to them, I'm glad I wasn't around in those days!)

By night, they rode across the hills, pillaging towns and leaving villages in ruins. They stole cattle, set homes on fire, took hostages for ransom... they were loyal to none, one day plundering English settlements, the next, betraying their Scottish neighbors if it proved profitable.

**“Forget football.
The Borders
is rugby
country.”**

Notably, they imposed “blackmail”—a term originating from this period—demanding protection payments from those unable to defend themselves.

To step into their world, start in Liddesdale, the remote valley that was once their heartland. Nearby, Newcastleton's [Liddesdale Heritage Centre](#) tells their story through artifacts and records, bringing to life an era when survival meant taking what you could before someone else did.

Haggis, Heritage, and Historic Hotels

No matter where you end up in the Borders, you'll never be far from a good pub, and on the menu you'll almost certainly find some variation of the haggis I grew up with.

[The Cobbles](#) in Kelso is a great choice for a hearty meal, with locally sourced farm-to-table Scottish food. A large plate of Fish and Chips will set you back around £16 (around \$20). It's a cozy spot with real ales on tap, craft beers from the Tempest Brewing Co., and a roaring fire in the winter—exactly the kind of place you want to hole up in if you've spent the day walking in the countryside. In Denholm, [The Cross Keys Inn](#) serves proper home-cooked dishes, and you're guaranteed a warm welcome. I highly recommend their Sunday carvery lunch, perfect after a climb to the nearby summit of Ruberslaw.

For extra special accommodation, [Traquair House](#) near **Peebles** lets you sleep where Mary Queen of Scots once stayed. It's Scotland's oldest inhabited house, and I can tell you it feels every bit as atmospheric as you'd hope—creaky floorboards, four-poster beds, and narrow hallways had me wondering if I might just bump into a ghost on my way to bed!

For a mini castle experience, there's a [16th-century tower house](#) on Airbnb that is all hidden staircases and thick stone walls. There's the original [thatched cottage](#) in **Denholm** or even a remote Shepherd's Hut with views over the **Minto Hills**—where you can wake up to the sound of nothing but birdsong and the occasional sheep.

Nearby, you can hike up to the delightfully named [Fatlips Castle](#), a 16th-century peel tower once used by Border Reivers. One story claims the name comes from a tradition that any gentleman entering had to kiss the lady of the house. Others



Founded in 1256, Jedburgh Abbey has stood watch over centuries of tumultuous Scottish history.

HAGGIS IS FAR TASTIER THAN YOU THINK

Haggis, Scotland's national dish, is warm, hearty, and far tastier than its reputation suggests. It's a savory mix of finely minced meat, oats, and spices, and is traditionally served with neeps (turnips) and tatties (mashed potato). It's rich, peppery, and surprisingly comforting, although for some, it can be an acquired taste.

Immortalised by the great Scottish poet

Robert Burns, the "great chieftain 'o the puddin' race," dates back to the 15th century and was a practical way to make use of every edible part of the animal, cooked together in a sheep's stomach. It's traditionally eaten at "Burns Suppers" every 25th of January, with a dramatic slicing of the haggis using a ceremonial knife, ideally accompanied by the sound of bagpipes.

say it referred to the Turnbull family's impressively thick lips, or, more entertainingly, to a goat named Fatlips who bleated loudly whenever English soldiers approached. The last time I climbed up, the castle was overgrown and hidden from view like a secret fort, but it's since been restored and is now open to visitors.

Rolling Hills, Roaring Seas, and Civilized Sports

The hills, coastlines, forests, and lochs in the Borders are an open invitation to explore the countryside around you. This is a landscape built for adventure.

You don't need to be a hardcore hiker to enjoy walking here, but if you're up for a long-distance challenge, [St. Cuthbert's Way](#) is one of the great Scottish trails. It's a 62-mile route from Melrose to **Lindisfarne**, tracing the journey of the 7th-century saint of the same name. It takes you through the Eildon Hills, over the River Tweed, across the border into England, and finally, out to the tidal sands of Holy Island.

If the coast is calling, the [Berwickshire Coastal Path](#) takes you past the clifftop village of **St. Abbs**, a small fishing harbor, where seabirds wheel over the rocks and the North Sea crashes against the shore. Another gem is **North Berwick**, a popular holiday destination among Scots with its long sandy beach and charming town center. Then there's St. Mary's Loch, a much gentler walk around the biggest natural loch in the Borders.

Glentworth Forest near Peebles is a mountain biking paradise and home to some of the best trails in Scotland. If you're after high-speed descents, technical turns, and jumps that test your nerve, this is the place. There are routes for all levels, from beginners finding their bal-

ance on the green trails to seasoned bikers pushing themselves on the black runs.

Golf is extremely popular in the Borders as in the rest of Scotland. There are over 20 courses, with [Roxburghe Golf Course](#) just outside Kelso at championship level. You'll find the views at these courses will make up for any stray shots into the rough.

Forget football. The Borders is rugby country. This is where Rugby Sevens (a fast-paced, seven-a-side version of the game) was invented, where every town has a team, and where kids grow up with a ball in hand. My brother certainly did and was captain of his school's rugby team until a knee injury put an end to any future rugby playing career. Not a sport for the faint hearted, Melrose, Hawick, and Galashiels are home to some of the oldest and most competitive clubs in Scotland. Watching a match here will help you get into the community spirit.

Linger for a Few Months

As I mentioned, you can stay for six months on a visitor's visa. In the Borders you'll find everything from rural cottages to town-center apartments, and renting here is significantly cheaper than in Edinburgh or Glasgow.

The average monthly rent is around \$1,000, though in Kelso, a two-bedroom apartment typically costs \$750 per month, while a three-bedroom house averages \$970. Houses to rent are often furnished or partly furnished. The more affordable options are usually in rural areas where you'll likely have more space, quieter surroundings, and better views. But, you'll almost certainly need to rent a car. The price will depend on the type of car, availability, and location, but it's worth it for the flexibility.

[Rightmove](#) and [Zoopla](#) list available rentals as well as homes for sale.

If you intend to get some work done during your stay, there are plenty of co-working spaces, such as [Hometown Hub](#) (in various locations) or [Pulse](#) in Hawick, which has 24/7 access and discounted café deals. The internet is reliable in most towns, though rural areas can still be patchy. If you're planning to work remotely, check coverage before you settle on a location.

Finding a Doctor

No one wants to think about needing a doctor while they're away, but it's worth knowing that most Borders towns have



© EDUARDORIVISTOCK

Known for its sea cliffs and quiet trails, St. Abb's Head draws hikers and overnight trekkers.



© EP-ISTOCK/ISTOCK

Hadrian's Wall once marked the northern frontier of the Roman Empire.

local General Practitioner (GP) surgeries, and larger towns like Galashiels, Hawick, and Kelso have community hospitals with minor injury units.

Scotland's National Health Service provides free healthcare for residents, but overseas visitors should be aware of certain policies when planning a longer stay. Emergency services are free, as are visits to a GP for non-hospital consultations. But, if you need specialist treatment or hospital care, you may be charged. The safest option is to take out [travel insurance](#) that covers medical treatment. You should always carry your passport and any residency documents, as healthcare staff may need them to determine your eligibility.

The Need for Tweed

Even with my perhaps slightly biased view of the Borders, nowhere is perfect all of the time. Be prepared for the changeable weather. I've set out in sunshine before and come home in a flurry of snow! Best never to trust a blue sky entirely.

Remember that it's never as cold as you think, but it's always colder than you'd hoped. The Borders doesn't get the harsh winters of the Highlands, but the weather here is still unpredictable, wet, and often windy. The best way to deal with it is by layering. A waterproof jacket, sturdy walking boots, and a decent wool sweater will get you through most seasons.

And if you find yourself in need of an extra layer while you're here, you're in the

right place. Hawick is the home of tweed and fine knitwear, with shops selling cashmere scarves, wool sweaters, and handmade textiles. If you're looking for something special to take home, this is where to find it.

It's no coincidence that tweed shares its name with the river. The story goes that a London merchant misread "tweel" (Scots for "twill") on an invoice, assuming it referred to the River Tweed, and the name stuck. That small mistake became the foundation of a world-famous textile industry, with local mills producing high-quality tweed that's still sought after today.

Castles and Coastlines to Wander

One of the beauties of Scotland is that you're never more than a short hop away... from anywhere in the country.

Several bus routes connect the larger towns, with frequent services heading up to Edinburgh and Glasgow. It's worth doing some forward planning to see what discounts are available if you'll be using them frequently. The scenic [Borders Railway](#) goes from Tweedbank to Edinburgh in less than an hour, taking in many historic sites along the way. You can buy an all-day Borders Explorer ticket for £24.40 (\$31).

You can even head south over the border into the **Lake District**, one of the most beautiful parts of Northern England. Public transport options are limited, so

renting a car is the best way to explore at your own pace, especially if you want to venture beyond the main towns.

You're also ideally situated to visit the remains of [Hadrian's Wall](#) in **Northumberland**. A UNESCO World Heritage site, the wall was built to keep out the fearsome Northern Pict tribes, and stretches from one side of the country to the other, roughly following the England-Scotland border. (See the best-preserved sections at Housesteads and Vindolanda, not far from Hexham.)

Also in Northumberland, enjoy a weekend visiting the castles of [Alnwick](#), [Bamburgh](#), and [Lindisfarne](#), situated on Holy Island (only accessible by the causeway at low tide). Famous for its historic monastery and the [Lindisfarne Gospels](#), it was also one of the first places in Britain to be attacked by Vikings in the 8th century.

Linger and Live Like a Local

If you intend to stay in the Borders for a while, lean into local life—join a walking group, catch a Borders rugby match, or just spend time in the pubs and markets, listening to the stories.

The Scottish Borders doesn't have a large, centralized expat community, but there are numerous ways to connect with fellow internationals and locals alike if you're here for an extended stay.

Visit online platforms like [Expat.com](#), [Expat Exchange](#) and MeetUp; local Facebook groups such as Moving to Scotland and community pages like [Live Borders](#) or the Facebook group Scottish Borders Events. Or you could try volunteering with [Borders Community Action](#).

Whether you come for the landscapes, the traditions, or just the quiet pull of somewhere less traveled, the Borders have a way of making you feel like you've always belonged. A six-month stay may not be long enough... ■

Carolyn Hall is a Scottish wellness and travel writer based in France. She shares fresh insights on transformative wellness, mindful travel, and cultural experiences from around the world.

Editor's Note: For details on pathways to longer-term UK residency, see Ted Baumann's [latest update](#).



© SARA WINTER/ISTOCK

Storm the castle and climb the tower—follow in the footsteps of the samurai at Matsumoto.

Matsumoto Castle: Step Into the Samurai World

Juna Jinsei

The stairs were steep, and as we ascended they became more like rungs on a ladder. I imagined the samurai of old scrambling up on all fours during an attack... then sliding back down, gripping the side rails until their feet touched the floor.

At the top, the samurai lord could spot a rival approaching from miles away. A moat made the castle almost impenetrable, so enemies held their line beyond it, blocking the gates in an attempt to starve out those inside. But there was a pine forest within the castle, and the trees' inner bark could feed hundreds...

Once, approximately 5,000 of these fortified castles graced the landscape of Japan. Now only 12 remain, and the most spectacular of them all is [Matsumoto Castle](#) in Matsumoto city.

“The Crow”: Seat of the Samurai Lords

For centuries and amid constant struggles for power, structures like Matsumoto were built for the Daimyo, Japan's feudal lords. The castles and keeps were protected

by the samurai—the warrior class—who risked life and limb for the eternal honor of a death in service.

Originally called Fukushima-jo Castle, Matsumoto was built for the Ogasawara clan in 1504. The site was a thick pine forest surrounded by placid pools. Harnessing the spring water, the builders were able to create a wide defensive moat, keeping warring clans at a distance while giving life to their crops.

The castle's main six-story tower is the oldest in Japan. When construction first began on this fortification, the country was in its Sengoku or Warring States Period—an era of struggle for economic power and political domination. Between 1590 and 1594, the scions of Matsumoto added to the castle, building arched bridges, three more towers, and the surrounding town of Matsumoto, for the increasing number of samurai, servants, and their families.

They also added the five-tier swooping roofs to simulate birds taking flight. With its dark exterior, this marvel of Japanese architecture was nicknamed “Crow Castle.”

“The castle's main six-story tower is the oldest in Japan.”

To Storm the Castle...

It takes a little over three hours riding the JR line from Tokyo Shinjuku to reach the Matsumoto train station in Nagano Prefecture. After a leisurely 15-minute stroll, we arrived at the front gate and purchased tickets (700 yen, about \$5) and requested an English-speaking guide.

Even the locals in our group were amazed by the historical facts and customs described by Teiko san, a Japanese historian. He explained how the Tokugawa Shogunate created the caste system of samurai, artisans, farmers, and merchants—merchants being the lowest, since dealing with money was considered “unclean.”

(Although the guides are exceptional—and free—you should never tip them or other service people in Japan.)

Our tour pulled us into the past, through stone passages and mazes of exotic plants. When I lived in Japan, I enjoyed many traditional gardens in the autumn, but none compared to the breathtaking display of bright orange and red swaying before me here.

On the first floor we encountered a wall of armor made of thin iron scales con-

nected with leather. This was followed by an archeological treasure trove of weapons used in sieges and conquests over a three-hundred-year period.

Cherry Blossom Crowds (and Alternative Seasonal Backdrops)

Matsumoto Castle can be [enjoyed throughout the year](#). The castle grounds are full of cherry blossoms in spring—which brings hordes of tourists from around the world and makes the lines long. The summer is beautifully green, but it can be crowded with Japanese tourists, especially in August.

I'd encourage you to go in autumn. There are fewer people, and castle views offer the glorious fall colors I mentioned. (If you love Japanese cuisine, come during the October [soba noodle festival](#).) If you prefer winter, the snow makes it quite scenic—and the [ice-sculpture festival](#) is full of creative genius.

A blend of modern and ancient Japan, Matsumoto is a picturesque town proudly kept in pristine condition. I was fascinated by the Torii gateways to shinto shrines, and even the manhole covers are painted with colorful illustrations of nature.

As you walk the town, keep an eye out for public fountains. These allow thirsty tourists to taste the purity of the Tokugawa Shogunate's natural springs. For hundreds of years, these therapeutic waters have been believed to support good health in Matsumoto... and the best sake and soba noodles.

After your tour, walk along the Metoba River from the castle to Nawate Street, otherwise known as "Frog Street." It's famous for its bakeries, antique shops, candy stores, boutiques, restaurants, and especially... a

large frog sculpture and shrine used to attract passersby.

All that exploring gave us a voracious appetite, so we ambled over to Kobayashi Soba (by the Yohashira Shrine; a minute's

walk). I had to try the famous buckwheat noodles of the region—and we certainly weren't disappointed. I ordered a delicious soba noodle soup accompanied by tempura and Nagano sake, and consumed them like a shogun. ■



Tip: Before you leave town, climb to the top floor observation deck at the city hall. The view of Matsumoto and the [Northern Alps](#) in the distance is awe-inspiring... and free.

Juna Jinsei spent over three years teaching in Japan, soaking up its history, culture, and building lasting friendships. Today she resides in Chapala, Mexico... but loves to return to Japan regularly.

“Autumn is less crowded and offers glorious fall colors.”



View from The Crow—where samurai once stood, tourists now gaze out over Matsumoto rooftops.

Upgrade Your Lifestyle and Discover Pura Vida in Magical Costa Rica



© LOVE LIFE/ISTOCK

A Gentle, More Fulfilling, *Fun* Life Awaits In the Friendliest Country on Earth Fast Track Costa Rica Conference May 24-26, 2025 • San José, Costa Rica

Costa Rica truly has it all: A year-round tropical climate, modern cities, Caribbean beaches, Pacific coastline, rain forests, lush valleys, and cool mountains.

If you've ever dreamed of owning your own coastal hideaway with ocean views...

...or a lakeside home on a mountain surrounded by cool pine forests...

...in a country with world-class healthcare, and affordable daily living...

...then you should join us in Costa Rica this May.

Costa Rica just makes sense. It's the most politically stable country in Latin America, with a long history of peacefulness.

EASY: It's easier than ever to live or snowbird in Costa

Rica now, thanks to some recent visa changes we'd like to tell you about.

SAVE \$\$\$: You'll pay zero income tax on foreign-earned income. If you buy a home in Costa Rica, your annual property taxes will usually run little more than \$200 to \$500.

CLOSE TO HOME: Less than three hours' flight time

from Miami, and an easy hop from two international airports to dozens of North American cities.

At the one-and-only **2025 International Living Fast Track Costa Rica Conference**, you'll meet the Costa Rica experts... attorneys, insurance professionals, construction and real estate experts... who

can help you better understand the many benefits and options Costa Rica offers.

Join us and discover everything you need to know to decide if Costa Rica is your ideal retirement or relocation destination...

Come away with the knowledge and expert contacts to help make your move with confidence. And have a whole lot of fun while you're there.

We're expecting a sellout crowd. If you're interested in discovering more about this flourishing little country, and how living there can change your life for the better, don't run the risk of being shut out.

[Register now using our secure order form.](#)

Or take a minute to sign up by calling 1-866- 381-8446 (US and Canada). ■



© 2018 KEVIN WELLS/ISTOCK



ROYALE ENERGY

Build Monthly Income Using Your 2025 Federal and State Tax Dollars

Investment Advantages

- Acquire Low Cost Oil reserves using State and Federal Income Tax Dollars
- Turnkey Drilling Investments Available to Accredited Investors since 1986
- 100% Tax Write-off can be used to offset Ordinary Income, IRA/401K withdrawals and Capital Gains
- A deep inventory of High Quality locations that generate Free Cash Flow across oil price cycles
- Oil and Natural Gas Revenue is distributed Monthly

Permian Basin Texas

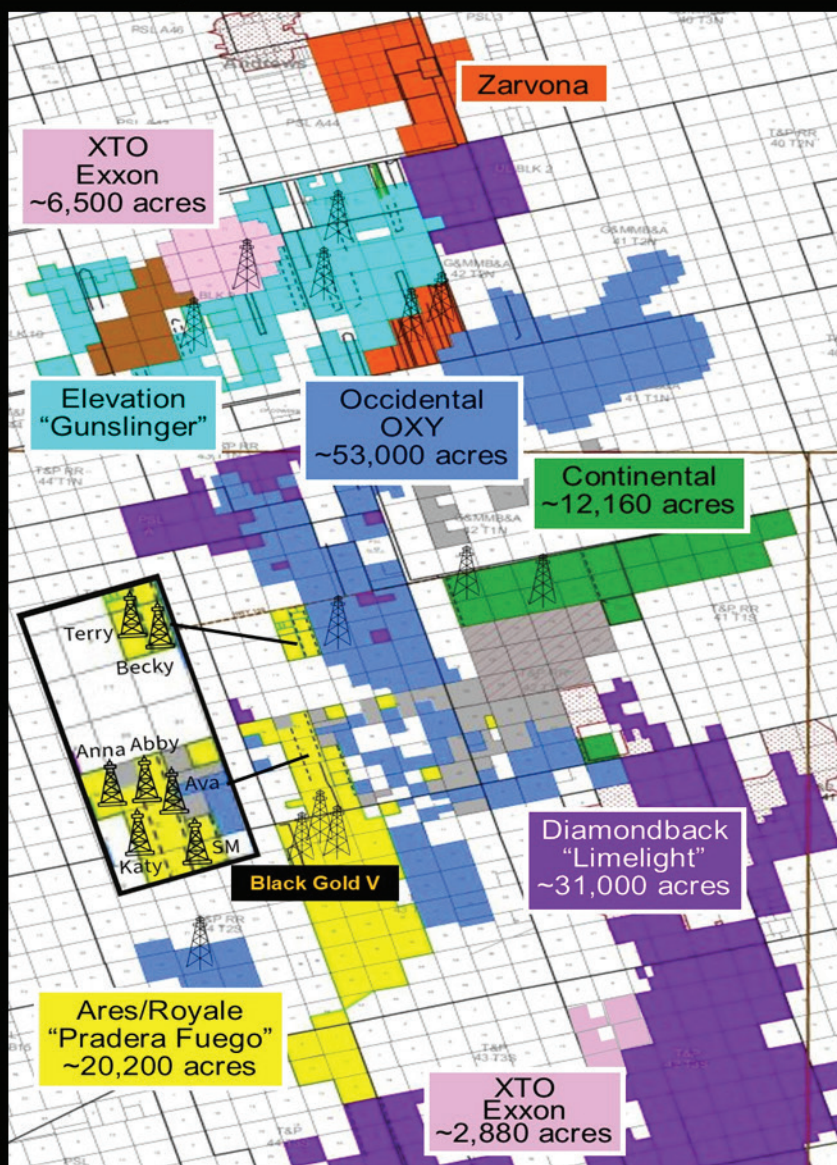
Royale Energy along with Investors are drilling in a continuous oil formation that is in the heart of one of the most active horizontal shale plays in the Permian Basin.

Royale/Ares acreage position is surrounded and being developed by four of the largest oil producers in Texas.

Since the emergence of this play 75 horizontal Mississippian wells have been drilled and completed with no dry holes.



For more information please call: (800) 447-8505
or email ir@royl.com



International Living Classifieds

Your guide to real estate, rentals, travel services, education, employment, and money-making opportunities worldwide.

internationalliving.com/advertise-with-us

PROPERTIES



Located in Midtown, the Golden Zone of Playa del Carmen, is a great Urban Luxury Development called Siempre Playa. Facing the upscale 38th Street, and only one block from famous 5th Avenue is Unit 308C IPANA. 53 square meters, 1 Bedroom, 1 Bath for those who are looking to live in a unique way by the sea. Amenities include 4 rooftop pools, bar, gym, and kids club.
239,000 USD

Contact Dave@bestdealmexico.com whats app number: +52 984154 2615

Email: sweston@westonveinsclinic.com phone number: 704-616-7993



Executive House in IL-named 'Perfect Weather' Costa Rican Town

Luxury tropical living in unique microclimate with 62°-82° F. temps year-round, access-controlled neighborhood, a 3,000' elevation with stunning views, near beaches, shopping, hospitals, golf, hiking, ziplining, etc.

- 4 bedrooms, 6 bathrooms, 6,600 total sq. ft.
- Open floorplan, upgraded kitchen, second-floor family area includes master and guest suites
- Built to U.S. standards with high ceilings and marble, woodwork, granite and tile finishes throughout
- Pool area with kitchen, BBQ, sauna and more - \$989,000

Video: <https://youtu.be/DbU2Uy25TIY>

Realtor: <https://www.godutchrealty.com/costa-rica-property/elegant-executive-house-in-a-tropical-microclimate-haven/>

Phone: +1-506-2289-5125 or +1-506-8834-4515



LUXURY LIVING IN THIS OCEANFRONT DREAM HOME

Salinas, Ecuador

Beachfront never got better!! Spectacular sunset views from this luxurious dream home located directly on the ocean. The over 1800 square foot residence boasts unobstructed ocean views and huge private rooftop terrace.

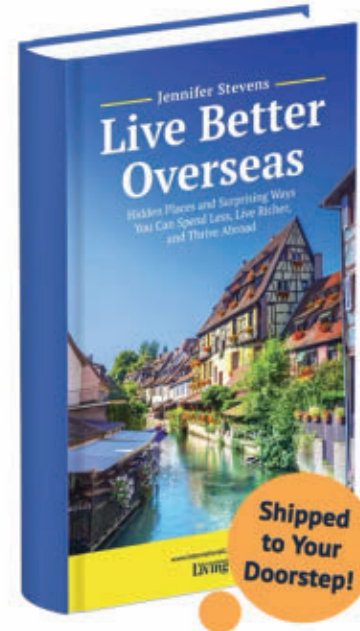
There are 3 bedrooms, each with en-suite bathrooms. The fabulous open floor plan is great for entertaining. The fully equipped gourmet kitchen boasts a center island/breakfast bar with gorgeous granite countertops and double sinks with garbage disposal. There is a half bath off the living area for guests.

The rooftop deck includes a jacuzzi and palapa, canopied swing, chaise lounges, wet bar, refrigerator, stand-up garden, and a spiral staircase leading to the main living area.

The 5-unit elevator building has assigned parking, storage locker, and backup generator. This is a truly turnkey home being sold fully furnished.

Additional details available: <https://ecuador-realty.com/en/real-estate-ecuador/search/rs2400487>

Being Offered at \$348,500 USD. Listing Agent: Amy L. Prisco, Ecuadorian Real Estate License #166 G. Phone/SMS: 646.396.1026 (USA) Phone/WhatsApp: +593.96.704.3050 (ECU) Email: amy@amyprisco.com



In hidden places abroad, a smaller budget buys a better life... calm, overlooked, undervalued escapes where excellent healthcare costs less, the sun shines year-round, and as little as \$2,000 a month bankrolls a big, satisfying life. We'll show you what you need to know... with a special offer that ships this new book to your door, plus more... details [here](#).

SERVICES



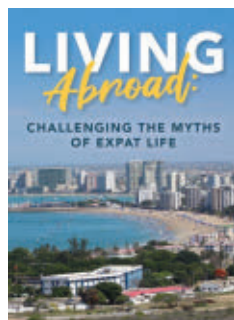
We are your trusted real estate experts on Spain's stunning Costa Blanca.

With unmatched local knowledge, we offer the best opportunities to find your ideal home or make a smart investment. Whether in the mountains, countryside, golf resorts, or by the sea, Costa Blanca is the perfect destination to enjoy the Mediterranean, with its exceptional climate, stunning beaches, and a new lifestyle.

Let us guide you home—where life feels like a permanent vacation.

Call us on +34 673 05 20 (SPA) or by email on: info@deltaspain.com

PUBLICATIONS/MEDIA



"Living Abroad: Challenging the Myths of Expat Life" is a useful, honest, laugh-out-loud funny guide for anyone who's considering a move from the United States to a new country. The author's goal is not to convince you to move. Instead, you are given real-life examples of what life abroad can be like - good and bad - so

you can make an informed decision for yourself. Available in kindle, paperback, hardcover and audiobook formats at <http://jimsantos.net>.

International Taxes - U.S.A.
 Certified Public Accountant
McKay Business Advisory, PLLC
www.McKayAdv.com



The Best Kept Secret in Alternative Investments
 Tired of Uncle Sam dipping his fingers in your pocket book?

To learn more about the Best Kept Secret in Alternative Investments and to receive your free gift: Call International Coin Alliance at 833-342-5422 or visit our website www.internationalcoinalliance.com



**INVEST IN REGULATED FORESTRY
 AND COFFEE PROJECTS IN PANAMA.**

**YOUR INVESTMENT
 IS ELIGIBLE FOR RESIDENCY UNDER
 THE PANAMA FORESTRY INVESTMENT VISA.**

We facilitate your investment journey into sustainable reforestation projects, ensuring long-term returns and a positive environmental impact.

Contact us today:
info@foresteak.com

Learn more at:
www.foresteak.com/IL

RPOST
 Ask Us How We Can Save Your Money and Make You Money
 Meet RPost: AI for the Good Guys

Un-Leak Leaks
 See the Unseen
 Thwart the Steal

Email Lures
 Deep Fake
 Voice Match

www.RPost.com



ECUADOR REAL ESTATE CONNECTION

Amy Prisco is the Broker/Owner of The Amy Prisco Agency, a full-service real estate, management and relocation consulting firm headquartered in the beach town of Salinas, Ecuador with satellite presence in the mountain town of Cotacachi. The Agency services include: purchases, sales, rentals, property area tours, management of properties, real estate consultations, as well as project oversight for small remodels or outfitting. Amy is a bilingual licensed Realtor living and working in Ecuador full-time since 2007. Originally from New York, Amy obtained her Ecuadorian citizenship back in 2020.

Visit us: www.amyprisco.com
 Or contact Amy direct at: amy@amyprisco.com
 USA: +1.646.396.1026
 ECU: +593.96.704.3050

Ecuador Expat Journeys

Authentic Customized Tours: Travel with the best!
 Exploration, Education, Purpose, Possibility
 Ecuador is calling—what are you waiting for?
www.ecuadorexpatjourneys.com



Unlock Dream Lifestyle Abroad with Your Home's Equity

Turn your home equity into the key to global real estate opportunities.

We help you turn untapped equity into life-changing opportunities. Imagine owning a beachfront villa in Central America or a charming European retreat—all while maintaining financial independence.

Through a Home Equity Line of Credit (HELOC) or Reverse Mortgage, we provide tailored strategies to create a vacation retreat, diversify your portfolio, or build wealth in appreciating markets.

Why wait? Consult with Brian Travis today.

Brian Travis
 Liability Advisor | Retirement Mortgage Specialist
 C2 Financial Corporation
 Phone: (858) 484-0240 |
 Email: btravis@c2financial.com
 Websites: C2Financial.com | YesToReverse.com

NMLS #2100700 | CA DRE #02157432 |
 WA #MLO-2100700 | FL #LO123178 | AR #2100700 |
<https://www.c2financial.com/states-approved-list>

INTERNATIONALLIVING.COM | MAY 2025

MK|P
 MATA-KELLY & PARTNERS
 ATTORNEYS AT LAW



For a quarter of a century, we've proudly taken the stage at International Living Conferences, guiding hundreds on their journey to their dream retirement in Panama.

With insider expertise and proven strategies, we've been your trusted voice in making paradise a reality.

Join us for the next 25 years—your future awaits.

mata-kelly.com

Panama: Best Residency Option

35 Years' Expertise in Legal Matters Regarding Immigration, Real Estate and Commercial Law in Panama

LAW OFFICES: RAINELDA MATA-KELLY

Contact Us Now:

info@mata-kelly.com

ROYALE ENERGY
 Build Monthly Income Using Your 2024
 Federal and State Tax Dollars

Investment Advantages:

- Acquire Low Cost Oil reserves using State and Federal Income Tax Dollars
- Turnkey Drilling Investments Available to Accredited Investors since 1986
- 100% Tax Write-off can be used to offset Ordinary Income, IRA/401K withdrawals and Capital Gains
- A deep inventory of High Quality locations that generate Free Cash Flow across oil price cycles
- Oil and Natural Gas Revenue is distributed Monthly

For more information please call: (800) 447-8505 or email ir@royl.com



Advertise with *International Living*

Contact Us at Advertising IL
advertising@internationalliving.com
 to place a classified ad.

Jardin La Torre (JLT)

An Active Adult Community Near San Ramon, Costa Rica in the Mid-Pacific Highlands

(Check us out--Google Maps: Jardin La Torre, Costa Rica)

JLT is a small, pet-friendly, professionally managed, secure, resident-owned, community of expat retirees and digital nomads. Only an hour from San Jose or the beach, and located at 4,000 feet with a 50+ mile view of the Pacific coastline, we offer fully-furnished long-term rentals beginning at \$1k/USD/month; American-style homes beginning at \$250k USD; ready-to-build residential lots; and a large recreational complex with organized activities and events.



Call or Email for More Information
Visiting Costa Rica? Schedule a Tour!

WhatsApp: +506 8649-0777; Email: info@jardinlatorre.com



Ask Us How We Can Save Your
Money and Make You Money

Meet RPost: AI for the Good Guys



Email Lures
Deep Fake
Voice Match

www.RPost.com

Un-Leak Leaks
See the Unseen
Thwart the Steal

MK | P

MATA-KELLY & PARTNERS

ATTORNEYS AT LAW



For a **quarter of a century**, we've proudly taken the stage at International Living Conferences, guiding hundreds on their journey to their dream retirement in **Panama**

With insider expertise and proven strategies, we've been your trusted voice in making paradise a reality.

Join us for the next 25 years—your future awaits.

mata-kelly.com