

International LIVING

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**Pirate Queens
and Drunken Poets:
Chasing History Along
Dublin's Coast**

**How to Bring
\$50K in Gold in
Your Carry-on**

**We Traded a
Manhattan Shoebox
for a Montevideo
Mansion**

September 2025

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The Path to a More Fulfilling Life Abroad Is Paved in... Gold

I often tell my 7-year-old, “You want the money that folds, not the money that jingles.” But the September issue of *International Living* may have just changed my mind.

We’re talking gold—literal glitter—and we’re talking diversification. From Jeff Opdyke sweating through airport security with his gold coin collection, to the farmland in Uruguay Ted Baumann has his eye on, this month’s stories explore the value of gold in many forms.

But gold can also be a feeling... a path laid out before us. Ronan McMahon shines a light on a secret yet sophisticated surfers’ paradise along Costa Rica’s Gold Coast. And Senior Editor Jess Ramesch chased golden sunsets from Panama City to find her dream lifestyle on the Pacific coast in Coronado.

We’ll board the Maya Train with *IL*’s Mexico correspondent Bel Woodhouse, where Mexico’s Magic Towns gleam gold... and pink and blue and green. We’ll travel to northern Israel with archeologist Sarah Yeomans, whose summer days are spent unearthing ancient artifacts (and maybe, just maybe, gold). And *IL*’s own John Wallace reveals legends and lore surrounding

Dublin’s coast, from Ireland’s pirate queen (who may have had her own gold stash) to the stories hiding in plain sight.

In Estoril, Portugal, an American couple struck gold of a different kind—building a rich life of community, creativity, and coastal beauty in a place where every day feels well-lived. And in Montevideo, Uruguay, one expat couple is painstakingly restoring a grand old mansion to its former glory, unearthing treasures and stories from the city’s golden age as they go.

Gold comes in many forms: a wise investment, a stretch of coastline, a journey worth taking, a piece of history in your hand... You’ll find them all in our September issue...




Holly Andrew

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At this centuries-old château in Normandy, remote work meets real connection—and every space tells a story.

EXPERIENCES

The World's Best Co-working Space? Two Weeks in a French Castle

As we approached the castle grounds, the drive down the long stone path set a magical scene—and then I saw it, the castle, rising before me like a page from a storybook.

As a child, I spent hours playing with my She-Ra Princess of Power Crystal Castle. I can still vividly remember the accessories: a translucent blue crystal bed, glowing fireplace and turquoise table with a map of the world. My pink castle was the setting of countless adventures dreamed up in my head.

This spring, I made my childhood princess fantasy a reality at Château de L'Isle Marie, a 12th-century castle tucked away in the heart of **Normandy**. But this wasn't just a vacation, it was a coworking experience with [Château Coliving](#), where remote work meets royal living.

I joined a two-week coworking camp with 12 other inspiring women, all of whom were freelancers, entrepreneurs, and digital nomads. We worked hard by day (yes, a castle with fast Wi-Fi!), and connected over shared meals, workshops, crafting, and wine-fueled

board games in front of the fireplace by night.

I started my trip with a few days in Paris then took the three-hour train to **Carentan**, where a friendly face from the Château picked me up.

Seeing the castle in person was even more magnificent than what I had imagined.

Think: turrets with narrow windows overlooking the entrance and a secret passage from the living room that led to a stone basement with a time-delay light switch (that gave a split second of haunted vibes). A fully equipped kitchen offers views of the forested grounds.

The heart of the castle is the living room with crown-molded ceilings, a mix of antique and modern furniture, and original portraits of nobility adorning the pastel yellow and blue walls—ancestors of the current owner and guests who visited the castle over the centuries. Their painted eyes seemed to flicker in the glow of the fireplace as we gathered for tea, masterminds, or movie nights. It felt somewhere

between Harry Potter and French aristocracy with an entrepreneurial twist.

Walking through the castle felt like a treasure map, full of unexpected details and surprises at every corner. There's a grand dining room, cozy coffee kitchen, workout room, and private nooks, perfect for reading, working, or daydreaming.

There are 13 bedrooms in the main château and three apartments in the adjacent manor, as well as a coworking space. My room on the second floor overlooked the lush, misty lawn where deer casually roamed each morning. Grocery runs happened twice a week, and meals were a mix of communal cooking and DIY dinners.

But what made this experience magical was the community. Château Coliving curates themed coliving months for remote workers and creatives, ranging from writer's retreats to French immersion, company offsites, and more.

And the story behind this place is just as magical.

Founded by Katia and Emmanuel, a husband and wife duo, Château de L'Isle Marie has been in Emmanuel's family for over 800 years, surviving invasions, occupations, and historical upheaval. When Emmanuel's bohemian father, the oldest son and natural heir, was stripped of the castle's inheritance, the responsibility landed on his brother—a monk with no heirs. The uncle offered it to Emmanuel, who in his early 30s, was living a minimalist, digital nomad lifestyle with Katia. Taking on a centuries-old castle (and a 65% inheritance tax) was a radical change from their val-

CHÂTEAU DE L'ISLE MARIE HAS SURVIVED INVASIONS, OCCUPATIONS, AND HISTORIC UPHEAVAL SINCE THE 12TH CENTURY.

ues and lifestyle and came with a major financial risk.

But after an impactful coliving experience in Tenerife, Spain during the pandemic, they realized the power of intentional community. Inspired by their experience they said yes to the castle and poured years into reviving this abandoned piece of history—first as a bed & breakfast and now a coliving space, where history meets modern connection.

Beyond the castle walls, Normandy offers plenty to explore: **Omaha Beach**, medieval villages, seaside hikes, and WWII museums. The region's history and natural beauty only adds to the magic of the stay.

Just like that, my two weeks were over. I packed up my bags and said my goodbyes. With one last look at Château de L'Isle Marie, we drove away.

As it turns out, castles aren't just for fairy tales and playing pretend. They can be for real people chasing big ideas, late night laughs with new friends, and making memories that carry long after the fire goes out.

—Cepee Tabibian

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This isn't a movie set—it's Campeche, one of Mexico's most colorful Magic Towns, and just one stop on a 966-mile rail adventure.

EXPERIENCES

From Gold Streets to Jungle Tombs: Riding Mexico's New Maya Train

"I had no idea how gorgeous Mexico really was," my friend Colleen whispered as we rolled into **Bacalar**, the final stop on our Maya Train adventure. After a week of jungle vistas, pastel cities, ancient pyramids, and lagoon sunsets, she finally understood what I already knew: Mexico is magic.

The brand-new Tren Maya now loops across five southern states, connecting everything from Caribbean beaches to rainforest ruins. It's fast, comfortable, and shockingly affordable—even with hotels, fine dining, and the occasional Spritz, we kept it under \$200 a day for both of us. We covered all 966 miles—start to finish, coast to coast.

A Journey Through Mexico— The Ultimate Untourist Escape

Want to know what \$5 gets you for breakfast in a Magic Town? Or how it feels to crawl into a real pyramid tomb? The full adventure (with tips, routes, and a few surprises) can be found in *IL*'s September *Untourist Dispatch*—an exclusive publication for VIP members. [Click here to upgrade.](#)

We started in **Izamal**, my favorite of Mexico's *Pueblos Mágicos* (Magic Towns), where every building glows a warm, sunflower yellow and horse-drawn carriages clop through cobble streets. From there, we wandered west to the rainbow city of **Campeche** for Spanish wine and pizza with prawns under the stars. Then we climbed jungle-shrouded pyramids in **Palenqué**, guided by a Mayan descendant who explained—between belly laughs and legends—why certain rainforest fruits are nicknamed after various animals' testicles. (You'll have to read the full version for that.)

And just when we thought we couldn't be more amazed, Bacalar's famous Lagoon of Seven Colors delivered sky blues, glass-clear water, and the kind of stillness that makes you feel like time is taking a nap.

The train itself? Impressive. Air-conditioned, efficient, and mostly filled with locals—smart travelers who already know what Colleen just discovered: that this region of Mexico is a treasure, and the [best way to see it is by rail](#).

From yellow cities to turquoise lagoons, our journey was pure gold.

—Bel Woodhouse



Airport x-rays are already a hassle... but what if you're carrying something unusual?

GLOBAL SAVVY

Stay Calm. It's Just 50 Grand of Gold in My Carry-On

I don't know how drug mules do it.

How they remain so calm under so much pressure when smuggling illegal goods through airports. I was transporting legal goods, with good reason, and was absolutely freaked out I'd be detained, my booty confiscated.

I've read the stories: some hapless American moving around with a lot of gold or other valuables, doesn't properly declare the loot, and Transportation Safety Administration agents at the airport find it in their search... and poof! The gold is confiscated.

This goes back to May, when I was returning to my home in Lisbon from Louisiana, where I grew up and where I was visiting for a family affair. Before the trip, I'd decided to bring back home a hoard of gold coins I've owned for years in a safe-deposit box at a local bank.

As I've written in my daily e-letter, [Field Notes](#), I'm increasingly fearful the US fiscal situation has crossed the event horizon, with the dollar pushing toward historic lows and a non-zero risk that it could lose reserve currency status, a circumstance that would birth American chaos.

So, I wanted my gold with me, at home in Portugal, rather than thousands of miles away.

Legally, you can travel with any amount of gold or currency, so long as you declare any value over \$10k. But as I approached the TSA Pre-Check line, I grew exceed-

ingly nervous. Cumulatively, the stash I was traveling with amounted to roughly \$50,000.

Wait... was I supposed to fill out a document online and seek TSA pre-approval? Do I need some kind of proven permission for this? What if the agent wants to know why I'm leaving America with all this gold? Am I getting pulled into a dark room with a lone light-bulb over my head?

The questions tumbled out like a waterfall of worry.

I approached the agent checking boarding passes and IDs and told her, "I have my coin collection with me. Is that OK?"

She smiled: "Check with the screener when you're up there."

I did.

He smiled too, shrugged, and waved me through.

My bag was not pulled aside.

My gold was safe.

The worries washed away.

Moral: Don't worry, just declare. All will be fine when traveling with a hoard of gold.

—Jeff Opdyke



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Biometrics and digital logs are in—passport stamps are (sadly) out. Travel to Europe is entering a new era.

TRAVEL SMART

Biometric Borders Are Coming to Europe

With tattered and frayed edges, a younger me smiles from the pages of my passport. The faded ink stamps—Paris, London, Dublin, Nicaragua, even South Africa and Botswana—are trophies from my travels. But the iconic passport stamp is on the brink of extinction.

The trend of stamping passports when you arrive in a country has been declining in developed countries, since there are now electronic records that keep track of your comings and goings. Australia phased out passport stamps. Canada started phasing out stamps nearly a decade ago.

And now, starting **October 12, 2025**, travelers from outside the European Union—including Americans, Canadians, and Australians—will begin encountering a new kind of border control when entering much of Europe. The EU's long-delayed **Entry/Exit System (EES)** is finally launching.

Instead of a manual check at the booth, EES will log your movements digitally. It'll record the date and

place you entered or exited the **29 European countries** participating in the system—the entire Schengen Area which includes a few non-EU members like Switzerland, Norway, and Iceland.

Your biometric data—a facial image and four fingerprints—will be collected the first time you cross an external Schengen border after the rollout begins. That information will then be stored and linked to your passport for three years, or until you get a new one.

A Digital Trail Across Europe

The purpose of EES is to crack down on overstays and improve security. It replaces hand-stamped passports with a precise digital record, making it easier for authorities to track exactly how long you've been in the Schengen Area and whether you've exceeded the 90-day limit allowed for visa-free visitors.

For travelers, it means a more efficient process in the long term—but likely longer lines at passport control



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The purpose of a digital trail across Europe is to crack down on overstays and improve security.

during the rollout. The system will go live in phases, so you may still receive a traditional stamp during the transition. Full implementation is expected by April 9, 2026, when biometric processing will become mandatory across all participating countries.

European Borders, Reimagined

At land crossings, airports, and ferry terminals across Europe, new kiosks and infrastructure are already being installed. Once live, border agents will scan your passport, take your photo, and prompt you to submit fingerprints. Children under 12 are exempt from fingerprinting.

Refusing to participate means you won't be allowed into the country.

The system does not apply to EU citizens or legal

residents of Schengen countries. But for the millions of tourists, digital nomads, and part-time expats who travel regularly to Europe, this marks a major shift in how movement across borders is recorded and enforced.

Your EES Timeline

- If you arrive **during the transition period** (October 2025 to April 2026), expect delays and possibly partial use of the new system.
- After April 2026, **passport stamps will disappear completely**. All non-EU travelers will go through biometric registration.
- If you renew your passport, you'll need to re-enroll.

Passport Stamps: The End of an Era

EES is designed to speed up border crossings in the future. But for now, travelers should prepare for more complex procedures, especially during the early stages. Allow extra time at immigration. Have your documents ready. And remember: Once you're in, your 90-day clock is ticking—with no inked reminder in your passport.

This isn't just a policy change. It's the beginning of a new era for border control in Europe—the stamp is gone and the scrutiny is sharper.

—Holly Andrew

Not to Be Confused With ETIAS

EES is not ETIAS—the long-awaited electronic travel authorization (similar to the US ESTA). ETIAS will eventually require travelers to register online before visiting Europe, but that system has been delayed again and is now expected to launch in **late 2026**.



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On a wine label, a person, place, or thing isn't just a fact—it's a fingerprint and a clue.

WINE EXPLORER

Yes, You Should Judge a Wine by Its Label

You're in a medieval town somewhere in Europe, standing in a narrow shop cooled by stone walls—the smell of cork and dust in the air. You need a bottle of wine to bring back home to friends. The shelves are full. The prices are friendly. The labels? Pure chaos.

Some show castles, others cherubs. There's a Labrador in a tuxedo. It's tempting to grab the prettiest one and call it a day.

But don't. **Read the label.**

Even if you don't speak the language, some details cut through: symbols, numbers, and place names that matter more than the design. And here's the move: The more a wine tells you about its origins, the more likely it is to have character and care behind it.

What should you look for?

Start here:

- **DOC / DOCG / AOC / DO:** These acronyms may look like license plates, but they're quality seals across Italy, France, Spain, and Portugal. They mean the wine was made under local rules, not just slapped together. In the US, look for **AVA** (American Viticultural Area).
- **Person, place, or thing:** That's your shortcut. A person—like a named winemaker or estate. A place—somewhere specific, like a village, valley, or vineyard. A thing—the grape (Barbera, Tempranillo) or the method (aged in oak, fermented in

amphora, made with native yeast). These aren't just facts. They're fingerprints.

- **Alcohol %:** This tells you how the wine drinks. Under 12.5%? Lively and crisp. Over 13.5%? Bigger, richer, and likely made for food.
- **Vintage (year):** Go recent for whites and rosés (2022 or 2023). Reds can soften with age—2020 or earlier.

In the US, a bottle labeled just “California” might pull fruit from anywhere. “Russian River Valley” or “Paso Robles” is tighter. A single vineyard wine? That's the bullseye.

You don't need to be a sommelier or speak fluent French. Just flip the bottle and look for the clues.

So yes, sometimes you *should* judge a wine by its label.

Just don't let the cherub be your deciding factor.

—Diego Samper

Diego Samper



The *International Living* Wine Club, where Diego enjoys the enviable title of “Wine Explorer,” makes it possible for you to taste exclusive small-batch vintages. Details [_____](#)



© KONSTI/STOCK

With Wise, your Maldivian rufiyaa is ready—so your trip can be all about the dream.

CURRENCY CORNER

Need Foreign Currency? Don't Get It at the Bank (or the Airport)!

The overseas vacation is planned. Tickets bought. Hotels booked. Tours arranged. Now all you need is money to spend locally.

Stop!

Do not hit up your local bank and order currency to go.

And do not arrive at the airport in some foreign land and head to any of the currency-exchange kiosks in the arrivals hall.

I mean, you *can*. But why subject yourself to a scam, or at the very least crummy exchange rates?

The currency exchange world for the traveling public is built to separate you from as much of your money as possible without you really noticing.

It does so through direct rip-offs, such as egregious conversion fees, or more subtle obfuscations, like exclaiming “no conversion fees!” but then selling you local currency at ridiculously bad prices, meaning you’ve paid a far higher cost than any overt fee.

Better options:

1. Sign up for a multi-currency debit card at [Wise.com](https://wise.com).

You can connect it to your US bank account and automatically move money onto your card, where you’ll convert dollars into any of 40 different currencies at the best exchange rate.

Then, use your card at any local bank ATM to withdraw cash without additional conversion fees and generally without any bank fee.

2. Head to a local bank ATM away from the airport.

These are the machines locals use, tied to local banks, not third-party ATM operators that will likely rip you off. When the machine asks to “accept currency conversion,” always tap “reject.” That way your US bank will convert the exchange at interbank rates, the best rates.

You’ll likely still pay an out-of-network ATM fee, but you’ll be way better off than if you had stopped at an airport kiosk.

—Jeff Opdyke

Own Foreign Currency at Home

You can own foreign currency directly from home with a **Moneycorp** account. And you’ll get a much better exchange rate than you’re likely to find at your bank. If you plan to travel or buy property overseas, you can also plan ahead and track exchange rates—buying foreign currencies when the dollar is strong—so that you get the best rate possible.

[Sign up for a FREE account here.](#)

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The Margarita Effect... Portugal's Best-Kept Secret... And Can Owning Property Grant You French Residency?

RONAN McMAHON



© FOTOEDU/ISTOCK

A French country home is tempting—but if you plan to live in France year-round, you'll need more than just a property purchase. You'll need a visa.

- **Lee W. asks:** Is there anything to prevent an American citizen from owning a property overseas?

Or are there any drawbacks or negative aspects for an American to consider before buying? I'm very interested in owning an overseas property but I'm just getting started on the research.

- **Ronan says:** Hi Lee. There are no restrictions specific to Americans in most cases. Some countries have restrictions and limitations on foreign ownership for all or most foreigners. This is the case in much of Asia and even parts of Scandinavia, unless you are going to become a full-time resident.

In the main places you read about here in *International Living*, Americans have the same rights to ownership as locals. My advice is to do your research and take proper legal and professional guidance during each step of the process.

The biggest mistake I see people make when they buy overseas is due to what I call the "Margarita Effect."

It works like this: they take a vacation, they get a lot of sun, have a few too many margaritas, and start getting loose with their money. Next thing they know, they're putting down a deposit on a condo without doing any due diligence or following any of the basic steps they would follow if buying at home.

This often leads to buyer's remorse. And it's not something you should let happen to you. Your approach to buying in any country should be the same no matter where it is: measured and rigorous, with all your homework done.

KEEP CALM AND DO YOUR HOMEWORK TO AVOID THE "MARGARITA EFFECT."

The rules for purchasing may be different, and the way the sale is conducted differs from country to country but the basic principles are universal. Do your homework and keep your head.

- **Gwen W. asks:** Hi. I have a question about owning French property as an American. I would have to leave every 90 days, correct? I wouldn't be able to live there all year?
- **Ronan says:** Hi Gwen, thanks for your question.

You can buy property in France without needing a visa. However, owning property does not grant residency rights. You're still subject to [France's immigration and visa rules](#).

As a US citizen, you can stay in France up to 90 days within any 180-day period without a visa. After 90 days, you must leave the Schengen Area and can't return until enough days have passed to stay under the 90-in-180 rule.

If you want to live in your French home year-round, you'll need to apply for a long-stay visa.

After holding a long-stay visa and legally residing in France for several years, you may become eligible for permanent residency or even citizenship.

- **Trisha Z. asks:** How do we find out more information about Caminha? We're interested in buying a home. Thank you.
- **Ronan says:** Hi Trisha. Caminha, in Portugal's far north, really has charmed me... and I'm sure it'll do the same for you.

I've been scouting this part of Portugal for a while now, as have members of my team. This part of Portugal is beautiful... historic... culture-rich, with incredible beaches and an appealing, temperate climate.

In recent years Portugal has become one of the world's most popular destinations among vacationers, expats, and real estate investors.

But in the rush to the southern coast of the Algarve and the cities of Lisbon and Porto, this region of northern Portugal has been overlooked... and seriously undervalued.

Late last year I bought a 5,000-square-foot mansion just outside Caminha (I shared more about that purchase in the June issue of *International Living* magazine... [read it here](#)).

I spent a couple of days in Caminha recently, checking in on some of the minor renovations my

NORTHERN PORTUGAL'S CAMINHA HAS BEEN OVERLOOKED... AND SERIOUSLY UNDERVALUED.

wife and I are making to our new house.

When I came back, I sat down with my senior researcher Margaret Summerfield and we discussed everything I uncovered on that whistle stop visit, including... how my wife and I are managing the renovation work... why a broker won't find you a home in this part of the world... how the property market in Caminha has changed in the nine months since we bought... and what's the X factor that makes Caminha so special?

[You can watch that here.](#)

For a more in-depth look at buying in Portugal, after I bought my Caminha home, I compiled a special buyer's guide on this region of Portugal especially for RETA (*Real Estate Trend Alert*) members, [The RETA Guide to Investing in Portugal's "Undiscovered North."](#)

In it, I walk you through the buying process I used, highlight the best website/app to search for listings, list contact information for the agent, engineer, attorney and bank that I used, and much more.

[You'll find it here.](#) (If you're not yet a RETA member and would like access to this guide, [you can become a member here.](#)) ■

Ronan McMahon



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.](#)

We Traded a Manhattan Shoebox for a Montevideo Mansion

JACK RICHARDS



© TODAMO/ISTOCK

The quintessential Montevideo grit in all its glory—with mansions for an affordable price.

Montevideo had been on our travel list (my husband Austin had visited a decade ago), but it quickly became part of our relocation vision when we found dozens of ornate mansions from the early 1900s in the heart of the city, for less than a studio apartment in SoHo.

If reality was anything like the photos, it seemed like we'd found our dream.

For Austin and me, the path from being “New York or Nowhere” 18-year-olds to now, at 38 and 32 respectively, owning a 4,000-square-foot building in Montevideo's historic Ciudad Vieja, has been anything but linear.

After connecting at a friend's party in 2016, Austin got me a job in interior design. In 2020, I dogsat Austin's puppy Hudson until we were both laid off the same week. We moved in together and boldly renovated a 400-square-foot, fifth-floor walkup while living in it.

As a distraction, we binged *Escape to the Chateau* (a show on Peacock following the lives of British couple Dick and Angel as they restore a 19th-century French chateau) and fantasized about rehabilitating a castle instead.

We both loved France, but the idea of leaving the city for rural living was not appealing, even in a chateau. On a whim, we turned our search South. Enter... Uruguay.



Our original plan was to “try it out” for a few months. But a conversation with a tax advisor changed everything. They introduced us to the [Foreign Earned Income Exclusion \(FEIE\)](#), a tax incentive that allows Americans to exclude a substantial portion of their income from US taxes if they live abroad at least 330 days in a year. With that in mind, in January 2023 we committed to an 11-month stay.

Our “Hollywood” Dream

On one of our first walks through Ciudad Vieja, we spotted a grand old building for sale—a four-story beauty we nicknamed “The Birdcage.” Inspired by the movie of the same name, we dreamed of creating a nightclub downstairs with a chic residence upstairs. But we hit a wall.

In Uruguay, banks rarely issue mortgages to foreigners earning income abroad. We couldn’t get financing for a renovation project, let alone anything with commercial potential.

WE WERE READY TO STOP DREAMING AND START DOING.

In the meantime, we were looking for housing for ourselves. We tried three different neighborhoods across Montevideo, which revealed how small the Montevideo rental market really is. Unlike more tourist-heavy destinations, there aren’t a lot of turn-key options. Many listings are locals’ homes available only while they’re away.

Our first stay was near Parque Rodó in a charming *propiedad horizontal* (deep lots, broken up horizontally with a long passageway to access the inner units). With no exterior walls, the home had an atrium at its center. For more direct light, we walked to Playa Ramírez, often catching the golden hour as the sun sank below the Rio de la Plata.

Next came a rooftop apartment in Barrio Sur, just in time for *Carnaval*. The famous *Desfile de Llamadas* (Parade of the Calls) passed just two blocks from our door with drums echoing well into the night, redolent of the percussion “calls” made between households by enslaved peoples. Beyond Carnaval, while Montevideans returned from the coast, the neighborhood stayed surprisingly quiet.

Our third stay was in Pocitos—a large neighborhood with Montevideo’s other main beach, high-rise



© AUSTIN MULLINS

Following financing woes, the “Birdcage” fell through and nearly dashed this expat couple’s mansion-renovation dreams.

residences, and high-end retailers and restaurants. It was lively, but we missed the older, more walkable character of other areas.

Eventually, we settled in a full-floor, three-bedroom penthouse near Parque Rodó. It costs less than half what we once paid for a one-bedroom in uptown Manhattan and features partial water views from a large terrace. Though long-term leases here require a two-year commitment and the apartments often come completely unfurnished—no fridge, no light fixtures, no AC—we took the plunge. While we bought new appliances, over half of our furniture came from vintage shops and online auctions.

Two Years of Dead-Ends

As we built a life in our rental apartment, our search for a chateau continued. We toured a property we deemed “the Embassy” since other potential buyers were foreign governments. But the banks declined to finance more than 50% and the 7,900-square-foot edifice, with a back patio and Uruguayan barbecue, was beyond our budget.

After two years of dead-ends, we were feeling disheartened. Austin had taken freelance work teaching English (there aren’t many other options for foreigners), but hadn’t yet landed something stable. Our

Why Uruguay?

Uruguayans (and most people) always ask, “Why Uruguay?” Many locals have a deep affection for their country but don’t see it as the kind of place foreigners dream about.

The short answer is: for life. The longer answer is that Montevideo checks a lot of boxes we didn’t expect to find in one place. It’s a [calm, walkable capital](#) with

MONTEVIDEO CHECKS A LOT OF BOXES WE DIDN’T EXPECT TO FIND IN ONE PLACE.

good public transportation, beaches, and a sense of urbanity we couldn’t give up.

For us, Uruguay strikes a rare balance: four distinct seasons (a must for me) paired with some of South America’s best coastline (Austin’s priority), a steady currency (the exchange rate has hovered around 40:1 and ATMs offer USD for withdrawals), and a time zone just one hour ahead of Eastern Daylight Time—ideal for remote work.

It’s also deeply progressive. Uruguay was one of the first countries to legalize same-sex marriage and has a long history of social consciousness. We feel safe and accepted here in a way that isn’t a given everywhere.

friends were moving away for more creative opportunities, and the political climate in the US felt increasingly unstable.

Then we traveled to Brazil for the holidays. We rang in 2025 on Copacabana Beach surrounded by millions of strangers dressed in white, watching 20 tons of fireworks bloom over the ocean. Brazilians call New Year’s *Réveillon*—from the French word for awakening. That night felt like a reset.

Shortly after returning to Montevideo, we found a new listing: a slightly dilapidated property we called “Rincón,” named after its street. It needed work—there was no water or electricity—but its charm was undeniable. Most importantly, the seller offered something no one else had: owner financing.

In Uruguay, that’s not uncommon. Banks are conservative, but sellers are often open to private arrangements. For us, it meant paying less than we would have in interest to a bank, and finally owning a piece of Montevideo we could call our own. It was the right deal at the right time, and we were ready to stop dreaming and start doing.

Stellar Sunsets and Low-Key Opulence

When we arrived at the peak of the Southern Hemisphere summer, Montevideo was a ghost town. Like many Europeans in August, Uruguayans flee the city for beach towns in January. We would walk across the city, eager to try a new café or restaurant, only to find

a handwritten sign reading *Nos vemos en febrero* (“See you in February”) taped to the door.

Even so, the long days, stellar sunsets, and warm evenings were a welcome change for January.

When we submitted our residency applications, the process was relatively straightforward: background checks, income verification, medical certificate. But patience is key. Uruguay’s bureaucracy is slow-moving, and leaving the country while your application is being processed requires special permission.

Once our provisional IDs arrived about ten months later, we were free to travel and began to feel truly settled (our birth certificates wouldn’t be translated for another year after that).

On a US salary, we’ve found life in Uruguay to be quite affordable. Imported goods can be double or triple the US price due to high taxes, so we stock up on things like tech and skincare during trips home. But local goods are inexpensive. Our weekly produce comes from the *feria* (farmers’ market) for about \$40. Dining out rarely costs more than \$50 per person for a three-course meal with drinks, even at some of Montevideo’s most high-end restaurants.

But luxury is relative here. Uruguayans are famously low-key, and the local culture reflects that. Locals dress for comfort, not status. On our first trip to see the National Ballet, we wore suits and felt out-of-place among an audience in jeans and hoodies.

Our Toy Schnauzer Learns Spanish

Uruguay is extremely dog friendly, with most parks open to dogs playing off leash, many restaurants not minding the company, and myriad pet stores and veterinary clinics.

But local immigration is very strict about dog health and safety. Hudson, our toy schnauzer, received a variety of well documented tests and vaccines before we left New York, which were required upon entry into the country. While Hudson is small enough to fly in the cabin with us (and travels quite well), we

have not wanted to subject him to another 17 hours in a carrier back-and-forth to the US. For shorter trips in the continent—dogs are allowed on the Buquebus ferry, which connects Montevideo and Buenos Aires—we are worried about his reentry into Uruguay.

Instead he stays with his *tías* (aunties), our friends who treat Hudson nicely and teach him Spanish while Austin and I travel. They're slowly turning Hudson from a New Yorker into a Montevidean—our own little Javier.

Wardrobe aside, befriending Montevideans has been a challenge. They are polite, helpful, and patient—but social circles tend to be tight-knit and lifelong. Invitations to their home are rare. We've had better luck connecting with other foreigners and Uruguayans from the interior through cultural events, coworking spaces, and mutual friends.

There have been frustrations too: slow processes, inflexible systems, and the occasional language barrier—the dialect here is unique and takes adapting if you're familiar with Spanish from Spain or Mexico.

“The Loudest Sound Is the Crunch of Fallen Leaves”

While I sometimes still think about “The Birdcage,” I now see it as the perfect metaphor for our first year here: bright ideas and over-abundant optimism. “The Embassy” represented the second year—filled with hard choices and reality checks. Now, with “Rincón,” we've arrived at a turning point.

Uruguay isn't without its quirks, and things move slowly—sometimes frustratingly so. Friendships take time. Bureaucracy takes patience.

But it's also beautifully livable and peaceful, where the loudest sound might be the crunch of fallen leaves underfoot. We enjoy the beach each summer, and the smell of firewood each winter. We shop at local markets and live in a space we could never have afforded back in the US. We came on a whim, and we're still here nearly three years later. We traded a Manhattan shoebox for a Montevideo mansion, and that's a dream worth living. ■



© JACK RICHARDS

From the interiors of “Rincón” with a backdrop of fabulous columns and soaring ceilings, our expat couple beams.

Jack Richards



Jack Richards, founder of Dare Haus, is a digital marketer with a goal of always having visited more countries than years he's been alive. Chasing a dream in 2023, Jack moved from New York City to Montevideo, Uruguay with husband Austin and their toy schnauzer, Hudson. Follow their journey at theUrugays.com.

Hidden Luxury in This One-Time Secret Agents' Escape

DIANA LASKARIS



© ARTURBOGACKI/STOCK



Though best known for spies and royals, Estoril today is all about sea breezes, quiet routines, and a livable lifestyle.

The magnificent Palácio Estoril Hotel and nearby casino inspired international spy novels as secret agents, exiled royals, and high-profile refugees populated the hotel during World War II. But you'll actually find that daily life here in Estoril, Portugal is sedate and satisfying, not the life of a fast-action hero...

Estoril is home to historical places with deep meaning for James Bond fans. Ian Fleming, once a naval intelligence officer, conceived the debonair spy while staying at the 5-star hotel. The film *On Her Majesty's Secret Service* used the hotel and many Estoril locations as its backdrop. Even now you can visit the "spy bar" and order a 007 martini—shaken, not stirred.

While neighboring Cascais may get more paparazzi, daily life here in Estoril is calm and comfortable. Estoril is hardly hidden on the map, but from a luxury perspective, it offers under-the-radar values. Since moving to the easygoing enclave, my wife Sue and I are able to enjoy casually chic coastal living while maintaining effortless access to all the big-city amenities we love. It's just a short train ride to Lisbon but feels like

we're on vacation every time we get home. And we're just a five-minute walk to the Palácio Estoril Hotel. It's the most elegantly understated town on the cosmopolitan Portuguese Riviera.



From Espionage to Everyday Ease

Estoril rarely makes headlines—but that quiet profile is exactly what makes it so livable.

Sipping tea and enjoying conversation with a couple of friends while looking out at the Atlantic shoreline, I savor an assortment of refined treats such as smoked salmon sandwiches and custard tarts, for under \$20. It feels far away from bustling Lisbon, even though it's just a 35-minute train ride away.

When I feel the need to add some creature comforts, I take a 10-minute jaunt to Cascais Shopping, a large mall with just about anything I could want. Safe, cozy, and stylish, Estoril offers the ultimate affordable luxury lifestyle.

A Daily Rhythm That Feels Like Home

Many mornings I sit on the larger of our two verandas with Sue, each of us facing our favorite view. I look out at the blue Atlantic Ocean while Sue gazes upon the green hills of **Sintra**, just 20 minutes away.

Fresh-squeezed orange juice, coffee, tea, and Portuguese pastries still warm from baking, grace our table. Sue favors the *ferradura*, a long, flaky, lightly glazed, buttery crust concealing a ribbon of dark chocolate and topped with crunchy chocolate sprinkles. I enjoy a crisp and airy croissant *folhado* with sweet butter from the **Azores**, the Portuguese islands known for exceptional dairy products. We get all of this from the large Pingo Doce grocery store only steps away for about \$6.

Our two-bedroom, two-bath apartment has gleaming wood floors, gorgeous views, central heat and air conditioning, modern kitchen and laundry appliances, and high-speed internet. Our neighbors are friendly, many returning English hellos to our “bom dia” greetings.

After breakfast we usually take a walk and encounter people playing with their dogs and children, gardening, and cheering on the local sports teams. I feel a real sense of community here where neighbors become friends.

It's easy to walk down to the beach in about 15 minutes. When the sun is shining, the water sparkles. Sometimes I stop to watch surfers or walk along the *Paredão*, the coastal pedestrian path, while neighbors jog, stroll, bike, skateboard, and walk their dogs. It's a rare day I don't run into friends, who are never too busy to stop and chat or catch up at one of the many

seaside cafés. Sandy Tamariz beach beckons, and sometimes I dip my toes into the chilly Atlantic water or plunge into a large natural saltwater pool with its mirror-smooth surface out of the waves.

Where It All Comes Together

Making friends has been easy because expat networking is strong here. I've made friends at book clubs, walking groups, picnics, game nights, and even “orphan” holidays. We celebrated Thanksgiving with two different group dinners this year. There's always something to do, and my social calendar is busier than it was back in the US.

English is widely spoken here but I do my best to practice Portuguese, and local residents are willing to help me improve, which is fun. Since Portugal uses subtitles on entertainment like movies and television, I love sneaking in an afternoon movie.

THERE'S EXCELLENT ENGLISH-SPEAKING HEALTHCARE IN THE PRIVATE SYSTEM.

There's excellent English-speaking healthcare in the private system. After twisting my ankle on a trip to Greece, I was grateful for the prompt, quality care I received. I also appreciated an English-speaking veterinarian when my cat became ill. My mind was immediately set at ease, and my cat is happily back to his usual spunky self.

Estoril's exclusivity makes it appealing to expats seeking a quieter, safer, and more livable base—without sacrificing access, comfort, or connection. Rentals for a modern unfurnished two-bedroom, two-bathroom apartment with all the bells and whistles currently run \$1,800 per month and above. Purchase prices for a house or apartment start around \$750 per square foot. ■

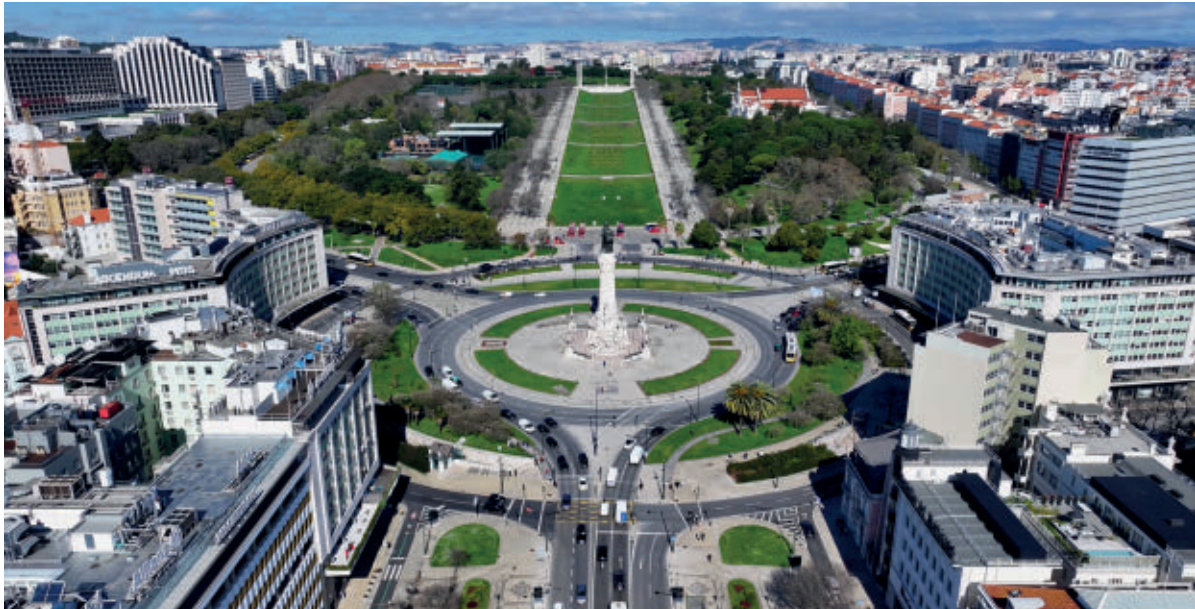
Diana Laskaris



Sue Reddel and Diana Laskaris share their deliciously mindful travels at [FoodTravelist](#). Their move to Portugal from the US inspired them to write the book [101 Tips For Moving To Portugal](#).

Expatriate Finances, Mastered: The Power of Hub-and-Spoke Banking

JEFF OPDYKE



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Lisbon may be home, but Jeff's money moves globally. Below, he shares his strategy for easy money management from abroad.

Money. That was the first worry.

Because without easy access to cash, how is any of this going to work?

Years ago, when *International Living* offered me a job living in and working from Europe, I started making a list of all the tasks I needed to complete to make this global relocation work. Let's call it the infrastructure of daily life. And I quickly realized that personal finance—my own personal finance—was the real bugbear.

I had a visa agency working on the logistics of living locally legally, and I had a real estate agent working on finding me an apartment in Prague, where I'd chosen to live. But there's no finance fairy who comes along to take the reins of your money to help you navigate a bi-continental financial life.

That's all on you.

Opening a bank account overseas. Making sure you have the right kind of American credit card for living abroad. And most importantly, figuring out how to

move money around the world quickly and efficiently. You gotta figure that out on your own.

Whether you're a digital nomad bopping from country to country, a world traveler who spends months every year out of America, or someone, like me, who has moved abroad permanently, you have financial issues to deal with at home and wherever you happen to be in the world. Managing those is crucial to keep your stress in check.

THERE'S NO FINANCE FAIRY TO HELP YOU NAVIGATE A BI-CONTINENTAL LIFE.

Obviously, you're going to have local living expenses, yet you're still going to have financial obligations at home, like paying your credit card bills, paying your taxes, paying for any US-based insurance policies, maybe even paying a mortgage on a house you still own in the States.

You can't make any of those US payments from a foreign bank account... but you also don't want to be in a position where all your income flows into a US bank and then you have to spend time and money getting some of that cash out of the US and into your foreign bank account for your local living needs. That's just not efficient.

While pretty much every US bank will allow you to send money between accounts, they are not set up to connect two accounts when one of them is in another country. For that, you need special wiring instructions, and I've yet to talk to a single banker who will allow you to keep a standing document on file giving you permission to call up and request the bank send money to you abroad. And even if that were a possibility, you'd have to do that during US banking hours, which can be such the nuisance when you live in a time zone hours and hours removed from your bank back home.

Trial and Error to Total Control of My Money Flow

Through trial and error over my first year living abroad, I can tell you that the absolute best solution is what I call "Hub and Spoke Banking." I perfected it in my early years living in the Czech Republic, and it's so simple that I can move money between two continents while sitting in my car and waiting for the light to change here in Lisbon, where I now live.

The concept is exactly what it sounds like: Money (be that a paycheck, nomadic income, even Social Security and other pension payments) flows into a central hub, and from there you can distribute it quickly, easily, efficiently and cost effectively anywhere in the world you need it to go.

Paying off your AmEx card in America? Done.

Paying your rent in Bangkok or Barcelona? Done.

Need money you can access while sojourning through Oman or Uruguay? Done.

For me, it all starts with an account at [Wise.com](https://wise.com), a so-called fin-tech firm based in London that provides money-transfer and multi-currency account services. (Wise accepts US clients. It also offers business accounts; I use one tied to my LLC, which is [how I run my life tax efficiently](#).)

Wise is not a bank in the traditional sense. No brick-and-mortar branches; no lending of any kind. But it does offer financial accounts that function in many ways just like a bank.

You can:

- Receive money in multiple currencies, just like receiving a paycheck.
- Hold money, just like holding cash in a checking account—only with Wise you can hold that money in 40 different currencies. For instance, my account currently holds euros (my paycheck denomination) as well as US dollars and British pounds, currencies in which I received some freelance income.
- Move money all over the world, converting between currencies as needed, quickly and cheaply, no pre-authorizations needed. No talking to bankers on the phone or in person to set up a wire transfer between continents.

Those traits make Wise a perfect banking hub for people who live, work, and frequently travel abroad.

Behind the Spokes: My Real-World Global Banking Setup

As for the spokes, those represent the other limbs of your financial life—bank and other financial accounts you rely on to fund your multi-country needs.

In my world, that's a bank account in the US, one in Portugal, one in Ireland, and a multicurrency debit card I use for accessing cash when traveling globally.

I USE A SINGLE APP TO MOVE MONEY BETWEEN PORTUGAL, IRELAND, THE US, AND MY TRAVEL WALLET.

Inside the Wise app on my iPhone, I've linked each of those accounts to Wise. All I have to do is click on my primary account balance, select the account to which I want to send money, fill in the amount, and click send.

Hub and Spoke in Action

Let me walk you through my own financial life so that you can see what this hub and spoke system looks like and how it operates, which might give you an idea on how it can make your expat financial life easier.

My paycheck from *International Living*, denominated in euros, lands in my Wise account. Because it's in euros, it sits in a euro wallet, for lack of a better term, which has its own IBAN number (a European version of an account number and bank ABA routing number all mashed into one).

Because Wise offers ABA account numbers with dollar deposits, you can have Social Security checks sent directly to your Wise account. Moreover, money held in US dollars is protected by FDIC insurance, so your money is not at risk.

When my paycheck arrives, I pop onto my app and I arrange for Wise to send €X to my account in Portugal, using my Portuguese IBAN. The money arrives here in Lisbon in minutes if not seconds. I also regularly send cash to my Irish account to cover a monthly auto-debit for my iPhone plan, tied to an Irish mobile company. That money also arrives almost instantly.

I CAN MOVE MONEY BETWEEN TWO CONTINENTS WHILE SITTING IN MY CAR, WAITING AT A RED LIGHT.

While still in my primary account, I then set up a transfer to my US account, so I can pay off my credit cards and New York Life can auto-debit my account to cover the premiums on various insurance policies.

In this case, I am converting euros into dollars, since my Wise account is in euros and my US account is, obviously, denominated in greenbacks.

But not a problem.

Wise converts the money at the mid-market, or the so-called Google rate. That's the rate you see when you pop onto Google and type, "What's the dollar euro exchange rate today?" The mid-market rate is the conversion rate between the price at "bid" which bidders are willing to buy a currency, and the "ask" price sellers are asking for selling the currency. It tends to be the fairest rate you're going to find.

As for transfer fees, Wise is fair and transparent. If I want to send €5,000 to my US bank, the app shows that fees will cost \$24.93, and that I will receive \$5,823.57 in my US account, which equates to a conversion rate of €1 equals \$1.164, which was very close to the Google rate I checked on another app.

As with my Portugal account, the money arrives in the US within seconds. I will note that my US bank is CapitalOne that now has an "instant payment" feature and that might be different than other US banks.

Like I said, the process is so quick, I can literally complete all of those transfers while sitting at a red light. The process requires just a few clicks and you're done.

With money leftover from my paycheck, I send that to a euro savings account built inside my Wise app.

Tapping Into Travel Cash—No Hassle, No Fees

I also use Wise when I'm traveling. It offers a multi-currency debit card.

Wherever I alight in the world, those euros convert into the local currency (again, at the mid-market rate), and I can hit up local ATMs to withdraw money just like a local... no more egregious currency conversion fees from the ATM provider since the ATM is tapping into the local currency held on my Wise card.

To me, no better way exists for running a bi-continental life filled with global travel. You have a single hub that your money flows into, and which then tentacles out to the various spokes you need to operate your financial life.

The only other aspect you need is a US credit card with no foreign transaction fees, which provides airport lounge access and car-rental damage insurance (that's a different dispatch).

And with that, you're set up for the easiest, most efficient, and most cost-effective way of living, working, and traveling overseas: one hub managing as many spokes as you need to live your life. ■

Jeff D. Opdyke



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.](#)

Smart Investors Are Buying Dirt, Not Bullion

TED BAUMANN



© AGUSTAVOPI/ISTOCK

Farmland is finite like gold, but its value increases predictably with population growth—making it a dynamic, reliable long-term asset.

Everybody has been going crazy over gold this year.

The yellow metal has seen a spectacular run. The price per troy ounce has increased 54.12% since the fourth quarter of 2022. It's increased from about \$2,650 an ounce to nearly \$3,500 an ounce since January 1.

But there's an even better investment than gold... which has many of the same qualities as gold—but can also give you an income. Indeed, it's often called “gold with yield.”

Before I explain, remember why people want to own gold.

Gold's price is set by people's desire to own it. People (and governments) own gold to preserve buying power in times of inflation and/or uncertainty. Whether they profit depends on what buyers are prepared to pay when the time comes to sell.

Crucially, gold has no cash yield of its own. You either

make a capital gain or nothing at all.

It may be hard to remember now, but gold's price doesn't always go up. It rose gradually from 2001, peaking in the third quarter of 2011. But then it started to decline, losing 44% of its value in four years. It traded sideways until the second quarter of 2019, when it began to rise again. It remained stuck at around \$1,950 per ounce until the first quarter of 2023, when it began to rise rapidly.

That's because gold's price is driven by external factors that are both unpredictable and uncontrollable. Gold tends to rise in times of uncertainty and inflation, and fall when financial markets become more attractive.

That's why putting *all* your wealth into gold makes no sense. Over the long term, you're just as likely to lose as to win.

Farmland is like gold in that its supply is inherently limited. But there the similarity ends.

Farmland prices rise along with the global population. For that reason, farmland increases *consistently*, unlike gold.

People sometimes want a lot of gold, other times they don't. But they always need to eat.

The average global price of quality farmland has appreciated 4.3% annually for the last 30 years. Gold is slightly better at 4.7%.

But the inflation-adjusted *combined* yield of farmland—land value plus cash yield—has been 8.4% per year, compared to 4.7% for gold.

PEOPLE SOMETIMES WANT A LOT OF GOLD, OTHER TIMES THEY DON'T. BUT THEY ALWAYS NEED TO EAT.

Then there's correlation. Farmland increases in value when financial markets are strong. By contrast, when the stock market is booming, people tend to sell gold to shift to stocks. That's why farmland prices are also less volatile than gold. Price movements are typically no more than 7% from long-term trend, while gold's is closer to 15%.

The only downside to farmland is liquidity. Selling farmland can take months or years, and there are legal and regulatory complexities involved. Gold can be bought or sold quickly in global markets.

Bottom line: farmland has delivered higher returns with lower volatility over the past 30 years. Investors looking for stable, long-term growth will find farmland a more attractive option, whereas gold serves mainly as a hedge against economic uncertainty and inflation.

But I wouldn't recommend that you buy farmland in the US or Canada.

Instead, head to the far south of South America...

The Southern Cone: The Other Global Breadbasket

"Breadbaskets" are places that feed millions of people around the world: the Great Plains of the United States and Canada, for example, or the rich steppe of Ukraine and southwestern Russia.

The Southern Cone of South America—Argentina, Uruguay, southern Brazil, Paraguay, and parts of Chile—is such a region. Its competitive advantage comes from fertile lands, a temperate climate, and abundant water.

Ancient floods by the mighty Paraná and Uruguay rivers, with headwaters in the Amazon, deposited some of the world's richest soil in northern Argentina, Uruguay, Paraguay, and southern Brazil.

The Guarani Aquifer, beneath Argentina, Brazil, Paraguay, and Uruguay, holds enough water to sustain life and farming in the region for up to 200 years without rain.

After centuries of subsistence farming and cattle ranching, genetically modified (GM) crops revolutionized agriculture in the region in the second half of the 20th century. At the same time, political and economic changes led to the rise of big export-oriented agribusiness. This made southern South America one of the world's greatest agricultural zones.

In Paraguay, land ownership became concentrated, making farmland inaccessible to small investors. Brazilian law restricts foreign ownership of farmland to those with residency rights. Argentina has lifted limits on foreign ownership, but this is under constitutional review and hasn't been implemented.

That leaves Uruguay.

The Case for Uruguay

When the Viceroyalty of Río de la Plata rebelled against the Spanish Crown in the early 19th century, settlers in what is now Uruguay opposed centralized rule from Buenos Aires. After a brief war between Argentina and Brazil, Uruguay became independent in 1828. Urgently seeking immigrants to fortify itself against its bigger neighbors, it wrote the right to citizenship for foreigners into its new constitution.

Fear of foreign economic and political power has shaped Uruguay ever since. One result is that Uruguay doesn't allow foreign governments or corporations to own farmland directly. That prevents countries like Saudi Arabia from grabbing big chunks of farmland to produce food for its own population... an increasing problem in many countries.

But that prohibition means that Uruguay, with its low population density, struggles to generate enough capital to exploit its farmland fully. To solve this problem, it has returned to its constitutional roots.

There are no legal barriers to the ownership of farmland by foreign individuals, or by foreign companies owned by individuals.

THE COMBINATION OF HIGH PRODUCTIVITY AND A FAVORABLE LAND OWNERSHIP POLICY MAKE URUGUAYAN FARMLAND SOME OF THE MOST PROFITABLE ON THE PLANET.

The combination of high productivity and a favorable land ownership policy make Uruguayan farmland some of the most profitable on the planet...

How Profitable Is Uruguayan Farmland?

Between 2002 and 2010, the average price per hectare of Uruguayan farmland increased from \$385 to \$2,633, a spectacular 584% rise. Since then, growth has slowed.

But it's still much faster than comparable markets in the northern hemisphere. Uruguayan land values increased rapidly after the pandemic, appreciating 18% from the first half of 2022 to the same period in 2023. By contrast, US land values only increased 5% over the same period.

Despite these rapid increases, Uruguayan land is still less than half as expensive as US farmland. Uruguay's average price in 2024 was approximately \$1,589 per acre, lower than the US average of \$4,170 per acre. An Uruguayan farm with the same productivity as an American farm will thus generate much higher cash yield.

Uruguayan farmland is divided into three main categories:

- **Timberland** is primarily eucalyptus plantations grown for their use in pulp and paper industries. The growing cycle is about nine years. Investors must wait to see big cash returns. But this is mitigated by two things. First, Uruguayan plantations allow farmers to graze their animals between rows of trees. This generates cash income, keeps weeds down, and fertilizes the trees with dung. The second is that the cash yields from timberland are the highest of all Uruguay agricultural types, at 7% - 11% per annum.

Beating the S&P: Farmland's Remarkable Long-Term Gains

Assuming a land value appreciation of between 5% and 10% per year produces the following combined yields in Uruguayan farmland investment:

	URUGUAY	USA
TIMBERLAND	12% — 21%	12%
ROW CROPS	9% — 17%	8%
CATTLE	7% — 14%	4.5%

For comparison, the S&P 500 has only generated an annual real return of about 6.4% over the last 40 years.

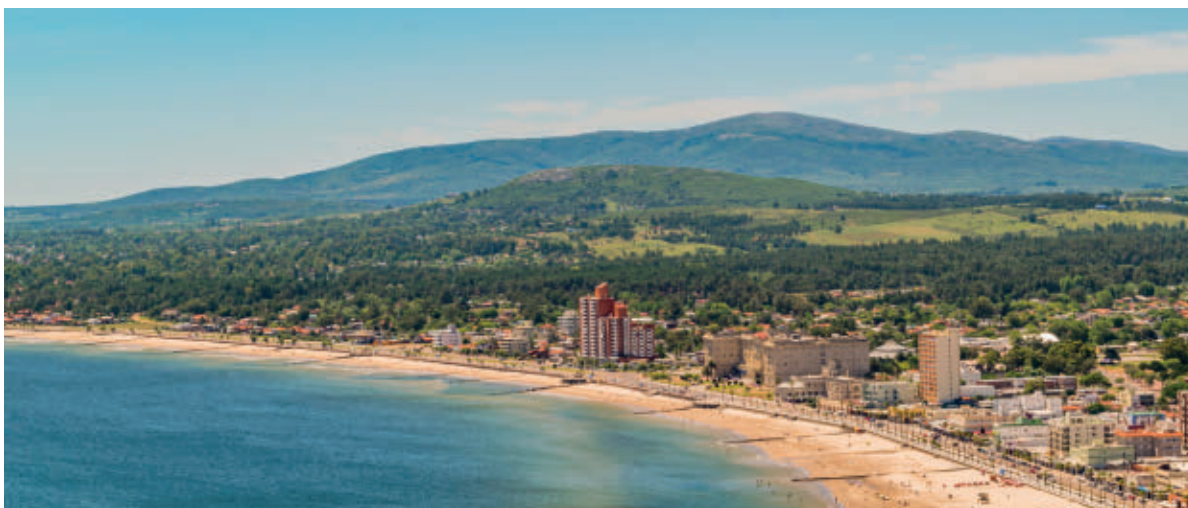
- **Row crops** such as soybeans, wheat, corn, and rice yield 4% - 7% annually, an amount that's increasing steadily as Uruguay's massive investments in bulk commodity transport for export begins to pay off.
- **Husbandry**, particularly cattle, yields the smallest cash yield—between 2% - 4%.

Is It Risky?

I'll tell you how you can invest in Uruguayan farmland in a moment. But let's get one big concern out of the way.

Uruguay is known as the Switzerland of South America. It enjoys political stability, transparency, and rule of law. It's ranked number one as Latin America's safest, investment-grade economy. Foreign buyers enjoy equal property rights, unrestricted capital repatriation, and dollar-denominated transactions—shielding them from Pesos volatility and currency risk.

Like Switzerland, Uruguay is generally non-aligned. It's got broad exposure to a range of global markets, so it's not vulnerable to the vagaries of any one market. Nobody boycotts Uruguay for political reasons. The country is far from geopolitical conflict zones. Indeed, the country has become for Europeans something like New Zealand is to wealthy Americans looking for a Plan B if social and political order totters. Besides making your investment safer, it's likely that if trade is disrupted in one or more of these places, Uruguayan exports will benefit by taking up the slack.



© RUDIMENCIAL/ISTOCK

Beyond the beach, farmland rolls toward the horizon—proof that the real wealth lies in the land.

In agriculture, Uruguay has positioned itself cleverly. In beef, for example, they've recognized that given their distance from consumer markets, their best bet is to emphasize quality. That makes Uruguayan beef attractive to higher-income buyers, who tend to maintain their purchasing habits in good times and bad. Similarly, focusing on eucalyptus plantations ties into the massive global market for cardboard and packaging for e-commerce.

All of this reflects a society and government that is intelligent, forward thinking, and proactive.

How Do You Do It?

The Uruguayan system makes it easy to invest in farmland. You certainly don't have to buy a set of denim overalls, rubber boots, and a straw hat. In fact, you never need to set foot on a farm, or even in the country itself.

As I noted earlier, Uruguay welcomes foreign farmland investors. The government has created one of the world's best land registries, an online mapping system that allows potential buyers to see the full details of any parcel of land in the country—soil type, productivity, most recent sale price, and so on. It's easier to get a handle on the Uruguayan farmland market than it is to buy a house or car in the United States.

Many foreign investors buy an individual farm and lease it to local farmers through a local agent. There's a lively trade in farmland rental, as farmers jostle to get access to the best land, boosting cash yields. I've met several Americans who have made great returns this way as absentee landowners.

Another way is to join a landowning syndicate. Like US

farmland trading platforms such as Acre Trader, these let you invest for as little as \$10,000. But instead of big online trading systems, these syndicates are put together by local farmland brokers when there are enough potential investors to justify creating a new one.

International Living has a longstanding relationship with [Andersen Uruguay](#) and attorney Juan Fischer—who can help you get started.

Numbers Don't Lie

I've visited Uruguay half a dozen times over the years. On every visit I've made a point of visiting an agricultural operation. I've seen towering eucalyptus plantations, cattle ranches that look like Texas... even wine farms that produce some of the world's best but least-known reds.

But even if I'd never seen these things with my own eyes, I'd still recommend Uruguayan farmland as one of the few asset classes I believe is better to own than gold.

That's because, as I've shown you above, the numbers don't lie. ■

Ted Baumann



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Coronado and Panama's *Arco Seco*: Where "The Good Life" Gets Even Better

JESS RAMESCH



© JESS RAMESCH

Coronado is Panama's premier beach hub, where you'll find an active expat community, restaurants, medical care, and more.

You may remember me. For over a decade, I wrote about my experiences as a single gal in exciting, cosmopolitan [Panama City](#). In 2005, I up and quit my job, moved here from Miami without a real plan, and stumbled into a happy, new life.

Fifteen years later, the pandemic came around. It changed things for me as it did for countless others. As my priorities shifted, I wondered:

"Can I take this great life, and make it even better?"

For the next stage of my existence, I dreamed up a condo with a view, a building with luxurious amenities, and a tight-knit community. I saw a few close contenders... and a few duds. Then, in August of 2021, I found myself in the beach town of Coronado, touring an apartment I'd seen online. I was there on a whim. But I had a good feeling...

When I walked out onto the balcony, all I could say was "Wow."

I won't use the word "beautiful" or "stunning,"

because the view was more than that. I'd been suddenly, magically transported to Hawaii. The sun was shining and the water a gleaming electric blue. Sandy beaches arced along the shore, and a green-clad mountain rose up behind them. The breeze kicked up, and the canopy of trees beneath us began to dance and sway. I took a deep breath of fresh, clean ocean air, and exhaled. In an instant, I knew—I'd found my dream property. This would be my new home.

Coronado Luxury: I'm Not a Rich Girl, But I Live Like One

Located in the Pacific "Dry Arc" of prosperous little Panama (also known as the [World's Best Retirement Destination](#)), Coronado is the country's premier beach hub. In this "have-it-all" region—the *Arco Seco*, in Spanish—the climate, location, and quality of life are all stellar.

We see the sun nearly every single morning, and though we have our humid days, the strong ocean breeze is a constant. Most importantly, rainfall is relatively low. (We get as little as 50 inches to the Caribbe-



A home with a million-dollar view that doesn't cost a million dollars: Hawaii-esque with more luxury for less.

an's 120+ a year.) As a result, this is the most developed coastal region outside of Panama City.

Here the beach towns of old are interspersed with upscale gated communities like Vista Mar, with its long, walkable marina, and Buenaventura, with its beautiful roads, boutique hotel, and white sand beach. For well-heeled Panamanians, this has long been *the* favorite region for second homes (even Panama's president has a place in Coronado).

My community is called Coronado Luxury—it's home to two apartment buildings (including mine), dozens of houses (everything from cottages to mansions), and a country club with a hotel.

I feel like I'm living in a mini-resort. That's what the builders intended. The top three floors of my tower,

numbers 32 to 35, house social areas—all with those same Hawaii-esque views. We have a game room (with pool, air hockey, and darts), a party room, a gym, a cold jacuzzi, a hot sauna, indoor and outdoor showers, and a big open common room that leads to a small rooftop pool.

On ground level, we have a massive pool and social area on one side and a golf course on the other. *Bohíos*—seating areas with thatched roofs—surround the pool. The 18-hole George Fazio design, on the other hand, is surrounded by trees, trees, and more trees.

The master suite in my apartment looks like something out of a hotel magazine, with a four-fixture bathroom and picture window between it and the bedroom. (At first I thought that was weird, but now I love it... I can appreciate the view and let the sun shine in. And yes, there's a pull-down shade when privacy is needed.)

A classic cocktail of fun, adventure, and community makes Coronado the quintessential "active expat destination." We've got the golf, the pools, the tennis courts—all that jazz.

"There are several places close by where we play pickleball," say Tom and Karen Szewczyk. "One of them is a new state-of-the-art center with padel ball courts and a fully equipped gym."

New Yorkers who now split their time between Panama and Florida, they bought in the Playa Serena development in the town of **Gorgona** (Coronado's



next-door neighbor, just a 10-minute drive away). “Since we live on the water, we often step out in the morning for a run or a long walk on the sand,” they say.

“If you get out early enough, you’ll only see a few other people. Our beach is never crowded—not even close.” (Something the couple appreciates even more when they’re back in the States.)

The Best Location in the World

When it comes to location... that’s where Coronado shines the brightest. My beloved [Panama City](#), a UNESCO culinary capital, is 65 miles away. Aptly nicknamed the “Hub of the Americas,” it’s home to Central America’s number one airport, theaters, museums, stadiums, and more than a few world-class hospitals.

I can get a lot done at home in Coronado: lab tests, dental work, x-rays for the fanged monster I adopted 13 years ago (a.k.a. my aging cat). We have opticians and visiting doctors covering various specialties. But for the bigger stuff—say, an MRI—I go to the Johns Hopkins International-affiliated [hospital](#) in the capital.

Most of the time, however, I drive in for the fun stuff. I’ve been to jazz and blues concerts, myriad film festivals, book fairs, a mixed martial arts fight (not the worst date I’ve been on), a Japanese archery showcase, wine and beer expos, and much more. Panama City is a crazy quilt of delights, and newcomers are invariably thunderstruck when they find out how much there is to do.

Closer to home—just 30 miles from Coronado—we have [Playa Caracol](#) on the **Chame** peninsula (a renowned kite-surfing destination) and the side-by-side hamlets of **Sorá** and **El Valle**, two places I love to visit when I have friends and family in town.

In Sorá, a private development called Altos del Maria has Airbnbs for rent and several easy hiking trails that lead up into the clouds, where the pine trees and swirling mountain mists make me feel like I’m in Switzerland. (Take a jacket, it’s colder than you think!) On a clear day, you can see both the Caribbean and the Pacific Ocean.

The crater town of El Valle is a local tourism destination, with a handicraft market, waterfalls, hot springs, a butterfly farm, an orchid center—suffice to say, if you enjoy being out in nature, you’ll find plenty to keep you busy.

My favorite spot—Chorro El Macho—takes me back to childhood camping trips in Oregon. There’s a quick nature walk you can do around the waterfall, and a



© SIMONE LIMA

Imagine living at the beach with easy access to a cool mountain town.

spring-fed pool to cool off in after you’ve worked up a sweat.

A few years ago, I went with my cousin, who was visiting from California with her daughter and boyfriend. As we inched our way into the water, fat raindrops started to fall from the sky, spattering onto the thick tree canopy and filtering down into the pool. We whooped and splashed and laughed. The air was warm, the spring was cold... it was a magical day.

Three years later, they’re still talking about it. When you live in Coronado, friends and family want to visit (even the teenagers). Sharing these experiences, creating memories... that’s what life is all about.

Contemplating the Pros and Cons of Life in Coronado

On roads and traffic: We have zero traffic (and zero traffic lights). A mostly private community, Coronado is a hodgepodge of meandering country lanes. We do however rely on the beautifully revamped PanAmerican to get us to Panama City... and every other part of this great green country.

Traffic along the highway is almost always fluid here in the beach region, but as you get closer to Panama City, there can be gridlock. That said, on a good day



© JESS RAMESCH

The secrets of the Coronado region: When you visit you'll discover you're spoiled for choice with all the amenity-filled developments here.

(planning carefully around rush hour), I can make it to the capital in an hour.

On shopping: We don't have any malls, but a big complex called Costa Verde is just 35 miles away, and they have a DDP (a women's apparel chain), and an upscale Riba Smith grocery store. We have a smaller one in Coronado, along with three other supermarkets, plus a Felipe Motta and a Deli Gourmet (wine, spirits, and some fancy foods). But the Riba in Costa Verde has a huge selection—I've even found frozen samosas, naan, and Amy's Indian Mattar Paneer there. (I'm Indian, and my dreams are all spice, no sugar.)

Another 10 minutes will get you from Costa Verde to Westland Mall, which has some good shops... but at that point I'd say just drive the rest of the way into the city. There you have sparkling gems with VIP movie theaters like AltaPlaza and the very glamorous MultiPlaza.

In Coronado nearly everything I need is a 10-minute drive from my front gate, including pharmacies, a clinic, auto shops, and a dozen restaurants (many featuring live music, karaoke, and more). Kamado grills, rose bushes, patio furniture, sandals, coffeemakers, paint, décor, dryer vents, refrigerators, bikes, underwear, catnip... Whatever's on my list, my local Do it Center, Novey, Machetazo, and Arrocha have me covered.

On climate: Those of us who choose to stay love the Arco Seco's strong breeze—it helps keep things cooler and dryer. The fiercest winds, however, can blow open doors and topple furniture. (I got tired of it knocking

over my plants, so I bought heavier pots—problem solved.) Less rain also means we're susceptible to drought conditions when the El Niño phenomenon comes around, usually every two to three years.

Choosing the right home or building is key. Most houses have their own reserve water tanks. My building also has two wells (we decided to dig the second one after the driest, warmest year ever). Another plus: a generator that kicks in within 10 seconds when the town's hydroelectric power goes out. (With excellent 500 Mbps fiber optics and a local unlimited data plan, I always have internet access. I can tether from my cell if a power outage knocks out local Wi-Fi.)

Comfort, Community, and a Caveat

When I decided to move to this region, I was inducted into the Coronado grapevine. Perhaps the most powerful tool at my disposal, it's a mishmash of Facebook groups and WhatsApp chats (with some good old-fashioned phone trees, too) that can solve just about any problem. You broke your foot and need crutches? Your pet is sick? You have to make an emergency trip and need a house sitter? Set the grapevine in motion, and marvel at the outpouring of help and advice. We're true neighbors here.

At first, I tapped the almighty vine for connections. A friend who was moving away introduced me to Becky and Joe Patterson, two full-timers who'd moved to Coronado from Portland, Oregon. Here was a well-traveled couple with conversation for days and a



Perhaps the ritziest beach development in Panama, Buenaventura is activity-central.

Buenaventura: Our “Florida” (Away from Florida)

About 27 miles west of Coronado, Buenaventura is known as the most upscale development in the Arco Seco. It’s a vast gated community with big mansions, single-family homes, condos, a boutique hotel, an array of restaurants (plenty of pool and beachside dining... there are even a couple of fun food trucks), and a white sand beach.

Popular with wealthy Panamanians and the international set—prices start in the high \$300,000 range—it caters especially well to active families.

Long Islanders Margie and Robert Remler, now in their 60s and semi-retired, travel to their Buenaventura home several times a year. “We came to Panama on vacation in 2006 with our two young kids,” says Margie. “We wanted to go somewhere we wouldn’t run into our New York neighbors, who visit places like Mexico and Costa Rica,” she laughs.

“On that trip, we met several interesting Panamanians with kids of similar age, and they convinced us to come back and buy. We took a chance on Buenaven-

tura when it was just getting started.”

It was a gamble that paid off. “My family loved spending school vacations and summer holidays here,” she says. “And now we even have grandchildren coming down with us. We all have Panamanian and international friends, thanks to Buenaventura.

“We host all the time, and nothing makes me happier than to pull out the whiteboard in the kitchen and list all the activities for my friends and all the kids. Tennis, bike riding, salsa dancing, cooking classes... and of course, days on the beach and sunset cocktails. We feel very lucky to have access to everything inside our *garita* (gate).

“The most wonderful thing about Buenaventura is that you feel like you’re living outside. It really is a paradise. You wake up to the sound of birds and the views are beach and ocean, trees and flowers, everywhere you look.

“It’s our ‘Florida’... our true second home.”

knack for fitting in with locals and expats alike... just my kind of folk.

We took an instant liking to each other and Becky quickly became the person I called for advice. Joe is a fantastic musician (he goes by Fiddle Joe) and plays gigs on his own and with local bands. They welcomed me into their circle, introducing me to people and inviting me to fun events... a wine tasting at their

place, an outdoor concert by their ginormous pool... (Their gated complex, Coronado Country Club, is even fancier than mine, and right on the beach.) Now I can’t imagine my life without these wonderful, caring friends.

Through Becky I met Ann (read her story [here](#)), who introduced me to three other ladies—my first friends in my building. This fantastic four filled me in on

A Packed Social Calendar and Hiking to Boot

Philadelphian Donya Turé Washington was talking to her cousins. “You know, we shouldn’t retire in America. It’s expensive!” That was one thing they all agreed on.

WE SHOULDN’T RETIRE IN AMERICA. IT’S EXPENSIVE!

The ladies were initially drawn to the island idyll of Saint Lucia, but Donya, the first to strike out at just 53, zeroed in on Coronado, with its impressive supply of ready-to-rent, affordable condos.

There was just one potential problem—a big walking enthusiast, she wanted to live somewhere with good hiking, preferably less than a half-hour away. Serendipitously, she stumbled upon a YouTube video about Coronado’s protected dry forest.

“The video didn’t do it justice,” she says. “It showed the sunny parts, but most of the trail is actually

shady and cool. The branches of the trees touch, and vines have fallen on them, so you get these amazing domes. You bend and weave, moving vines out of your way, interacting with nature. I love it. I could do it every day.”

Though she moved just a few months ago, she’s finding her rhythm in Coronado.

“Here’s how easy it was for me to meet people,” she says. “I went to the restaurant [Gold Coast](#) and ended up in conversation with a huge table next to me. They linked me up with an expat writers’ group (there are several) and a hiking group. Another day I went on my own, and four ladies invited me to sit with them and watch the band. I’ve made so many connections and joined so many WhatsApp groups that my phone is going off all the time.”

“I can’t wait to get better at Spanish so I can talk to more people,” she adds. “Everyone’s been really nice. I try to speak some, even when we’re looking at Google Translate on my phone. I figure I’m in their country and I should be the one to make the effort, out of respect.”

everything I needed to know. Gatherings like Tuesday happy hours by the pool and monthly potlucks (a big hit)... building finances (very healthy) and maintenance (excellent)... all the things you want to ask about *before* you sign on the dotted line.

In thanks, I invited them to dinner as soon as I moved in. We enjoyed ourselves so much that we created our own WhatsApp group and continue to meet regularly. I call them my “First Ladies.” (I’m making us matching jackets, à la Pink Ladies in *Grease*.)

Before moving to Coronado, I lived in the capital for 17 years, and I have a true-blue group of “city besties” I still see often. Between them, Becky and Joe, my First Ladies, and a steady trickle of visiting friends and family (not to mention work and travel), I’m as busy as can be.

But here’s the caveat. Coronado is home to expats of different ages, especially couples with school-age kids and retirees, but it can be a bit challenging for “in-betweeners” like Donya and me (70s latchkey kid and textbook Gen Xer here).

If you’re wondering whether Coronado is right for you, let me share two reasons I’m currently so happy with

my social life. First, I’ve always had friends of all ages. So even though I’m “younger” at 49, I enjoy my time with friends in their 60s and 70s.

Second, as I mentioned, I have a lot of friends in my age bracket—thanks to that long stint in Panama City. Without it, Coronado might not have been such an “easy landing” for me.

Some of my friends have holiday homes in Coronado, like Marian and her boyfriend Tony, who enjoys surfing nearby beaches like **Playa Serena** and **Chame Banks**. They’re up here nearly every weekend. We love spending time together. We like the same music, we’re all transitioning into our 50s... we have a lot in common. That’s important.

Others alternate between visiting here and inviting me to stay with them... in Panama City, Caribbean Portobelo, nearby beaches like Piedras Gordas, or island destinations like Contadora.

This is the final piece of the puzzle—the tasty tidbit that makes my new life in Coronado so delicious. Whether I’m taking friends to Buenaventura or visiting them in the Bocas del Toro archipelago, I feel like

Coronado in Dollars and Cents

You can rent in Coronado for \$900 to \$1,300 a month—there are plenty of move-in-ready houses and apartments to choose from. But considering the popularity of this location (and the westward crawl of population centers just outside Panama City), you may find it more cost-effective to buy.

I paid just \$155,000 for my 1,130-square-foot apartment, and it's currently valued at \$174,000. I'm certain I'll never have a problem renting or selling. It's not a flipper's market, but I expect I'll do better than break even. That's why I decided to pull the trigger. Simply put, I'm thrilled with my live-in investment.

Breakdown of regular monthly costs:

Mortgage	\$750
Maintenance (HOA)	\$262
Water	\$0 (Included in maintenance.)
Power	\$200 (I love air conditioning.)
Gas (compact car)	\$25
Car insurance	\$60
Internet	\$37
Cell phone package	\$45 (Excellent roaming.)
Supermarket	\$600 (I eat well, lots of seafood.)
Entertainment	\$400
Streaming	\$32 (Cable \$40 to \$100.)
Pet care	\$45
Miscellaneous	\$300
Health insurance	\$146
Total:	\$2,902

a jet-setter. And I must confess, I love that feeling. (Wouldn't you?)

You see, before I came to Panama, I'd spent some years working on cruise ships out of Miami, which had plenty of downsides, like 80-hour work weeks and a boss who lived in the cabin next door. The upsides, though, were yacht and catamaran trips... snorkeling with stingrays... dinners in the Bahamas and lunches in Key West.

I'd gotten a taste of the good life—oh dear. What's a girl without a trust fund to do?

Though I left "ship life" behind, I was never going to be able to forget it. I needed to live somewhere affordable enough that I could continue to enjoy all those things. The breathtaking scenery. The trips to islands and

marine parks. Quick access to adventure and a splash of luxury.

Coronado more than delivered. My cruise ship days were great, but these are the best times of my life.

If I Were to Give You Just One Piece of Advice, This Would Be It

If you come to Coronado, give yourself more than a week. People will talk to you at the Rey supermarket, dance and sing with you at Picasso, give you their number or offer helpful tips on where to rent. It's always been a welcoming place (and though I'm no Nostradamus, I have no qualms in saying it'll stay that way).

And if you're here stay long enough, you may well spot me happily bumping down patched-up, flower-filled lanes... the girl in the little old hatchback, heading home to her million-dollar view. ■

Editor's Note: The Move to Coronado: If you're intrigued and hungry for more, read Jess' June 2022 article about her move [here](#), and watch the [video](#).

If you're renting in Coronado, book yourself into a [hotel](#), [inn](#), or Airbnb for a few days (or even a week or two) so you can go see long-term options in person. Check Coronado Facebook pages, or visit [CompreoAlquile](#), a popular local site. (The best listings will often be in Spanish; translator tools will help.)

Ronan McMahon and his team at *Real Estate Trend Alert* have identified several strong potential markets in Panama—including along this coast. If you're interested in an investment with an eye to potential gains, RETA members are privy to the details. Sign up [here](#).

Jess Ramesch



Jess Ramesch has lived on the Indian subcontinent and floated all around the Caribbean (and some snazzy parts of Europe, too). Now she's a Senior Editor at *IL* and our resident Panama expert.

Big Opportunity Incoming on Costa Rica's Gold Coast

RONAN McMAHON



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Where jungle meets sea and sunsets stop time... this is life on Costa Rica's Gold Coast.

We all have days when the idea of escaping somewhere peaceful, laidback, and calm is tempting. A place where you can soak up the sun, take morning walks on long deserted beaches, spend your days browsing local markets, swimming in warm ocean waters, and enjoying sundowners with friends as the day winds down.

When I think of a lifestyle like that, Costa Rica springs to mind first. And it's a place I love to personally visit—it helps that this small Central American country also offers some of the best real estate opportunities on my beat.

Long known for its political stability and commitment to democracy, Costa Rica is among the most expat-friendly countries in Latin America. With no standing army since 1948, Costa Rica invests heavily in healthcare, education, and environmental preservation.

Living and doing business here is easy, English is widely spoken in many areas, the locals—known as *Ticos*—are famously friendly, and the culture is warm and inclusive.

Then there's the country's breathtaking natural

beauty. Costa Rica is a place where the natural world still reigns...

Picture misty cloud forests, active volcanoes, lush rainforests, and hundreds of miles of pristine beaches. Wildlife is everywhere—scarlet macaws, sloths, toucans, and sea turtles are common sights.

But perhaps the most appealing part of life in Costa Rica is the pace. Here, *pura vida*—this literally translates as “pure life”—is more than a slogan. It's a way of life that just moves slower.

Beauty, value, and lifestyle converge here in a way that's hard to beat.

And like I said, it's one of the top destinations on my global beat for real estate investment...

I've uncovered some exceptional opportunities here for members of my [Real Estate Trend Alert \(RETA\)](#) group over the years—Costa Rica has been on my radar for nearly two decades. I bought here myself, a home close to the beach at **Playa Flamingo** in the northwest.

If you know where to look and who to deal with, Costa Rica is a land of opportunity... and the kicker is that

it's also an incredible place to spend time, whether it's part-time, full-time, or just a few weeks a year.

And there's one region of this country on my radar right now for real estate investment... **Guanacaste** on Costa Rica's Pacific coast...

The sunsets on Costa Rica's Pacific Coast are not to be missed.

Families, groups of friends, tourists, expats, and locals alike gather on beaches up and down this coastline to watch the sun sink over the bay. You can watch this spectacular natural light show from a beach bar or restaurant that lines the beach or you can just grab your own little patch of sand.

As sunset nears, conversations quiet down. There's a communal hush of anticipation... then, showtime! The sky bursts into a palette of coral, tangerine, and cotton-candy pink.

Guanacaste is where you'll find the Gold Coast, known for having some of the most beautiful beaches in Costa Rica, some would say Central America. This is a part of Costa Rica that I love. And I'm not the only one...

Way back before Costa Rica's tourist boom, this was a sleepy region of cattle farms, empty but expansive beaches, and good surf breaks. It fit the bill if you were looking for a little fun in the sun... a lazy vacation where you could kick back and unwind.

Your lodgings were small mom'n'pop hotels and B&Bs. Your dining choices were limited. You could forget fancy linen, fine silverware, and white-glove service. You provided your own entertainment. Adventurous types were happy to get off the beaten track. Surfers, sport-fishermen, backpackers flocked here. Mainstream tourists stayed away.

But over the years, the Gold Coast became not only an expat haven but also one of the most popular vacation spots in Costa Rica thanks to its beaches and activities like surfing, fishing, and outdoor eco-adventures. The region is notable for its many peninsulas, gulfs, and bays, with hundreds of white-sand, golden-sand, and even volcanic black-sand beaches. The water is warm year-round.

Like elsewhere in Costa Rica, beaches on the northern Pacific can be "wild," with the jungle running right up to the sand—they're undeveloped and often protected natural areas. You also have funky seaside havens attracting a bohemian crowd to traditional slow-paced fishing villages to denser developed areas with condo



towers and resorts, cafés, boutiques and high-end dining. The Gold Coast has all of that in spades.

Sport fishing is big here all up and down the Gold Coast, whether in high-end crewed and captained charters with all the latest fish finding tech—and price to match—or in the small wooden open boats with outboard motors called *pangas*. That's the local fishing fleet. You just ask one of the guys in a hammock how much to take you out for the day.

And red snapper is just the start of what you might get on the line. Dorado (mahi mahi), yellowfin tuna, wahoo, even big-game fish like marlin are abundant here.

This region also boasts its own international airport in **Liberia**, which opened in 1995. In 2002, regular direct flights to the US started on Delta. United and American Airlines soon followed with their own flights. Tourists could now get to this location quickly and easily for the first time. Before these flights, getting to this idyllic spot took some doing. The road from the capital city of **San Jose** was potholed and in bad shape. It was a bumpy ride that took four or five hours... that road has also been upgraded, significantly reducing the drive time from San Jose.

Flights are constantly being added from North America, even seasonally from Europe. And the airport regularly expanded over the years with new terminals

and gates. (It was expanded in 2006, 2012, and 2017.)

In the last number of years, the Gold Coast has become a billionaire's playground. Private jets line the runways of Liberia airport and billionaire groups are pouring money into the region to get a piece of this jet-set market.

And today, this is one of the world's true up-and-coming high-end havens. Over the years, The Four Seasons has pumped more than \$200 million into carving out a top-quality golf course, rooms and suites, and hillside villas with private plunge pools and resorts like The Westin at Reserva Conchal, the JW Marriott at Hacienda Pinilla, and Secrets Papagayo have followed. A single night at these resorts can cost thousands of dollars.

In any number of towns across the region, like **Playas del Coco**, Tamarindo, or Playa Flamingo, you can play golf, relax in a spa, and dine in chic restaurants. These days, it's highly developed. And home to not just high-rise condos but also fancy gated communities. At the top end, new resorts like the Waldorf Astoria are selling branded residences for millions and even tens of millions of dollars.

In short, this is no longer a low-cost destination, whether you're heading out to dinner or buying a home.

But there are still deals to be had... if you have the right contacts. And I do.

Right in the center of the Gold Coast, is the community of Playa Flamingo. It's only an hour from the international airport and is home to a brand-new, full service marina.

Playa Flamingo is where in March 2024, I brought RETA members an off-market deal to own incredible luxury homes in a community with world-class amenities like pools, a co-working lounge, an indoor-outdoor gym, and more... all close to the new upscale marina and Playa Flamingo beach. Members could own two-bed homes here for RETA-only pricing from \$286,800. I expect these two-beds will be worth \$525,000 three years after delivery. That's a gain of \$238,200. And I expect these homes to rent for an annual gross yield of 15%.

When I visited the site in March of this year, the developer told me that two-bed homes similar to those that RETA members could buy last March were listing for about \$80,000 more!

Elsewhere along this coastline, **Tamarindo** is proba-

bly the most well-known town and this is where I've found the newest opportunity that I'll be bringing to RETA members soon.

First popular with surfers and sportfishermen in the 1970s and '80s, more mainstream travelers started arriving to Tamarindo in numbers in the mid-'90s to early 2000s.

Set on a wide bay, backed by verdant jungle-covered mountains dotted with luxe villas, Tamarindo has a "main drag" of open-air restaurants, beach bars, boutique hotels, and more running parallel to the coast. It's the perfect venue to enjoy sunset and a cocktail (the only thing that might be better is hiring a local sailboat or catamaran to go out on the bay)... or a cappuccino after a long, early morning beach walk or surf session. Or you could stop for a massage, with tables set up right on the sand.

This busy town offers plenty of fun away from the beach too. Boutique shopping, craft beer bars, organic markets, live music venues, art galleries, spas, restaurants of every international cuisine, a gourmet food hall... it's all hip, trendy, and here. And anything in town is easily accessible in this walkable community where there's always something going on. And thanks to year-round highs in the mid-80s to low 90s, you can always be outdoors.

Like I said, it's safe to say that this part of Costa Rica has gone high end. But thanks to my insider contacts and the group buying power of my RETA group, right now, I'm working on a deal for RETA members to own exclusive, boutique, ocean-view condos in the hugely popular beach town of Tamarindo. If it comes together, it will be very special. RETA members should stay tuned... (As with all my deals, this is a RETA members-only opportunity. If you're not yet a RETA member and are interested in this deal, [you can join here.](#)) ■

Ronan McMahon



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.](#)



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Pirate Queens and Drunken Poets: Chasing History Along the Coast of Dublin

JOHN WALLACE



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Where pirate queens bargained, monks vanished, and poets wandered...
Ireland's legends echo through the hills and tidepools of Dublin's edges.

The castle gates are ajar.

But then again, they always are.

That's thanks to one Gráinne Ní Mháille (perhaps better known as Grace O'Malley), Ireland's notorious 16th-century pirate queen. As the legend goes, while sailing near Dublin, she docked at Howth to request dinner at the castle. This was a fairly standard expectation in a country still beholden to Brehon law, which valued hospitality as something of a sacred duty. But the Lord of Howth, whether absent, indifferent, or maybe both, instructed his gatekeepers to turn away the uninvited guests.

Insulted, the pirate queen did, naturally, what we'd all do in such a situation—she kidnapped the lord's nephew and heir, holding him hostage until she could strike a deal with the Howth family.

The deal ensured that from that day forward, the gates of Howth Castle would remain open to all, and a spare seat would always be set at the table. The Howth family

still live in the castle, and, supposedly, diligently uphold said promise, laying out a seat for any surprise guests.

Is any of this true? Who knows.

Maybe.

Maybe not.



IN IRELAND, TRUTH AND MYTH DON'T ALWAYS NECESSARILY LIVE ON OPPOSITE ENDS OF THE BAR.

But in the words of Mark Twain, “Don’t let the truth get in the way of a good story.”

In Ireland, truth and myth don’t always necessarily live on opposite ends of the bar. More often than not, they’re usually jostling shoulders trying to sip from the same pint...

And this is the kind of story Dublin is full of.

Just not always where you’d expect.

The Dublin City Spire—A Criticism

As a native of Dublin, and a self-professed history nerd, it brings me no joy to say this... Dublin is a city of immense historical scope, but its modern urban makeup does a grave disservice to this lineage.

Spanning across other European capitals, you can marvel at the crumbling heritage of the Roman Empire in Rome, gaze at Paris’s monumental Arc de Triumph, walk the perimeter of Berlin’s towering, authoritative Brandenburg Gate.

And yet, Dublin’s O’Connell street, arguably the largest and busiest street in the entire country, is virtually bereft of any sort of major monument of historical significance.

So what do visitors generally do when they first hit O’Connell Street? They walk over and gawk at the Spire.

What is the Spire, I hear you ask? Is it a storied heirloom of a bygone Irish high-king? A lingering testament to the birth of a young Republic, forged in the Easter Rising of 1916?

No—it’s a giant, metal stick.

The Spire was first intended as a celebratory offering to the city marking the coming of the year 2000. (In typical Irish fashion, construction was delayed until 2002, before reaching completion in 2003.)

The conversation around the Spire was divisive. There were those who did, and still do, point to the

initial negative reception to the Eiffel Tower, now arguably France’s iconic cultural image.

On the other hand, the general reaction to the Spire seemed to be a resounding “meh.” Detractors delighted in coming up with a barrage of disparaging monikers for the oft-maligned Spire. “The pin in the bin,” “the spire in the mire,” and even the somewhat crude “stiffy in the Liffey” (the river Liffey bisects Dublin City...).

That the Spire is likely the first thing so many visitors happen upon when they arrive in Dublin City is a cringe-worthy offence. They don’t get the story of Grace O’Malley and Howth Castle, they don’t learn of what happened in the Battle of Clontarf, they don’t walk the Fairy Paths along the sweeping Howth cliffs.

And this is such a shame. Irish, and by extension, Dublin’s history and mythology twists, dances, and dives, a bitter tapestry inscribed in blood, tears, and toil.

I am not telling you to skip Dublin city. There is still [plenty to do and see](#). In fact, the very point of this article is to try to encapsulate the great allure of Irish history, and how exactly you can find it. Places within the city, like Christchurch Cathedral, the Guinness Storehouse, and Kilmainham Gaol have a wonderful, storied past. But if you come to Ireland expecting a



© SASARI/ISTOCK

Not the most inspiring design, I daresay...

A Seat by the Fire

If there's one thing I *don't* hear complaints about from visitors regarding their trip to Ireland, it's the pub atmosphere that inhabits seemingly every iota of this country.

Here's a few recommendations from a local who has probably spent a few hours, and more than a few euros too many in these pubs:

Howth

The Summit Inn: Evidenced by its namesake, this pub is based at the summit of Howth hill, offering sublime views of Ireland's Eye stretching out into the Irish sea while you nurse your pint.

The House: This is actually a restaurant, but I want to mention it, as it was once the home of one Captain Bligh, from the infamous "Mutiny on the Bounty" case. Tuck into some classic, locally sourced Irish

cuisine, and enjoy the fact you're probably having a better day than Captain Bligh did on the Bounty...

Clontarf

Harry Byrne's: A true Clontarf institution. Established in 1798 and still quietly buzzing with locals, Harry Byrne's has original Victorian fittings, high ceilings, and the kind of bar where you can enjoy a pint while chatting with friendly locals.

Dalkey

Finnegan's Pub: At Finnegan's, you're probably about as likely to overhear someone quoting Seamus Heaney as you are to spot Bono nursing a pint, as likely to be sitting beside a millionaire or a milkman... It's a stalwart of Dalkey, and has been in business since 1970, favored by locals regardless of their occupation, class, or origin.

visual marvel comparable to the monstrous form of *Il Duomo* in Milan... Well let's just say you're probably going to be disappointed.

Irish history is not grandiose and it doesn't need to have extravagant monuments in its name. It's distinct, it's bittersweet, it's often despondent, and it's uniquely ours.

So be under no illusion—Dublin is a place with a historical narrative that can rival some of the most illustrious cities on the planet.

But Ireland's history and legends don't live in shopping districts or under mirrored office blocks.

They live along the edges—where land meets sea, and memory meets place.

You'll find them in the sweep of Bull Island, in the stones of Howth Castle, in the monks' ruins on Dalkey Island. You'll find them in pubs where poets drank and in cliff walks that feel like passages between worlds.

That's the journey we're about to take—chasing myths along the coast of Dublin. Starting just a few miles east of the city center, where a Viking army met its savage end.

Welcome to Clontarf.

Clontarf—From Viking Massacre to Charming Seaside Suburb

On your flight from the urban miasma that is inner Dublin City, the concrete eventually gives way as you pass through Fairview and broach Clontarf.

Clontarf is not a flashy place, in spite of what the property costs might suggest. There's no dramatic sheer cliff face, and no imposing castle dominating the vista.

Clontarf served as the backdrop for Ireland's "high-king" Brian Boru's crushing victory against a horde of Viking invaders, in the year 1014. Boru, at this point in his 70's, was murdered in his tent at the culmination of the battle, by a lone Viking who snuck through the lines.

Thankfully, modern Clontarf offers a more peaceful environment. For what it lacks in immediate visual-impressiveness, it makes up for with a distinguished coastal character.

Bull Island is a UNESCO-recognized biosphere, and a must for those with an affinity for the natural world. Trek across the wooden bridge, and if you're feeling brave (and the tide is in!), why not take a plunge—on any kind of warm day, you're sure to see a bunch of locals enjoying a sea swim, so feel free to join in.

Or take a wander through St. Anne's park, where if you search hard enough, you'll come across a beautiful, Asian-style Suzhou garden, modeled after what you may find in eastern China—it was actually designed and donated by the Chinese government in 2012, as part of Bloom festival.

It's a real treat, a quaint little escape even in the relative peace of the park, and it's even better if you happen to just stumble upon it by yourself. It's in the north-west corner, and that's all the hint you're going to get.

Howth—Pensinular Pirates, Yeats, and Seawalks

"At Howth... there is a fairies path, whereon a great colony of otherworld creatures travel nightly from the hill to the sea and home again."

This is a line from renowned Irish writer and poet William Butler Yeats' essay "Irish Fairies," of which he was apparently a staunch believer. W.B. Yeats' fascination with Irish mythology was likely facilitated by his time staying in a small cottage perched on Balscadden Bay, in Howth. And it's easy to see why.

Howth is Dublin's shoulder to the sea, at once tilted, weathered, and yet irresistibly charming. You don't arrive in Howth so much as cross into it. The DART train curves around the headland, and suddenly the landscape shifts, the air sharper, the sea louder. You'll find the harbor bustling with activity, as yachts and small fishing vessels alike moor side by side.

In particular, the Howth Cliff Walks feel mythic, like a liminal path between the world of the living and something just beyond it. Much of Yeats' essays and early poems describe the meandering landscape as

YOU DON'T ARRIVE IN HOWTH SO MUCH AS CROSS INTO IT.

one in which the world we know and the idea of an ethereal spirit world hover perilously close together. And if you embrace the idea, walking the cliff path today, you can almost feel it: the ancient rhythm of footfall on earth, the sea pounding below like a distant drum. Along these trails, Irish mythology feels present—not in the form of monuments, but in the air itself. One could almost stumble straight into *Tír na nÓg* without even noticing the shift...

On the grounds of the aforementioned Howth Castle, forage and see if you can locate "Aideen's Grave." A dolmen tomb of a warrior's wife, who perished from sheer grief after her husband was killed in battle.

Follow the trail downward back towards the train station, where directly underneath, you can pop into the Bloody Stream for a quick pint... The pub's name comes from a great battle in 1177, as part of the second Norman invasion of Ireland. The blood from the fighting mingled with the trickling stream that has so often caused flooding damage to the bar...

Dalkey—Saints, Scholars, and Submarines

Dalkey Island boasts archaeological evidence of inhabitants dating back 6,000 years ago, and upon the arrival of Christianity to the Emerald Isle, it developed a reputation of a place of revered pilgrimage. Referred to mostly as "St. Begnet's" Island, 15th-century sailors believed water collected from the island's well protected them from scurvy.



© THOMAS FAULL/ISTOCK

Howth Harbor is full of the hustle and bustle of working fishing boats and leisurely sailing yachts.



© DENZILLACE/ISTOCK

You can enjoy stunning views as the DART chugs its way out towards Dalkey.

Reportedly, modern water testing revealed a high dose of vitamin C in said water, but again, here's myth and truth jostling at the bar once more... Today you can see the remains of a Martello tower, a relic of the pervasive fear of a Napoleonic invasion, along with monastic ruins.

Dalkey town would serve as one of Dublin's preeminent medieval ports, but today, tends to trade in rather different cargo: a prestigious literary heritage, and affluent seaside hangout to the rich and famous (most notable, Bono).

Dalkey's reputation as one of Ireland's most notable literary towns cannot be overstated. Simply strolling the streets you'll pass the previous homes of writers and poets like George Bernard Shaw, Maeve Binchy, and playwright Hugh Leonard. Even Flann O'Brien's absurdist novel, *The Dalkey Archive*, sees characters such as James Joyce and St. Augustine mired deep in conversation aboard a submarine... And yet that seems supremely in character for a place like Dalkey.

And on the topic of Joyce, he spent a time in Sandycove, just south of Dalkey, where the famous Martello Tower serves as the opening setting of *Ulysses*. Today it houses the [James Joyce Tower and Museum](#), perched above the rocks at the Forty Foot.

In a more historical lens, and in contrast to its more quaint counterpart in Howth, Dalkey Castle offers one of the more delightfully unhinged historical tours in Dublin. Actors decked out in full regalia will

teach you how to kill a man with a crossbow, diagnose the bubonic plague, or prepare for a Viking raid.

When visiting Dublin, the city doesn't necessarily reveal itself all at once. You won't find its soul in the shadow of the Spire or on a postcard of the Liffey.

DUBLIN'S MYTHS AREN'T DEAD. THEY'RE JUST QUIETER NOW.

In Clontarf's tide-washed quiet, Howth's wind-whipped cliffs, Dalkey's story-soaked streets... The myths aren't dead here. They're just quieter now. Folded into the hills, hidden in tidepools, whispered across pint glasses and skittering across footpaths. And if you look hard enough, you might just begin to hear them. ■

John Wallace



John is a native of Dublin, Ireland, and after completing a degree in history, he joined the *International Living* team in 2022 as an editorial assistant. He now works remotely as one of *IL*'s writers and editors, based in the storied city of Galway on Ireland's west coast.

Pickaxes, Paintbrushes, and Popsicles: Uncovering Past and Place on a Dig

SARAH YEOMANS



© RAN DEMBO/ISTOCK

Each morning begins in stillness over the Sea of Galilee—and unfolds into a day of digging, connecting, and living like a local.

My phone alarm goes off at 4:30 a.m. and my first few seconds of semi-consciousness are spent in outraged confusion: where am I, and more importantly, why is my phone blaring at such an hour?

In the time it takes me to indignantly silence my phone, my awareness settles in. I am in a cabin in the oasis-like setting of Kibbutz Ginosar in northern Israel, a communal living community on the shore of the freshwater Sea of Galilee.

More urgently, I have 45 minutes to drink a terrible cup of instant coffee, and get myself ready to board the chartered coach that will take me, my colleagues, our students, and over a dozen adult volunteers to the archaeological site of Bethsaida. We'll spend the next six hours occupied with the hot, dusty, physically demanding, yet wonderfully fun and satisfying, work of digging up the past.

Collectively, the yawning individuals that range in age from 13 to 85 who come staggering to the coach make up a team of professional archaeologists, students, volunteers and, in the case of the 13-year-old, the son of a volunteer. While we come from different professional and cultural backgrounds (our 85-year-old volunteer is a retired Irish Catholic priest), what we have in common is the delight we take in the historical detective work that is archaeology.

Together, we will painstakingly scrape off layers of soil within our respective trenches, depositing it in buckets for our fellow volunteers to carry away and sift. We will begin work at 6:00 a.m. and finish by 12:00 noon, at which point the mid-June Levantine sun makes it too hot for the more physically demanding aspects of the work.

After two hours of dusty yet invigorating work, a break for breakfast brings real coffee, brewed by Shimon, one of the kibbutz residents and a long-time volunteer at the Bethsaida Excavations Project. This intrepid coffee wizard has lived on the kibbutz—where members share equally in property, work, and responsibilities—for most of his adult life. He has volunteered at Bethsaida every summer for the past 20 years and has long since mastered the art of brewing coffee on a Bunsen burner in the dig trailer.

This shipping container-cum-office-cum-storage shed is where our breakfast supplies share space with makeshift desks piled with survey maps and artifact reports as well as boxes of trowels, pickaxes, paintbrushes, theodolites, heaps of bagged-and-tagged pottery shards, half-empty bottles of sunscreen, and other detritus of “dig life.”

There is no electricity, so the coolers we bring with

us every morning provide the food and drink essentials for a hungry and thirsty team, including the provisions for one of the daily highlights: the 10:30 a.m. popsicle break.

Throughout the morning, I am different versions of myself. In the course of the more routine physical work, the time flies by thanks to the friendly banter, jokes and casual conversations with my teammates scattered around the site. At other times, the same work—the rhythmic scrapping of soil and stone or the dusty push-and-pull motion of working the sifters—helps me slip into a meditative, almost trancelike state of mind; a freedom from the constant chatter and background noise of numerous unrelated thoughts and mental “to-do” lists.

There’s a profound contentment that comes with the pairing of bracing physical exercise and a clear mind. This state is occasionally interrupted by a joyful yell from someone in another trench, prompted by the discovery of an artifact that later turns out to be a rock, or a rock that is revealed, with a few deft swipes of a brush, to be an artifact.

Collegial camaraderie flows easily when we gather for pre-dinner drinks, feeling pleasantly relaxed, cool, and clean. We chat about the highlights of the day as we watch the sun set, lavishly splashing its vibrant red, pink, and purple colors over the Sea of Galilee.

Over dinner in the community dining room, we laugh together about the antics of the day and share conversations of a more serious nature. From Shimon we learn what life is like as a member of a communal living environment—a fascinating insight into a unique way of life. A soon-to-be college graduate, fearful of what comes next, is given sage advice by another volunteer, a retired businessman from the midwestern US.

There is no judgement or awkwardness amongst us – only support and understanding. After all, our bonds have been forged in the crucible of the desert heat and terrible instant coffee before the sun is up.

Immersive Travel

As an archaeologist, I’ve always felt fortunate that my professional life dovetails so beautifully with a love of immersing myself in new places and cultures. Indeed, it would be hard to engage successfully in the first without an abiding passion for the second; the pursuit of the past *de facto* necessitates wholeheartedly throwing oneself into the logistics, politics, cultural mores, bureaucracy, and personal interactions that characterize the present.



An archaeological dig offers a “two-in-one” immersive cultural experience: one in the present culture of the region where the excavation is taking place, and one in the history of that region. Few excavation projects house their volunteers at tourist hotels in major cities. More commonly, life on an archaeological dig means living and working with local people, living how they live, eating what they eat and participating in their local customs and traditions.

FEW EXCAVATION PROJECTS HOUSE VOLUNTEERS IN TOURIST HOTELS—YOU LIVE AND WORK AS THE LOCALS DO.

While the excavation work is naturally the *raison-d'être* of an archaeological project, life on a dig is not only about the work. Every project schedule varies, but there are always opportunities to explore the surrounding region. Day trips to other nearby towns and cities, with all of their varied cultural sights and experiences, as well as other archaeological sites and monuments are frequently not only encouraged by the project staff but sometimes organized by them as well. In addition, there’s always the opportunity to explore on one’s own with newfound friends.

While I was working on a project in Antalya province, Türkiye (Turkey), a Turkish colleague not only took me to see some of the lesser-known historical and archaeological sites of the region, but also invited me on several occasions to dinner and other events with his family. To this day, they remain my valued friends.

Without the connection of our archaeological project, I may not have been made aware of places of sur-

Live Like a Local While You Dig into History

Many archaeological projects welcome volunteers from all different backgrounds and skill levels. From rigorous field schools for which you can earn college credit to more casual volunteering opportunities, there are a variety of options. The Archaeological Institute of America (AIA), the US's professional organization for archaeologists, maintains a [database of current projects](#) around the world, while the Biblical Archaeology Society (BAS) has a [current list of projects](#) focused mainly in the Near East.

Ten Upcoming Novice Digs With the Archaeological Institute of America:

1. **Lake Bracciano (Lazio), Italy – Winter Lakeshore Archaeology at La Pescara**
January 2–31, 2026: Dive into archaeological layers from Neolithic to Roman right beside a crater lake—hands-on, immersive, and beginner-friendly.
2. **Alcácer do Sal, Portugal – Roman Villa with Mosaics**
June 7–28, 2026: Explore a coastal Roman villa covered in intricate mosaics—perfect for art lovers starting out in archaeology.
3. **Bonaire, Caribbean Netherlands – Underwater Archaeology Field School**
Late 2025: Learn to dive and help map shipwrecks and maritime artifacts—even if you've never tried scuba before.
4. **Chelva, Spain – Forensic Archaeology of Mass Burials**
January 4–31, 2026: Uncover burial sites with care and precision—lab work included—no experience necessary, just compassion and curiosity.

5. **Trim, Ireland – Blackfriary Community Heritage Project**

Summer 2026: Join the excavation of a medieval friary while embracing local life—no prior field experience needed, just enthusiasm.

6. **Dmanisi, Georgia – Archaeology-Paleoanthropology Field School**

2025 season: Dig at a 1.8-million-year-old Homo site—map, excavate, and learn human evolution, supported step-by-step for beginners.

7. **Voula (Aixônidai-Halai), Greece – Voula Field School**

January 2026: Participate in a winter dig outside Athens, exploring ancient Greek remains—perfect for curious newcomers.

8. **Gradoli (Lazio), Italy – Valle Gianni Field School**

May 18–June 14, 2026: Dig near a Roman monumental fountain and villa—learn methods from pros while experiencing Italy's historic charms.

9. **San Mateo Church (Cádiz), Spain – Mortuary Bioarchaeology Field School**

Summer–Fall 2026: Excavate a crypt beneath a Gothic church and practice respectful bioarchaeology—ideal for history lovers just starting out.

10. **Various Sites, Israel & Jordan – BAS Young Volunteer Digs**

2026 calendar: BAS will offer a slate of beginner-level digs—from Roman villas to ancient temples. Official dates and locations to be announced soon. (*Biblical Archaeology Society*)

Editor's Note: Ten Upcoming Novice Digs provided by the editorial staff of *International Living*.

passing beauty and historical interest that were well off the traditional tourist track. And I certainly would have missed out on the types of cultural experiences and knowledge that can only be gained thanks to the generosity and friendship of local people.

Participation on an archaeological project also provides an opportunity for cultural literacy that is difficult to gain through reading, visiting museums, and even casual traveling, no matter how dedicated the enthusiast.

At the beginning of my career, a two-year stint as an archaeologist in Hawai'i afforded me the opportunity to learn first-hand the complex concerns and issues at stake for Hawaii's indigenous communities. The broader issues of which can be applied to indigenous communities in other parts of the world.

Engaging in work that literally handles the history of living communities requires a sensitivity to, and respect for, the concerns of a culture that may be quite different from one's own. It's a steep but worthwhile

learning curve. These experiences have certainly made me a better archaeologist, but hopefully they have also made me a more respectful, culturally aware traveler.

Connecting to the Past and Present

On a dig site, an object that seems mundane in a museum setting is transformed into something extraordinary by the visceral experience of being an active participant in its discovery. In museums around the world, most of us have seen beautiful examples of ancient artifacts such as pottery, gold coins, jewelry, finely made tools, and countless other marvelous objects that are physical representations of great civilizations long past.

And yet somehow the humble ceramic vessel, bronze coin, or nondescript knife handle that I uncover through my own efforts, connects me more profoundly to the past than hundreds of the finer, more traditionally “valuable” objects in museum display cases. The last time this artifact was touched by a human hand was centuries or even millennia ago, and now it’s in mine. I’m the first person to hold this object since it was held by the person who placed it here in this ancient building, grave, or trash pile.

This mysterious, ancient person lived in a time when the realities of my time would have been as unimaginable to them as those of an alien civilization would be to me. And yet, I can’t help but imagine there’s now an invisible, ghostly thread that connects this sliver of their life in the past to this sliver of my life in the present: human to human, across the millennia.

These musings of mine are a shameless romanticization of the discipline of archaeology, which is in fact a rigorous scientific field. Happily, an archaeological dig is a situation in which there’s plenty of room for indulging in mental flights of imagination while also engaging in a thoughtful and meticulous scientific process. Indeed, the engagement in both simultaneously is one of the most compelling, satisfying aspects of the whole endeavor. That, and the popsicle breaks.

Similar to the seemingly contradictory activities of daydreaming and scientific practice, an excavation site is a study in contrasts between the formal and the informal. The formality is found in the adherence to strict scientific protocols, knowledge of which are passed from the professional archaeologists and seasoned volunteers on site to the students and new volunteers.

The informality comes by virtue of the context itself; it’s impossible to remain professionally aloof or

personally distant when you are covered in sweat and dirt, doubled over in laughter because your heretofore reserved, senior colleague has just revealed to everyone in the most dramatic and hilarious way possible that he is terrified of spiders. Meanwhile, the young student who intervenes to save him conducts the rescue operation with dignified aplomb.

On a dig, the social and professional barriers that are inherent parts of our “regular” daily lives become more fluid and porous. Working side by side with each other, sharing in the excitement of discovery, collaborating closely in the afternoon laboratory sessions and then cleaning up and cooling off with a refreshing swim in the lake together are all activities that rapidly break down our unconscious social reticence.

ON A DIG, THE SOCIAL AND PROFESSIONAL BARRIERS THAT ARE INHERENT PARTS OF OUR DAILY LIVES BECOME MORE FLUID AND POROUS.

Whether or not we will remain in touch with each other when the project is concluded for the summer remains to be seen. But for now, at this moment, we are friends and co-adventurers in historical exploration, cultural immersion, and spider vanquishing.

We hail from six different countries and came of age in different decades under widely varying circumstances. On the surface, it seems that many of us have little in common. Yet we are all archaeologists—either by profession or by personal curiosity—and so we know that it’s underneath the surface where the most interesting and important layers lie. ■

Sarah Yeomans



Sarah Yeomans is an archaeologist and historian specializing in the Classical and Near Eastern worlds. A Fulbright Postdoctoral Research Fellow in Türkiye, she has taught at universities in the US and abroad, directed educational programs for the Biblical Archaeology Society, and published widely on archaeology and cultural heritage.

Why I Skipped Grad School in the US... and Moved to Berlin to Study

JAMES MCCURDY



© BLUEJAYPHOTO/ISTOCK

At just €300 a semester, it's hard to argue with a graduate degree—classes in English—at a German University.

I jumped, startled, as the German students began banging on their desks at the close of the lecture.

In German university, students knock on their desks in applause for their professor. The tradition supposedly arose from the conflict of trying to clap for the professor while scribbling your final notes.

I crossed the Atlantic in pursuit of a graduate degree for two reasons: I wanted to live abroad, and I couldn't afford American universities. The latter reason was the driving force, and after researching European graduate programs, I settled on Germany because the cost of tuition was simply the student fees, around €300 a semester and classes were in English. After sending out a handful of applications, I was accepted to Freie Universität (FU) in Berlin.

That's Not How They Do it in the States

Academic life at FU is broadly similar to American universities. Students operate on the same cycle of studying and socializing. I built my academic and social life through shared hours at the library followed by conversation and drinks at favorite bars, just as I did during my undergraduate years. But apart from knocking on the desks, there are several differences that bear mention.

For one, campus life is more remote. Where American institutions tend to feel all-encompassing, being on the FU campus is a comparatively quiet experience. There is no rec center and there's less visual distinction between academic buildings and surrounding community. And there's no varsity sports. The atmosphere is more sparse, perhaps more humble, more focused.

Another difference is the university's *laissez-fair* attitude toward assignments and deadlines. As I write this article, I am also writing a term paper from last semester. Once I finish that, I will write a term paper from three semesters ago. So long as you properly communicate, the work can be done on your own time. This offers the positive of academic flexibility and the negative of indulging procrastination.

Student Life on €1,000 a Month

Parallel to my academic life is life as a resident of Berlin. The city is incredibly livable and offers an international, energetic scene for young people. When I am not studying, I work as a chef in a catering kitchen. On the average day, I commute by Berlin's S-Bahn train

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The Labyrinth of German Bureaucracy

Studying and living abroad is exciting and gratifying, though not without its challenges. The highest hurdles are the mundanities: housing, work, and immigration.

Like many major cities, Germany's capital is experiencing an unprecedented housing crisis. This means months of searching for a long-term renting situation. But to be considered for tenancy against hundreds of other applicants, a stable job and financial income are a must. Paradoxically, a place to live that allows you to register with the city (*Anmeldung*) is the only way to get the government tax ID that allows you to be paid for work. *Anmeldung* is also required to be awarded the visa, and the visa is required to get a job. This labyrinth of bureaucracy

is frustrated by the extreme difficulty of getting an appointment at any of Berlin's government offices.

Navigating these necessities is like running up a down escalator. It seems impossible at first. The process is full of setbacks, is very frustrating and requires extreme and ongoing flexibility.

It is, however, doable. Moving abroad is intimidating for many reasons, bureaucracy and practical considerations among them. I overcame the grinding initial months abroad by a willingness to improvise and, most crucially, persistence. As a student, I find my real education has been in learning to meet these challenges and adapt to the unfamiliarity. Now at the close of the lecture, I too, am banging on the desk.

My Top Spots

I'm left with little disposable income, but I'm still able to take weekend jaunts to the **Ostsee**, occasionally dip into the famous hedonism of Berlin nightlife, visit the city's endless museums and art events, and collect second-hand books.

Best Walk Along the Ostsee: Though there are many lovely places to visit on Germany's coast, Peenemünde is among the most fascinating. Contrasting the ocean view is a scene of industrial ruin: the production and test site for the German V-1 and V-2 rockets during the Second World War.

Best Bar in Berlin: Gaststätte [Zum Hecht](#) is a bar that sticks in memory. The beers are cold, the wurst is complimentary, and the lights stay on 24 hours. What else could you ask for?

Best Second-hand Bookstore: When searching for books, I stop often at [St. George's Bookstore](#) in Prenzlauerberg. It's deep, narrow, and covered wall to wall with titles of every genre. Chase the visit with a walk to nearby Volkspark Friedrichshain to read in the grass or at the biergarten.

to the city center at Alexanderplatz. We speak mostly English in the kitchen, but my colleagues collectively represent the US, Brazil, Mexico, Australia, India, Taiwan, the UK, Jamaica, and Italy.

After work, I often meet friends at a Späti, Berlin's 24-hour convenience stores that offer outdoor seating, snacks, and €1 beer. If the weather is nice, I'll spend my free time outdoors. The city is filled with lovely parks, green lawns, and swimmable lakes that serve as the main spots to socialize in the warmer months.

A major perk of living as a student in Berlin is its affordability. Limited by my student visa, my salary as a chef is meagre. I earn a little under €1,000 a month, yet it sustains me nicely, covering my necessary expenses (rent, student fees, insurance). ■

James Mccurdy



A writer and literature student pursuing a Masters in English, James has spent nearly two years navigating life in Germany. Drawing on firsthand experience with the social, practical, and bureaucratic challenges of moving abroad, his insights are shaped by real-life immersion.

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“Most of Europe, in fact, is absolutely amazing.” Chip and his wife, Shonna, were looking to retire to Europe. Their wish list included a four-season climate, mountains or ocean, a place with good healthcare, a stable government, fresh food locally produced, a low cost of living, ease of travel, a small town, and a society that would be welcoming.

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“The conference was the perfect answer at the ideal time,” Chip says. “We attended every session, talked with the speakers and expats, and got as much information as we could on our initial list of countries. Afterwards, our list had narrowed, and before long, we had zeroed in on Italy.”

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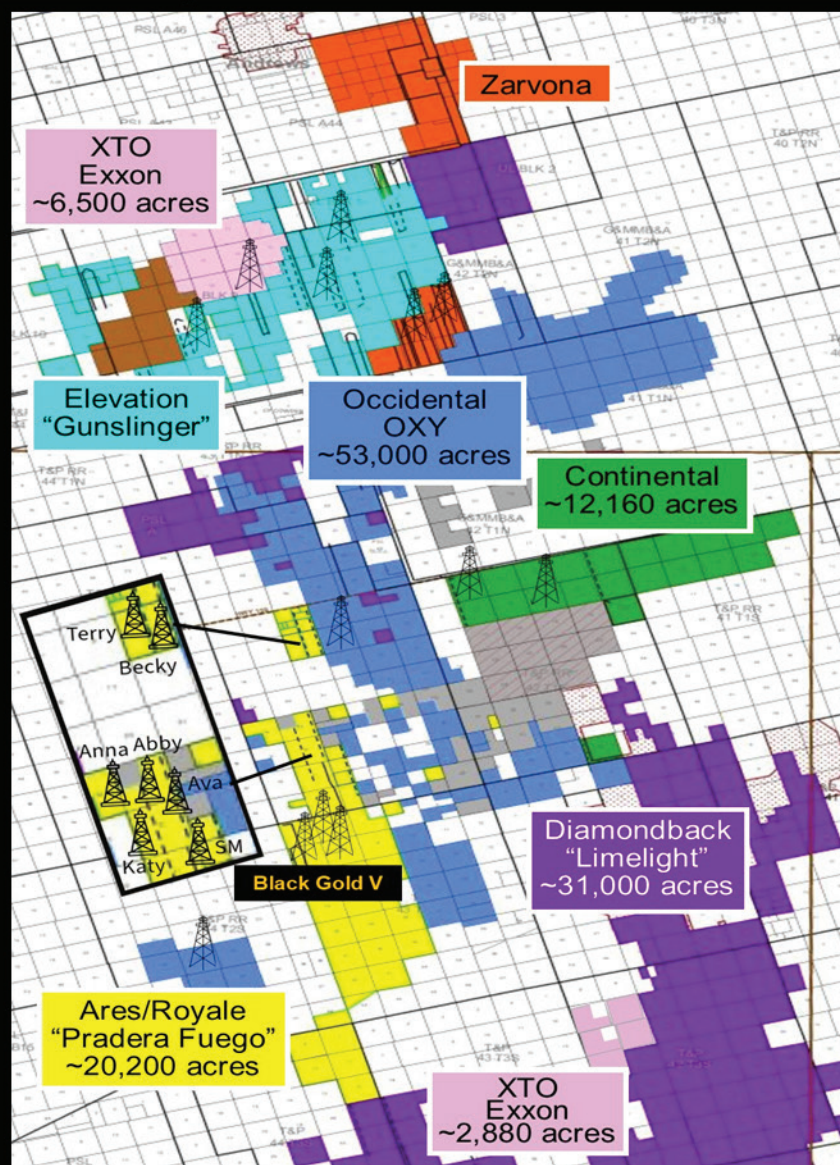
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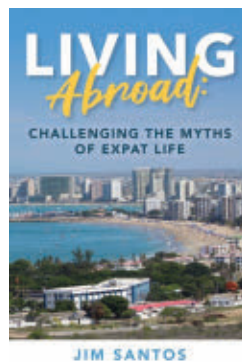
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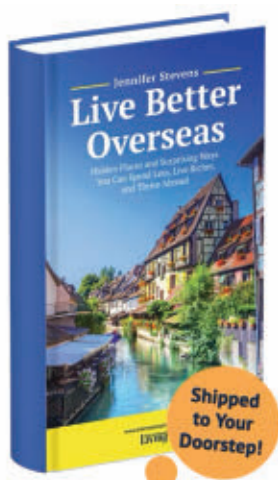
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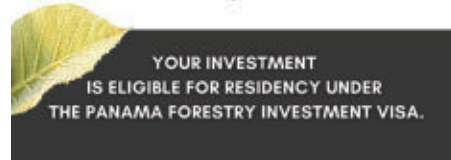
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