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Fabulous food and wines…dreamy landscapes…history, culture…passionate people…lavish hospitality…time-honoured traditions…

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Italy’s 20 regions all have great things to offer both homebuyers and renters. But where, specifically, should you look?

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Say you’re looking for a village house in good condition…but you don’t want to pay more than $250,000. You won’t find one overlooking the Amalfi Coast at that price, but explore regions such as Apulia, Basilicata and Calabria, and you’ll be spoilt for choice.

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High above a clear-as-crystal sea, medieval villages rush helter-skelter down hillsides. New or old, houses are strung with bright scarlet capsicums drying in the sunshine; tiny jewel-green lizards scurry about everywhere.

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Discover all the secrets for living well for less in today’s Italy in this special, all-new manual. Get all the details here.
Southeast Asia
A BIG PLAYER ON THE GLOBAL RETIREMENT STAGE

When I first scouted Southeast Asia for International Living, I discovered a whole new world. So many of the best places on earth for fun, retirement and adventure are here in this diverse and low-cost region…the biggest challenge you face is deciding which part of it to pick.

That’s why on page 18 we drill down into one of the most outstanding bang-for-buck countries here. Malaysia’s best retirement havens offer world-class everything…from healthcare to shopping…the luxuries you can afford include maids, country club memberships and plenty of fun travel. Best of all, you can get by in English easily thanks to the country’s British colonial past and Malaysia offers one of the region’s best retirement visas.

We’re meeting more readers in Southeast Asia all the time, and investing more resources there to find those opportunities. Michael Cullen and his wife Vivien are two of them. “The very first thing my wife, Vivien, and I needed to do when we arrived in the Thai beach-town of Hua Hin was find a rental property. After all, we had never actually been here, just read and researched as much as possible before deciding to try out life on Thailand’s ‘Royal Coast’,” writes Michael.

So how did Mike and Vivien go from renting to buying a two-bedroom home with a pool for $140,000? Michael reveals everything the couple have learned about renting and buying in Thailand’s up-and-coming expat beach destination on page 8.

Elsewhere in Thailand, Aussies Glenn and Jacqueline Lamb live part of the year in the university town of Chiang Mai. The rest of the year they spend exploring the world without paying a cent for accommodation…their latest stint? Scenic vistas and daily visits from a wandering shepherd and his goats as they look out from their 200-year-old, white-washed stone cottage in a small town in Spain. Find out how they do it on page 6.
With cerulean blue waters, coral-sand beaches and lush mountain retreats, the Philippines has much to recommend it as a travel and retirement destination. And if you’re in the mood to celebrate, head to the Philippines this January. Here, in the city of Iloilo on Panay Island, you’ll be greeted with Dinanyang, a celebration that commemorates the arrival of the island’s first settlers, centuries ago. These days, it’s a feast of tribal dancing that helps people embrace a collective euphoria, free themselves from the everyday and welcome the year to come. In homage to the area’s tribes, locals adorn their faces with stripes of yellow paint and loincloths of green, orange, yellow and red, before performing wonderfully choreographed dances through the streets of the city.

Christchurch, New Zealand, is a great city to visit at this time of year. It’s summer, with temperatures peaking in the comfortable low-20s C. Perfect weather for busking. For over 20 years now, buskers (from acrobats to comedians, from hula-hoopers to burlesque dancers) have descended on the city in January for the World Buskers Festival. It’s a celebration of street performance where more than 60 buskers from all over the world gather to entertain the crowds. Add this diversion to a trip that might include exploring the city’s Zapote district. And while experienced bull-riders will show off their prowess, you’re more than welcome to try your hand at it, too—if you’re brave enough.

Bull Riding and a Mountain Roast

By Conor William O’Brien

Dispute. In any case, Yamayaki today is used to show peace between Japan’s two main religions, Shintoism and Buddhism. A cross-denominational, torch-lit parade is led to the base of the mountain on the afternoon, before the fireworks, burning and partying commence.

A tinder-dry Japanese mountain may be easy to burn in January. But the snow-capped peaks of the French Alps offer a study in contrasts. These mountains play host to one of the world’s longest dogsled races.

La Grande Odyssee Savoie

Mont Blanc, from January 7 to 18, sees teams of dogs travel over 740 kilometres through the departments of Savoie and Haute-Savoie, on the border with Italy and Switzerland. But don’t worry—you don’t need a sled and a team of huskies to enjoy this event. There’ll be fireworks to welcome the dogs (and their human cargo) at every stop along the way. You can enjoy campfires and mulled wine in the French Alps, and try your hand at igloo-building and driving your own sled (if you think you can handle it). All the while, you’ll be enjoying magnificent mountain views.

If you’re in the mood for something warmer this January, make your way to Costa Rica’s capital, San José, for Fiestas Zapote, the country’s biggest rodeo event. The fiercest bulls from across the country are brought to the city for one of Costa Rica’s biggest annual events. It takes place in the city’s Zapote district. And while experienced bull-riders will show off their prowess, you’re more than welcome to try your hand at it, too—if you’re brave enough.

Notes from an Offbeat World…”

Quito’s Creepy Convent

By Nazareen Heazle

But instead of the usual pomp and ceremony that should have followed such an assassination, García’s body was gathered up by the Santa Catalina nuns. A cloistered order whose convent is a short walk from the Palace, where they kept it hidden for almost 100 years. The mummified body was eventually discovered in 1975.

Today you can visit the Monastery of Santa Catalina (which was founded in 1594) in Quito’s Old Town (entrance to the museum costs $2). Upstairs in a long corridor, where the wooden floorboards are deliberately noisy so the nuns can hear any potential intruders, are a number of religious artefacts housed in glass cases. In one of those cases is a shoe, a cross and bone fragments of the former president of Ecuador.

Check out the nun’s range of natural shampoos, wine, hand creams and elixirs which they sell from behind a rotating door so they themselves stay hidden.
On the Cover This Month…

If you’re after an easy overseas retirement with great bang-for-your-buck living, then Malaysia is the place for you.

Of all the Southeast Asia countries on our beat, none can match Malaysia for sheer comfort and convenience—at an affordable price point. For less than $700 a month, you can have a three-bedroom apartment in a complex with a pool, gym and sauna in a world-class city with fine dining and top healthcare. English-speaking locals make it easy to fit in. And the lower cost of living ensures you can have an even more luxurious lifestyle here.

In this month’s feature story, we guide you through the three best retirement havens Malaysia has to offer. Turn to page 18 to find out more.

Thailand’s New Visa

You can rent an ocean-view bungalow in Thailand for as little as $320 per month, employ a maid for $14 a day, and basically cut your cost of living by a half or two thirds what it is in Australia. Then there are gilded temples, smiling locals, and a whole region to explore with low-cost airfares.

No wonder so many Aussies retire to Thailand. And now a long-term stay might get even easier. News is that Thai authorities are going to offer a new 10-year retirement visa for expats over 50. As it stands at the moment you can get a one-year retirement visa and annual renewals as long as you have an income of at least 65,000 baht per month (around $2,461 at present).

With the proposed new visa you need to have at least 3 million Thai baht (around $113,618 at time of writing) in a Thai bank account, or have an income of at least 100,000 baht (around $3,787) per month through, for example, a pension. You must also have health insurance that pays out at least $13,400 per person, per year.

It is unclear yet whether or not the 10-year visa will replace the existing retirement visa, or complement it.

Create Your Ideal Holiday

Airbnb has revolutionised holiday accommodation around the world by letting people rent out their spare room or empty home.

And now, the website has launched a new service that could help you find your ideal holiday experience.

Called Airbnb Experiences, the service links experience providers (people with skills or knowledge in a particular field or locality) with holidaymakers who might be interested in joining them to glean some of their wisdom…or just have a great time.

For example, you can now hook up with a London foodie for a tour of the city’s best street markets ($225). Or, if music is more your thing, why not meet an award-winning singer in Havana for an insider’s view on the music of Cuba’s capital ($139)?

Luxury Train Travel in Peru

Starting in May this year, you will be able to explore the Peruvian Andes in comfort as you join 48 other passengers aboard South America’s first luxury sleeper train, the Belmond Andean Explorer.

For prices ranging from $360 to $500 per person, you can choose a beautiful cabin with one of three options: bunk beds, twin beds or a double bed. The two-night journey between Cusco, Puno and Arequipa, will take in natural wonders such as Lake Titicaca and the massive Colca Canyon en route.

A lounge car complete with a grand piano will provide a musical backdrop as you discuss your day’s adventures with friends and family. And if you prefer to be outdoors, you can head to the open deck of the observation car and breathe in the fresh Andean air.

Penang’s Secret Restaurant

Penang is known across Southeast Asia for its outstanding food scene. Members of the RAAF at nearby Butterworth Airbase call it the “10-kilo posting” because that’s how much weight they put on when stationed there. The best way to find the island’s most outstanding fare is by asking the locals. And they say that the Sea Pearl Restaurant has the best barbecue salted prawns and crab in Penang. It’s in Tanjong Tokong, just 2.4 kilometres from the island’s capital of George Town.

You rarely see other foreigners in the restaurant and you know (and this applies to cafés and restaurants all over the world) if it’s just locals eating there then the food is seriously good. The main four dishes are prawns ($6.70 a kilo), crab, satay and delicious melt-in-your-mouth spring rolls. The setting is sublime, with a 200-year-old temple on one side of you and a white sandy beach on your other.
How would you like to have a chance to own a seven-acre Scottish island estate? The cost: $100.

The estate is located on the Island of Arran, a land of castles and ruins dating back millennia, as well as of towering mountains, home to eagles and wild coastal waters full of seals. In between, you’ll find stone circles and wild glens covered in heather, where you can see the magnificent native red deer rutting each fall. With so much packed into its 433 square kilometres, the island is often considered Scotland in miniature. There are even silver-sand beaches to explore (although don’t expect the weather you would find on more tropical islands).

The raffle itself is being run by Boots on the Ground, a charity that provides aid and medical care in the developing world. Over the last few years, they’ve run similar auctions of Caribbean islands to raise money for survivors of the earthquake in Haiti, the tsunami in Japan and the 2015 earthquake in Nepal, among other causes.

The seven-acre estate includes a traditional stone house with sea views, a coffee shop, cinema, adventure park, outdoor ice rink, duck pond and even two cars. The winner can keep it to run as a business, close it to the public and use it as a private holiday retreat, rent it out on a weekly basis to tourists as a private resort for a substantial armchair income or even just sell it: The organisers value it at $872,330.

All you have to do is enter the raffle online for $100.

Snow-Capped Mountains and Fairytale Beauty in The French Alps

The Brothers Grimm themselves could not have dreamed up a more exquisite fairytale town than Annecy. Set in the Auvergne-Rhône-Alps region in south eastern France, the small medieval town is all cobbledstone streets, graceful bridges arching over flower-decked canals, and bustling food markets filled with woven basket-carrying locals. A stunning 15th-century turreted castle and snow-capped mountains sit majestically in the background.

Less than four hours from Paris by train, Annecy makes for the perfect overnight trip, with round-trip tickets starting from $201.

This is a town meant for wandering and letting your fancy take you where it may. Consider starting out on rue Sainte-Claire in Annecy’s medieval quarter (Vieille Ville), where you can’t help but be charmed by the twisty cobbledstone streets and 16th-century arcades that line them.

The Vieille Ville market is held on this lovely street on Tuesday, Friday and Sunday mornings. Even if you don’t buy a thing, it’s a sensorial experience you won’t want to miss. It’s fun to fawn over the fantastic huge rounds of regional Savoyard cheeses, the unusual local sausages (blueberry sausage, anyone?), and the bright heaps of fresh fruits and vegetables.

If you’re set on having a historical cultural experience in Annecy, then visit the Palais de L’Isle, which sits on a triangular islet on the Canal de Thiou, in the centre of town. A 12th-century marvel, the former palace (and former prison) is now a museum that focuses on local architecture and history.

Worth sampling is the local raclette, a delicious—and extremely filling—Savoyard dish of melted Swiss cheese and boiled potatoes. The raclette at the restaurant Le Freti (12 rue Sainte-Claire) is the best in Annecy and costs just $20.

But the lake, Lac d’Annecy, is unquestionably the star of Annecy. Shimmering blue-green, half-surrounded by pines, utterly unreal. It’s the sort of lake you could imagine being the source of all kinds of fantastic magical tales and legends.

You can enjoy its breathtakingly clear turquoise waters in any number of ways: swimming at one of its 11 beaches, sailing, waterskiing, or taking a cruise on a paddleboat or motorboat. It’s also a treat to admire the incredible views by cycling the path that runs along the lake’s shore. Bike rentals at Roul’ Ma Poule start from $10 an hour.
“We Spend Half the Year in Chiang Mai and 6 Months Globetrotting Rent-Free”

By Steven LePoidevin

Early each evening a shepherd comes with his herd of over 100 goats to graze on the vegetation beneath the olive and almond trees. We would hear them coming long before we saw them as their bells chimed in the distance,” says Melbourne native Glenn Lamb. Scenic vistas and these daily visits of a wandering shepherd and his goats greet Glenn and his wife Jacqueline in the small town of Riogordo, on the the Costa Del Sol in Spain. The 200-year-old, white-washed stone cottage is surrounded by rolling hills, old olive orchards and almond trees and is just five kilometres from the local town.

“This is only one of the beautiful properties and lovely houses we have stayed in…for free,” says Glenn.

During the past year, the couple have spent time in Thailand, Hong Kong, Spain, Gibraltar and the U.K. And their cost of accommodation? Absolutely zero! Instead they housesit which allows them to travel economically for six months and live the rest of the year in the university town of Chiang Mai, Thailand. The bonus is that they still have the time and money to head back to Melbourne once a year to visit family and friends.

Housesitting was not part of their original early retirement plan. In fact, they didn’t even really know much about it until they received an email from International Living telling them about it. Jacqueline said, “It was a training course that International Living did online which basically was a fast-track way to start and be successful. That’s how we got started.” (See sidebar for details.)

The couple found out that they could apply to look after people’s houses—housesit—while the owners were away. The result is free accommodation for a few days to a few weeks.

“We apply for a housesit with a lot of other people,” says Jacqueline. “The owner will shortlist people and then we Skype and have a bit of a chat and get to know each other. And if we are successful, we continue to build a relationship via email prior to getting there. This all begins months in advance.”

They have found most of their housesitting opportunities through the website, Trusted Housesitters. They also put together their own website, The Aussie Lambs. The site includes their bio, the services they offer and references from homeowners they have sat for. Now they also refer potential clients directly to their website for more information.

“Our original idea was to move to Thailand for six months and then spend a couple of months in Europe,” says Jackie. The couple moved to the city of Chiang Mai, in northern Thailand for a couple of months to check it out and ended up staying. They moved here for the low-cost of living, great year-round climate, friendly locals and easy access to fresh and vegan-friendly food.

“We figured the offset from the cheap time in Southeast Asia would give us the money to afford a couple of months in the more expensive countries. But then we discovered housesitting and that took out one of the big chunks of the expense for our accommodation.”
They moved to Chiang Mai at the end of 2015 and, as luck would have it, their first housesit opportunity came up soon after they arrived when they were invited to look after a place in the southern seaside resort town of Hua Hin. Three months later found them boarding a plane to Hong Kong for 10 days where they were offered a house sit to look after Tang, a beautiful 12-month-old energetic cross-breed rescue dog.

While living in their small rental apartment in Chiang Mai, Glenn and Jacqueline don’t have any opportunity or space for a garden. And as much as they love animals, their lifestyle doesn’t really support having any around. Housesitting has given them the chance to indulge in both.

Glenn said, “When we are on the road housesitting, it gives us that reconnection with animals. And depending on the property, looking after the garden as well and poking about.

“We have looked after some really great pets from Alfie, the Catalanian cat, on the coast of Spain to five Cavalier King Charles Spaniels in Western Scotland.

“But, for me, the best thing about housesitting is the fact that we get to visit and stay in places that you wouldn’t normally go as a tourist. When we were in France, we were living about five or 10 minutes from the main village of Mauleon in the French Pyrenees. They had a summer fair on for the afternoon; entertainment and singing and stalls in the shadow of the large castle overlooking the town.”

With their foot in the door, an informative website and great references from families in Thailand and England under their belt, their housesitting life has taken off with a vengeance.

As they travel the world, the idea of a typical day changes with every passing country. May found them back on the coast of Spain housesitting a beautiful Labrador named Scaline. Their temporary two-bedroom apartment was located only 152 metres from the beach in a small community with a view to Gibraltar and Africa.

“Whilst the Algeciras area is not a popular destination for overseas tourists, it has a lovely Spanish feel about it and there are beautiful, clean beaches. We stayed in Getares, just 25 minutes away from Gibraltar. From this area you can get a fast ferry to Morocco, Africa, but we found some other beautiful places to visit including Tarifa, Bolonia, Castillo de Castellar and the ancient Moorish town of Cadiz,” says Glenn.

Because the couple don’t pay for accommodation on their travels their expenses are about $2,500 per month.

“We could do it cheaper if we were a bit smarter. This year, we flitted back from the U.K. to France, U.K. to Spain. If we organised our housesits a little better, we wouldn’t have so many travel sectors to do which add on cost. Because this was our first year doing housesitting, we didn’t know if anybody would even want us. We were flying to everything and anything. If anybody said ‘yes we want you’, then yes we would go. So we were sort of flirting about quite a bit,” says Glenn.

With repeat housesits already booked for next year, they’ve decided to be a bit more selective.

“We had a lot more success than we expected. Now we are going to concentrate on Spain for a period and then concentrate on the U.K. for a period.

“We’ll probably go home once a year for a month and try to do a housesit in Australia and see the family. We won’t have any permanent residence per se. We’ll keep our property in Australia and rent it out for about $380 per week. It’s a good investment for us and also helps to cover our monthly expenses.”

“Life is too short, if you can afford to do stuff, you should do it,” says Glenn.

5 TIPS TO GET RENT-FREE STAYS

By Yvonne Bauche

Housesitting gives you the opportunity to travel and sample different retirement lifestyles while not breaking the bank.

My husband, Michael, and I have lived rent-free in Tuscan farmhouses, French vineyards, Spanish casitas, English heritage homes, luxury Costa Rican villas and a jungle retreat in Belize. In exchange for looking after the house, garden, pets and pool, we have saved thousands in accommodation costs.

But how do you get picked for the housesits you want? Here are some of my tips.

**Register on at least one housesitter site.** We use HouseCarers.com and TrustedHousesitter.com. These online sites allow you to build a “profile” so the homeowner can understand who you are and why they should trust you to take care of their home.

**Think about your profile as a sales pitch.** You are really selling yourself so make sure to concentrate on the benefits that you can provide. Successful profiles also include your personal story, photographs of you, your home and garden, photographs of you with your—or other people’s—pets, excellent character references and glowing endorsements from previous housesits.

**Write your own initial character references.** When starting out it is perfectly ok to write your own reference and ask your friends and employers to okay them. You can also use homeowner’s feedback as the basis of a written testimonial. Write up the testimonial, send it to them and ask for permission to use it.

**Have a criminal record check.** Having this available for homeowners (as well as an international driver’s licence) you are adding to your credibility.

**Have your own personal website.** These are easy to set up (ours is TheBauches.com). When I contact homeowners I always suggest they check out our website for more information about us. To stand out from the crowd, we added a short video introducing ourselves.

**Editor’s Note:** The best tip? Yvonne and Michael Bauche have put everything they know about how to get the best housesits all over the world in one definitive resource—it’s what Glenn and Jacqueline used to start on their own road to rent-free travel. **Take a look here.**
The two-storey townhouse consisted of two bedrooms and two bathrooms, a Thai style kitchen, dining area and a separate lounge room. It came fully furnished (including basic linen), fans, air conditioning and WiFi for $560 per month. An additional $150 per month covered our water, electricity and gave us access to a large pool and gym.

It wasn’t luxurious but it was certainly liveable and in an exceptionally convenient location so we took it there and then.

Feeling Settled

Four months later we were starting to feel quite comfortable in Hua Hin. We had developed a diverse group of expat friends, were filling our week easily with fun and varied activities and had even purchased a car.

The missing element was a place here in Hua Hin we could genuinely call ‘home’. Our rental was adequate but not somewhere we felt we could invite people over (or family from back home) and feel proud to show them around. The question was, do we find a more suitable rental property and how would that impact our budget or, going against the usual advice, try to buy?

The two-storey townhouse consisted of two bedrooms and two bathrooms, a Thai style kitchen, dining area and a separate lounge room. It came fully furnished (including basic linen), fans, air conditioning and WiFi for $560 per month. An additional $150 per month covered our water, electricity and gave us access to a large pool and gym.

It wasn’t luxurious but it was certainly liveable and in an exceptionally convenient location so we took it there and then.

Finding Our First Rental

When we first arrived with three suitcases our criteria was simple, we needed a place to live but it had to be within our budget of $1,000 a month, fully furnished and, ideally, with inclusions like WiFi.

We had done research online before we left Australia and even set up appointments with two real estate agencies. But found was their website listings were out of date and after viewing several rental properties they were either over our budget or too far away from local transport. Thanks to a chance conversation with an English couple we learned about an older complex close to the middle of town which often had ‘for rent’ signs on available properties.

What we discovered was a cul-de-sac lined with two-storey Thai style ‘townhouses’ each with a little courtyard at the front. We called the telephone numbers on three of the properties and one person called us back later that day enabling us to arrange an inspection for the following morning.

“It came fully furnished including WiFi for $560 per month.”
do we start looking for a place we could buy.

A quick assessment told us our $1,000 a month budget for renting would not get us what we wanted.

We then thought, could we buy a property that met our needs and save the rental outgoing?

Apartments are the easiest property for foreigners to buy in Thailand. But with limited numbers of apartments available for sale—and those that were, priced at a premium—we took apartments off our shopping list.

A house certainly offered more bang for buck—either the ‘townhouse’ style we had been living in or a stand-alone house. Houses are often in gated communities developed by foreigners for the foreign market.

We wanted two bedrooms, two bathrooms, a European-style kitchen and a pool. And as we had sold everything we owned before leaving Australia, it needed to be fully furnished.

Our Budget

In our long-term planning stage back in Australia we had budgeted $250,000 for the purchase of a property if that need ever arose.

There are normal real estate offices here, but Facebook Groups focused on expats are often a more reliable and up-to-date source of available rentals and properties for sale. The estate agents even post to these online groups if they have properties more suitable to foreigners. So this is where we started our search.

Within a matter of weeks, we had found several options in our budget that met most or all of our selection criteria. One particular cul-de-sac had been developed by a Swedish builder over a decade ago. All single storey, two- or three-bedroom houses and the majority with their own pool. Each was surrounded by a small tropical garden. We bought one for $140,000.

Foreigners cannot own land outright in Thailand. You can buy the house but only lease the land it sits on from the original owner (for 30 years typically). The only alternative to this is if a Thai-registered company owns both the house and the land. Buying the company and its assets i.e. house and land, can be done but needs to comply with Thai law and not exceed foreign ownership restrictions in how the company shares are set up. A solicitor is essential if you choose to go down this path.

Through our expat friends here we asked for recommendations for a solicitor they would trust if purchasing or selling and one law firm kept being mentioned. They helped us have a better understanding of the system, what we could and could not do and how they would work for us if we engaged them. The amazing thing was this hour long appointment was free.

In our situation the real estate agent we were dealing with, on behalf of the sellers, told us we were buying just the house so we asked how many years were left on the original 30-year land lease. It was only then we discovered the sellers were actually selling their Thai registered company which owned the house and land.

For us, this is where our solicitor paid off. Along the way our solicitors discovered the Sellers Share Register was not up to date and other essential paperwork wasn’t in accordance with Thai law. These issues had to be rectified by the sellers solicitor and accountant before our solicitors were comfortable for us to proceed. Thanks to our ‘legal eagles’ when the final papers were exchanged and monies handed over, we felt comfortable that our interests had been protected and we were set up well (under Thai law) for the future.

When the sale finally went through we were ecstatic—no more rent, a home we are proud to invite people over to and an asset that didn’t ‘break the bank’.

SEVEN TIPS ON BUYING THAI PROPERTY

Purchasing our house didn’t all go smoothly and here are some of the lessons we learnt along the way.

• There is no multi-listing websites like we were used to in Australia. Here, most estate agents, have their own website and list all available properties they can find—even if they are not the authorised agent. Owners may also list their property with several agencies. This means agency websites are often not an accurate reflection of what’s actually available.

• New houses or apartments are priced at a premium. Thai people, where possible, prefer to purchase property new. We assume this premium pricing is targeted to them—or foreigners with limited knowledge of the local system. If you are happy to look at ‘pre-loved’ properties then there are lots to choose from.

• Get to know the informal marketplace. Local “Buy & Sell” type Facebook groups are very effective. Expat communities rely on their connections to find out what’s happening and to spread the word. These are also invaluable sources for rentals or properties for sale.

• Prices are always negotiable so look around and get a good sense of what styles and ages of properties are worth and negotiate accordingly. The developer’s reputation locally will also give you a good idea of the build quality.

• Stand-alone houses like ours that are not in a gated community are usually connected directly to the town water supply and the electricity grid and invoiced as per the meter directly from these companies. In gated communities the developer puts in the water and electricity infrastructure as part of the development. Water may be from a local bore or their own dam and the development may not even be connected to the town water supply. Electricity supply comes through meters overseen by the community’s managers who then invoice residents at an inflated rate. Residents of these gated communities often have additional fees for the maintenance and upkeep for the overall facilities. All of this adds up to significant extra costs above purchase price and normal yearly cost.

• At the outset, make sure you engage a solicitor who is fully conversant with Thai laws and the legal system and has your long-term interest as a focus throughout the whole purchase process. We’ve heard stories of local solicitors who happily ‘tick the boxes’ to get the paper work done but do not actually do the ‘due diligence’ they have been engaged to perform.

• And although we are were not so good at following advice, we still believe people should rent first to get a sense of the marketplace.
The $3,000 per month rent Sandra receives from her home in Melbourne is more than adequate to cover living expenses in Mexico. “I couldn’t believe it when my first water bill arrived and it was only $4 for the month and it included rubbish pickup three times a week. My life here in Mazatlán is more affordable than I could have ever imagined.”

Sandra spends about $1,400 per month for rent, utilities, health insurance, food, wine and a weekly housecleaner. She spends an additional $300 to $500 each month eating out with friends, taxi fares and going to the theatre and movies. “I am saving up to do some travelling next summer because I want to see more of this amazing country.”

“A two-bedroom, two-bathroom home for $400 a month.”

Sandra has found financial freedom from her former life in Australia which cost her about $9,000 per month. “I was very frugal with my life in Melbourne, but it was so hard to get ahead and trying to save money was very hard.”

For a lazy afternoon, Sandra loves to join a few friends and go to one of the many beachfront palapa restaurants for a cost of $12 to $14. “I just kick back with a cold beer, some great sea food and simply bask in my good fortune. I never realised this type of lifestyle could be so wonderfully affordable.”

Sandra paid about $450 for a three-year residence permit and will spend another year plus another $120 before becoming eligible to be a permanent resident. To be a resident of Mexico, an individual needs to prove a monthly income of $1,800 and start the process at the Mexican embassy or consulate in their home country.

Her advice to other Aussies seeking reasonably priced retirement? “Come on up mate, life in Mazatlán is bloody good.”—Bodie Kellogg.

“The People are so Welcoming”

Names: Ray and Jill Benn
Ages: 65 and 66
From: Brisbane, Australia
Living in: Cotacachi, Ecuador

Ray Benn had a lifelong dream of seeing the world. After selling their real estate business, Ray and his wife Jill first spent time exploring Australia, housesitting their way across the continent.

But eventually they decided to move on and began to look at their overseas options. One country really stood out—Ecuador.

“We looked at how much it was going to cost to live there and the cost of getting to other places. We realised that we could get a return flight to Madrid from Ecuador for $400,” says Ray.

It was tough to turn a blind eye to a country with so much to offer at such an affordable cost and so in April of 2016, the couple arrived in the small town of Cotacachi in Ecuador’s highlands along with their King Charles Spaniel, Robbie. They quickly found a place to rent on a small farm just a few kilometres from town where they enjoy country living and have found the low cost of living is not just a rumour.

Their house has two bedrooms, a loft, access to vegetable gardens and a greenhouse, plus a sizeable yard where they’ve planted a small orchard full of peach trees, avocados, figs, mandarins, lemons, limes and oranges. The house rents for just $620 a month and includes all utilities plus internet. The majestic views of the neighbouring volcanic peaks are free of charge.

Jill estimates that their total monthly expenditures come to around $1,650. “That includes our rent, groceries, transportation, occasional dinner out and maybe one tour a month of the local area. It’s so different from Australia which has one of the highest costs of living in the world. When we still had the house in Australia, just our electricity could cost $1,300 per quarter.”

The low expenses are great, but Jill has found that the locals make life here very enjoyable. “The incredible thing that I’ve found about Ecuador is that the people are so welcoming. They laugh with you and not at you with the language. They just appreciate that you’re trying to speak Spanish. The expat community has also been great and I’ve not found more wonderful people anywhere else.”

Just a two-hour drive north from Ecuador’s capital, Quito, Cotacachi is home
Melbourne native, Sandra Cameron, found financial freedom and friends in Mazatlán, Mexico.

to about 8,000 or so residents including a growing English-speaking expat community.

The weather in Ecuador’s highlands tends to stay steady year-round with sunny days hitting the mid-20s and nights dipping into the teens. Ray says it’s like a Queensland winter. It’s not sweltering hot and by midmorning a t-shirt will do perfectly.

The great year-round weather means it’s easy to be outdoors and active. It also means that fresh produce is grown locally year-round. Those two facts along with living at an altitude of 2,400 metres are all responsible for another unexpected benefit for Jill. “I've lost 25 kilos since I've been here. I think it’s due to the additional walking, eating better and the 500 calorie rule. At this altitude your body burns 50 more calories than it does at sea level.”

Ray and Jill have both found volunteer opportunities to keep them busy. Jill helps out at a local animal clinic and Ray teaches English to Ecuadorians. But they haven’t put their travel dreams on hold. In July they’re going to take advantage of low airfares to Spain and spend some time housesitting and exploring there. In August they’ll head to Turkey for a time before returning to Ecuador.

“Ecuador,” says Ray “is a country that really suits us. It’s beautiful and we love it.” — Wendy DeChambeau.

“I Can Step Out My Door and Say Hello To People”

Name: Naomi Judge
Age: 53
From: Adelaide, South Australia
Living in: Panama City, Panama

Panama City is a cosmopolitan capital with a scintillating skyline and modern amenities. Fancy new shopping centres, world-class hospitals and gleaming towers overlooking the Panama Bay convey a sense of progress and prosperity.

So you might be surprised to hear Adelaide native Naomi Judge, 53, describe her life here.

“I love that I can walk around my small neighbourhood,” she says. “I can step out my door and say hello to people in the streets. I can enjoy good coffee, fresh juice and vegetarian food at the cafes here and I don’t have to drive.”

“We don’t get any extreme weather here.”

In the capital’s historic colonial Casco Viejo sector, Naomi has found a small-town, community feel that suits her perfectly. “It suits all age groups really,” she says of the sector that attracts tourists and locals alike. With several grand plazas and an array of museums, monuments and venues, Casco is always happening. It’s a photographer’s dream, with beautifully restored colonial mansiones sitting next to crumbling fixer-uppers, just waiting their turn.

Small galleries, historic churches, “Old Havana” style bars and more come together to create an international, bohemian, waterfront sector like none other. “We call ourselves Cascadians,” says Naomi. “We have get-togethers overlooking the water or the colonial streets... I can’t think of anywhere else where you could get this kind of social life and community,” she adds.

Despite Casco’s small, intimate feel, Naomi is very much a part of greater Panama City. The wide avenue known as the Cinta Costera connects Casco to the downtown Banking District in Bella Vista. (Lined with walkways, bicycle paths and recreation areas, the Cinta Costera rings the city’s bay area, adding to the city’s beauty and modern appeal.)

“There is so much to do here,” she says. “Today for example I’ll go for a full-body massage in the Bella Vista neighbourhood, which is easy to get to and from. Then I’m going to the Hilton Panama to see Sri Sri Ravi Shankar, who is in Panama for a discourse, music and meditation session.” Other days Naomi attends yoga classes near her home. “Depending on the day and time, there are two places I can go that have really good yoga classes,” she says. “Then after class I’ll have dinner with my yoga buddies, that’s always a really good day.”

Panama City is a place where you can live any lifestyle you want. Strong dark coffee for 20 cents...a bag of fried plantains and corn fritters for 35 cents...or spend $76 on an appetiser in one of the big hotels. Rent in a local neighbourhood like Via España for $970 per month or in a more affluent neighbourhood like Bella Vista for $1,800 per month. You can live here very well on $3,300 a month if you choose.

After the dry, hot summers of South Australia—not to mention the cold winters—life in the lush tropics sounded perfect to Naomi. “We would have heat waves, with 40-plus C weather for days, and it was dry heat. I was so sick of it, and winters were horrible,” she says.

Noami adapted to Panama’s high humidity—typically around 80%—immediately, however. Daytime averages are 31 C, with evenings usually in the mid-20s C. “We don’t get any extreme weather here,” she says.

“Arriving here I loved the culture, I loved the humidity...it was a great experience,” she adds. “I thought I would just try life here for one year. That was in 2004,” she says.

“My children were pre-adolescent, a perfect age for change. This was a great place to raise children, it’s very family-orientated.” In Panama you see families going out for dinner together and even partying together. In Panama City’s social scene, you often get the feeling that everyone knows everyone. These things help keep kids safe and in check—bullying and overly rebellious behaviour are relatively rare.

For anyone considering a move to Panama, Naomi thinks it’s an enriching opportunity: “You can change cultures and countries, even with young kids and even if you need to continue working. If you’re adventurous and curious, it pays to live overseas.”—Jessica Ramesch.
I remember the moment when the thought of moving to Italy first embedded itself in my head. My husband and I had already become enamoured with the country through several trips—but hadn’t considered anything beyond a few weeks’ holiday. On this particular day we were in the lovely seaside town of Sperlonga, south of Rome, meandering the delightful squiggly lanes when suddenly we walked into a small piazza and a picture-perfect scene of daily life played out in about one minute. A man was singing a Neapolitan folk tune while sweeping the street with a handmade broom, while a woman leaned out her window to lower a basket to a delivery boy who loaded it with vegetables. She pulled it up while chirping out her thanks to him. Just then, a couple of men dressed in suits wandered past to have a caffé in the bar, linking the street-cleaner by the arm and pulling him in for a coffee, too. We heard cups clanking and lively banter from the barista as they entered. It was a freeze-frame moment that implanted the seed: this would be a great way to live!

Getting a Visa
It took a while to finally arrive at the decision to move, but once we did we went full-force forward to do so legally. While I have Italian heritage through my grandmother, I didn’t qualify for citizenship. As you’ll see below there are restrictions on whether citizenship can be passed on through the female line. Despite that, there are several long-stay visas you may apply for, depending on your circumstances: a Student Visa for those enrolled in an accredited university program; a one-year Tourist Visa for those wanting to stay just one year and travel around; a Working Holiday Visa is for you if you want a seasonal job that will last no more than six months. But most of us want to stay and live for a few years, so the Elective Residence Visa is the most common for pensioners and people with an independent source of income.

It takes several months to compile the necessary paperwork and complete the visa application process with the consulate. The instructions are on the consulate’s website. They require the completed application form and proof of housing in Italy, which can be a rental contract, a home purchase deed or a document from a friend or family member stating they are offering you lodgings with them (a Lettera d’Invito form). In other words, you have to show that you have a place to live. You will have to submit proof of your financial assets to show you can support yourself without taking a job; the consulate won’t tell you what they consider “sufficient funds” and it seems to vary by consulate. You need to show you have enough money to live on for the period of the visa (one year), as well as proof of international health insurance. In addition, they
require your fingerprints from your local police in Australia and may also request an official statement that you don’t have a criminal record. You’ll also need to provide your official birth and marriage certificates, translated into Italian. All this paperwork will be given to the consulate along with your passport and a couple of passport-sized photos. When your application is approved, the entry visa will be glued onto your passport pages. You can schedule an appointment at the consulate to ask questions. See this website for practical information on visas and requirements.

The Permesso di Soggiorno

Your benvenuto (welcome) to life as an expat in Italy comes at the Questura immigration office when you present yourself to the provincial police headquarters as required, within eight days of your arrival, to request the permesso di soggiorno (permit to stay). The visas in your passport are only the first step to allow you to stay; the permesso is required to actually live here. This is your introduction to Italian bureaucracy, but don’t lose heart. It’s a bit more streamlined now than when we first arrived. At the end of the process, you’ll feel more “Italian”!

The experience can vary by province; we live in the Potenza province in the southern region of Basilicata where there are fewer foreigners so we find shorter lines and more helpful staff than the bigger cities. There are also assistance associations that will help you compile the paperwork kit, free of charge. The one we use is ACLI, a Catholic worker’s advocacy group, and you will find them all over the country. They usually have someone on staff who speaks English.

Your first permesso di soggiorno requires copies of all the paperwork you submitted to obtain the visa, plus photocopies of every page of your passport, three recent passport-size photos and a revenue stamp that you purchase at a tabaccheria shop. You will pick up the permesso di soggiorno packet at the post office, and return it there once it has been compiled. Look for a post office with the Sportello Amico sign, which means they are able to handle your application. They will take the packet, along with a processing fee, and print out an appointment time when you will report to the Questura for digital fingerprints. They also give you a receipt which will act like your temporary permesso until the real card arrives. The Questura sends you a text message when the card is ready for you to pick up.

The permesso is valid for one year; the renewal process is fairly easy once you’ve been through the process the first time.

Citizenship by Birthright

The best path to entry is citizenship, and with Australia’s Italian links, you just may qualify. There are an estimated 800,000 Australians of Italian descent, largely due to the surge of immigrants in the post-war period. Because the emigration of Italians to Australia was relatively recent, there is an easy paper trail.

If you have an Italian parent, grandparent or even great-grandparent, you might qualify. Italian citizenship was transmitted by birthright (jure sanguinis). The key point is whether that family member was naturalised as an Australian citizen before the next descendant was born. In other words, if your grandfather was Italian but he became an Australian citizen before your father was born, it means your father never had Italian citizenship by birthright. If, however, your grandfather didn’t become an Australian citizen before your father was born, then he automatically “gifted” Italian citizenship to your father. You must demonstrate that the Italian citizenship was transmitted to your parent or grandparent without a break in that birthright (by naturalisation).

But then there is the glitch that blocked me: If your Italian ancestor was a woman and she was born on or before January 1, 1948, you won’t qualify because women weren’t granted the right to transmit their citizenship until that date. In that case, citizenship must be through the paternal line (See sidebar for a clear breakdown).

To provide a clear paper trail between you and the Italian ancestor, you will need:
• Official birth and marriage records from their hometown in Italy.
• Official birth, marriage and death records in Australia, legalised with an apostille and translated into Italian by a certified translator.
• The certificate of naturalisation for your ascendant.

There is a €300 ($432) application fee. You must book an appointment with your nearest Italian consulate in Australia to submit your application and be interviewed in person. The wait time can be several months or even a year for the consular appointment. Expect the whole process of accumulating paperwork, applying and waiting for acceptance to take about two years. It can be complicated, but if you qualify, it gives you an Italian passport, with all the benefits of EU citizenship, and you will be able to give that to your own children!
Nothing erodes a retirement nest egg quite like rising costs, and unfortunately, Australians have become used to paying through the nose. Annual electricity price rises come in double-digits, a recent report from the Australian Institute of Health and Welfare found almost one-third of people put off going to the dentist because of the cost, and have you seen the price of a coffee?

Sydney and Melbourne regularly rank in the top 10 of the world’s most expensive cities.

But they are consistently beaten to top spot by one place: Singapore. For three years running the “Lion City” has been named the most expensive city in the world in which to live by the Economist Intelligence Unit. Another survey by consultants Mercers says a two-bedroom unfurnished apartment will cost you $3,000 a month.

I know Singapore well, it’s a place I find myself returning to often. And yes, it can be extremely expensive, but as I’ve discovered on my visits, it’s possible to enjoy what this city-state of 5.4 million souls has to offer on a very modest budget…if you know how.

Historic neighbourhoods with 19th-century Chinese shophouses will whisk your imagination back to an earlier time when Singapore was a rough and ready city built on trade. There’s also a food scene that is unsurpassed here, where everything from top-of-the-line gourmet treasures to simple, unassuming hawker stalls have earned the coveted Michelin star. Chinatown, Little India, Malay-influenced Kampong Glam and Arab Street are inviting and authentic ethnic enclaves—an exotic whirl of colour and scent, sight and sound. A world-class zoo draws visitors from all over and is also a leader in global conservation efforts, while expansive parks, greenbelts and hiking trails provide a break from one of Asia’s most developed and lively cities. Then there are the theatres, orchestras and concerts… There is always something to do in Singapore.

Modern and stylish Singapore can easily be done on a budget, if you know how.

Officially the Republic of Singapore is one of the smallest countries in the world, an island just a little larger in area than the Gold Coast. It’s an international leader in shipping, commerce and finance. Singaporeans are rightfully proud of their country and welcome visitors—you’ll get a free 90-day visa stamp when you enter the country. It’s easy to stay for a few months—and it doesn’t have to be expensive.

When I lived in Kuala Lumpur, I often went to Singapore for visa runs, and really, whenever else I could come up with an excuse to go, too. I quickly learned that in order to stay within my budget and have more money left over for playtime, it was much less expensive to stay in an apartment than a hotel. Not only would I have a comfortable room with full use of the apartment’s amenities, but I could get by spending just $65 per night. That’s about half the price of a grungy budget hotel room in central Singapore. I’d go onto the Airbnb website and search for a place that was

The Perfect Place to Base Yourself in Singapore

You can stay anywhere you want and still be an hour or less from downtown. Here are a few neighbourhoods that I think are worth considering.

Tiong Bahru is an artsy part of town 15 minutes from the city centre—just far enough away to escape the skyscrapers. It’s a quiet neighbourhood, with hip coffee shops and cafés and an excellent market.

I usually stay in Geylang, which is also about 15 minutes from downtown. It has many low-rise housing projects and the largest hawker centre in the country. Lush parks and streams give Geylang a distinctive suburban appeal.

With its 15-kilometre-long beach and an extensive park, jam-packed with jogging trails and bicycle paths, East Coast is a popular spot. Rents tend to be quite a bit less here than comparable housing in the city centre. The area is full of little cafés and shops, as well as the East Coast Seafood Centre, a sprawling three-block-long hawker centre featuring several of Singapore’s most famous seafood restaurants. The area is served mainly by bus, but you can also get around by bicycle.
convenient to the Mass Rapid Transit system—the MRT—and bus lines, that had nice furnishings and good reviews. It’s that easy.

And here’s the thing: Many of those apartments offer discounts for stays of one month or longer, which would allow you to live short-term in Singapore without spending a fortune. You may have an apartment to yourself, but more frequently you’ll be sharing the unit with other guests—often other savvy travellers who have figured out that this is the smartest way to stay in Singapore on a moderate budget. These “share apartments” have locking bedrooms that may have an en-suite bathroom, or you may need to share a bathroom with another guest or the owner. You’ll have use of the fully equipped kitchen, dining room, living area and laundry facilities, too.

There is a well-located share apartment listed in the Geylang neighbourhood, which is just a few minutes from downtown using the MRT. The owner is offering discounts for month-long stays that are 30% below the daily rate...only $1,374 per month. For that, you get a private bedroom with a queen-size bed and a private bathroom, Pay TV, WiFi, and use of the kitchen, laundry facilities and all common areas of the house. Spend another couple hundred dollars per month and similar share apartments will usually include a swimming pool, Jacuzzi, sauna, gym and tennis courts.

Since this little island-nation is a mere 144 kilometres north of the equator, every day is warm and humid in Singapore...it’s something that many expats consider a benefit. Suzy Lauridsen, a 53-year-old expat who hails from Adelaide says, “The heat takes some getting used to, but I love the tropics and the warm weather. In Adelaide, the winters are dreary, so I don’t miss that at all.” It’s humid, the average year-round high is 32 C, cooling down to about 24 C in the evening. Rain occurs throughout the year, but tends to fall mainly at night.

Singapore’s public transportation network is one of the best in the world. Trains and buses are kept spotlessly clean and delays are a rarity. You can get a strong mobile signal in most parts of the underground and the majority of buses are equipped with WiFi and GPS, too. The MRT subway and light rail lines cover most of the country. Buses stop directly next to the MRT stations, so if you’re not within walking distance of your destination, you probably won’t need to wait for more than a couple of minutes to hop on a bus that will take you there. The MRT continues to expand too, with several new lines scheduled to open in the next few years.

Fares are reasonable—a trip from one end of the country to the other only costs about $2—but can cost even less with the purchase of an EZ-Link card. This $5 card can be topped up with any amount you choose. It can be used for the MRT, buses and even food concessionaires. With the EZ-Link card, you just tap and go.

Singapore is also an amazing hub for exploring the region and the world. Direct flights on the budget airline Scoot take five hours from Perth and cost just $128, or from Sydney, it’s eight-and-a-half hours for $192. Singapore-based budget carrier Tiger Airways connects the country to many Asian cities, and has seven-and-a-half hour flights from Melbourne for just $221, as well as flights to several other Australian and international destinations.

I think Singapore food is an absolute delight. Singapore is an ethnically diverse country, with large populations of Chinese, Malays and Indians, and there is a sizeable population of expats, too. Restaurants and hawker centres offer distinctively international cuisine, where you can find practically any type of food your heart desires. Although it’s quite easy to drop a few hundred dollars on an extravagant dinner for two, a couple of the 29 Michelin-starred establishments in Singapore are actually located in hawker centres, where you can enjoy a flawlessly prepared meal for between $3 and $6.

The Hong Kong Soya Sauce Chicken Rice and Noodle, located in a hawker centre in Chinatown, was the first hawker stall in the world to receive a Michelin rating. Another stall nearby, Hill Street Tai Hwa Pork Noodle, on Crawford Lane, is now also Michelin rated.

“Cheaper the food, the better it tastes. A hawker is a specialist. They make just one or two dishes, and they make them perfectly,” says Suzy. “If you live at local standards—staying in a shared apartment, using the EZ-Link card, eating local food and shopping at the markets—you could get by on around $2,500 per month.”
I have a rather expensive hobby: I like to explore pristine, remote river systems around the world. I also like the idea of having a more flexible lifestyle where I can set my own hours and be my own boss. Late in 2013, I was working part-time in an outdoor equipment shop, commuting to work 70 minutes each way and thinking ‘there must be a better way to pay for all my overseas adventures’. So I quit my job and—with no experience—began a freelance copywriter.

As a copywriter, I help businesses sell their services and products by creating marketing copy. My job is to write things like articles, blog posts, product descriptions and online brochures. And the best thing is that I can do it from anywhere in the world that has reliable WiFi. My ‘offices’ have included a beach hut in the Cook Islands, a high-rise apartment in Chile, a mountain chalet in Austria and a hotel room on the edge of the Amazon jungle in Bolivia.

I travel wherever I want, whenever I want, for as long as I want. Sometimes I write ‘on the road’ and sometimes I leave the laptop at home. For me, copywriting is the ultimate ‘means-to-an-end’ profession.

One of the biggest myths about freelance writing is that you need to be an expert on a subject to write about it. You don’t—you just need to be a solid researcher. I’ve written about taxidermy, steel frame home construction, hunting boots, computer software, professional house painting and all manner of other subjects while knowing nothing about them beforehand.

I’ve just had a fairly profitable year, making $60,000 while working only seven out of 12 months. The rest of the year I travelled. One of my favourite destinations was the Algarve coast of Portugal, where I sampled traditionally cooked octopus, wrote blog posts from an apartment with a sea view and took boat trips along the coast to check out spectacular sea caves.

So how do I make enough money as a writer to pay for all these journeys? It starts with finding great clients. For me, the ideal client is one that pays well, values my skills and provides steady, long-term work. Larger-sized businesses in the health, wealth and technology sectors tend to provide reliable work for today’s writers.

Communicate thoroughly with your client at the start of every writing job so you know what’s expected, especially when it comes to things like deposits, deadlines, final payment, scope of the work and other vital details. Always get everything in writing.

I set up my own professional writer website (Kevin Casey—Copywriter) to display my fees, services and portfolio. This wasn’t hard, even with virtually no experience. I did it all myself using WordPress.org and by following online website-making advice (including YouTube videos). I was up and running in about a week.

I joined LinkedIn and began to aggressively pursue my own clients. A single ‘reach-out’ email to one LinkedIn contact led to over $45,000 of writing work in my first year.

One of my first clients was an Australian insurance company that provided steady work for over 18 months (long-term clients are the best). I was holidaying in Lake Bled, Slovenia when I first started writing articles for them. I also produced online brochures for a leading app development firm and became the senior writer for an ocean conservation organisation in my early days. From these initial

I made $60,000 while working only seven months.”
clients I soon built up a thriving business. Within six months of my freelancing start, I was pulling in $7,000 a month and even had to turn work away when things got too busy.

**How I Find High-Paying Clients**

I prefer to select my clients rather than waiting for them to come to me. Most high-paying writing work isn’t advertised—you have to seek it out on your own initiative. Being a proactive self-marketer is just as important as writing ability when it comes to attracting high-end clients.

When I find a promising prospect, I’ll call them, send a snail-mail ‘pitch letter’ or hit them with a carefully crafted cold email. To narrow down my target market, I often look through lists of trade show exhibitors, recent compilations of ‘fastest-growing’ or ‘most innovative’ companies or listings of trade publications on WebWire or All You Can Read.

Other online lists can also be great for sourcing clients. For example, the members list at The Content Council is a great place to locate international publishers, media companies and marketing agencies. Want to write for an IT, consumer services, investment or travel company? Websites like Manta list businesses by category so you can drill down to your preferred clients. Forbes has all kinds of useful lists too, including ‘America’s Largest Private Companies’, ‘Asia’s Fab 50 Companies’ and many more. If you’re looking for high-end clients, these types of lists are where you’ll find them.

One technique I use is to contact companies on LinkedIn that are advertising for full-time writers and ask them if they would consider using a freelancer instead. It’s always worth a try and I’ve snagged a few nice jobs this way. It helps to be active on relevant LinkedIn group discussions and business forums too.

Gold emailing is by far my most successful method for getting new clients. I keep it simple, telling them I’m a writer-for-hire, showing them I’ve taken the time to learn a bit about their business and offering my services. I’ll often make several specific suggestions about how I can help them—a revamped blog, some editing, a few customer case studies, a promotional eBook or whatever I think they might need. I also include links to any previous work I’ve done that’s relevant to their industry.

The trick with self-marketing is to continue doing it even when you’re busy. Go to local community business breakfasts and Chamber of Commerce get-togethers to meet potential clients. Attend trade expos where your target businesses hang out. If you don’t keep up with self-marketing, you can suddenly find yourself with no clients at all. Continuous client prospecting is like an insurance policy that protects you against the inevitable dry spells.

Becoming a location-independent freelance copywriter is all about flexibility and controlling your own destiny. It has certainly changed my life. These days, my only regret is that I didn’t think of this idea sooner!

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**MY FAVOURITE WRITING-FUNDED ADVENTURES**

My freelance writing profits pay for lots of different types of trips. Here are some recent adventures my freelance copywriting has paid for:

1. **Tracking Jaguars in Bolivia**

Bolivia is an affordable South American destination and an ideal place to see unique wildlife. I spent nine days in Madidi National Park with an expert jungle guide and also stayed at an amazing jaguar conservation ranch. This working cattle ranch was set in a wildlife-rich part of the country and the owner had trail cameras set up all over his property. When we checked his cameras we saw jaguars, pumas, ocelots, a giant anteater, tapirs, a crab-eating raccoon and much more—this part of Bolivia is absolutely packed with cool creatures. I personally spotted squirrel monkeys, a jaguarundi, toucans, a coati and a beautiful coral snake while hiking.

I paid for this entire, month-long trip to Bolivia by writing several articles for a software company in the three weeks before I jumped on the plane.

2. **Sampling the Digital Nomad Life in Cordoba, Argentina**

Sometimes I write while I travel and sometimes I leave the laptop at home—it depends on the trip. Last May I spent five weeks playing digital nomad in a quiet neighbourhood apartment in the second-largest city in Argentina. At the time, I had a client in need of a big batch of finance articles for their blog, so I knew I’d have steady work.

In between day trips, hikes and visits to the city’s best restaurants and attractions, I cranked out more than 40 articles while enjoying the city and its surrounds. Total trip cost including airfares, accommodation, food and sightseeing came to a little over $4,000. But I invoiced $6,700 of writing work during my stay, so I came out way ahead.

3. **Bouncing Around the Gelato Shops in Milan, Italy**

Midsummer in Italy is hard to beat, especially when your work pays you enough to be able to stay in a penthouse apartment in the heart of Milan. My idyllic home-away-from-home featured picturesque rooftop views from a patio shaded with hanging grape vines. I worked a few hours each day crafting articles for assorted clients, then spent my nights wandering this beautiful city in search of quality pizza and gelato establishments. In Milan, I was definitely not a ‘starving writer’.

That’s what I love about the freelance copywriter lifestyle—you can travel the globe, perform satisfying work, have amazing experiences and make good money in a very flexible way. Copywriting can also provide extra income for overseas retirees, international housesitters, volunteers and others looking for additional cash. If you love to travel and love to write, starting your own copywriting business is probably one of the most reliable ways to achieve true location-independence. It sure works for me.
The 3 Best Havens For Living the High-Life in Low-Cost Malaysia

By the staff of International Living

Altogether, we spend around $2,550 per month, you could get by on much less than that,” says 56-year-old Christine Hakkaart of her and her husband Steve’s life in Malaysia. “Our monthly budget covers rent, doctors, leasing a car, petrol and all the incidentals...spending about $65 is more than ample for two people to eat dinner out and includes alcohol. For a really top-end meal, it would cost the two of us less than $100.”

Bang-for-buck, the quality of life in Malaysia puts it among the best retirement havens in the world. Life here is just so easy. You’ll get by in English without much of a hitch, if you chose to drive you’ll find the roads are excellent and you’ll have no problem finding high-speed internet. Like many things about Malaysia, healthcare is world class, doctors speak English and you can see a specialist without any need for an appointment for as little as $28. Just turn up. It’s the same with dentists. In fact, thousands of foreigners make their way to Malaysia for medical holidays every year—more than 850,000 people travelled to Malaysia for medical procedures in 2015.

The average countrywide temperature is 27 C all year round, and you’ll find pristine beaches and castaway islands to explore by yacht. Fancy a break from the heat? Spend time in the cool northern hill stations, where you can get a taste of the local strawberries or enjoy afternoon tea—a legacy of English colonists.

Malaysia is the only retirement haven in Southeast Asia to have been a British colony. The only other British possession, Myanmar, or Burma, is only now opening up to foreigners and, while a top place for adventurous slow-travel, it’s nowhere near being as convenient, comfortable or stable as Malaysia.

The British influence is important (it’s why English is spoken so widely). From the end of the 18th century the British established footholds along the Straits of Malacca—a vital sea lane connecting Europe and Africa to the Asia-Pacific region.

These places drew Chinese migrants—today known as Peranakans—and Indians, mainly from southern parts of the subcontinent. Westerners are still coming to work for the many multinationals based...
in these places today. In fact, many of the retirees you find in Malaysia first discovered the benefits of living there as employees of firms like Dell, Intel and Bosch. This melting-pot mix of Malays, Indians, Chinese and Westerners makes for the best retirement destinations in the country—places like Penang, Kuala Lumpur and Johor Bahru.

“I feel welcome,” says IL Southeast Asia Correspondent, Kirsten Raccuia, who lives on the island of Penang. “People here are so honest, I’ve been chased down the street by vendors trying to return change or been told we’ve paid too much and refunded.” As a foreigner you can buy freehold as long as you meet the minimum purchase price. (Each state of the Malaysian Federation sets its own minimum purchase price.)

And living in Malaysia means you have the perfect base for exploring Southeast Asia—itself the best region in the world for a part-time, adventurous and comfortable roving retirement. Low-cost flights throughout the region mean a weekend in Vietnam or Borneo is easy, as is a trip home.

The country’s Malaysia My Second Home visa, allows you to live there for 10 years and when it expires is automatically renewable for an additional 10 years. And when you move to Malaysia you can import a car—and your household goods—duty free.

Penang—Colonial Heritage on a Tropical Island
By Keith Hockton

Penang sits at the opening to the Straits of Malacca and the natural harbour it provides has long been a sheltered spot for Arab, Indian, European and Chinese vessels. Every year an estimated quarter of the world’s trade passes by the island. The island’s religious tolerance and multicultural melting-pot vibe is obvious.

Penang is so famous for its unique culinary offerings that the tourist board has a map dedicated to food stalls and restaurants, and even that only scratches the surface. The Australian Air Force folks at Butterworth base on the mainland call it “the 10-kilo posting” because it’s so close to all the good eats in Penang.

The island’s capital is George Town and there are few places like it in the world. Along the seafront, grand German-style buildings housing museums and restaurants face Chinese clan jetties. Many of the restored colonial-era shophouses are home to trendy cafés and art galleries.

Many of George Town’s shophouses have been renovated. These narrow-fronted buildings can stretch hundreds of metres back, taking you through room after room. A good place to experience this is China House, a café, gallery and bar where you’ll find music, stand-up comedy and delicious raisin cake and salted caramel ice cream.

A couple can live in Penang comfortably for $2,000 a month, including rent. My apartment is four minutes from George Town in the leafy suburb of Pulau Tikus. It’s a 220-square-metre, three-bedroom, three-bathroom home with access to a pool, small gym, 24-hour security and two car parking spaces. My wife Lisa and I pay $850 a month for that—expansive views of Penang Hill included. You can find cheaper, too, as little as $600 a month for a perfectly liveable and decent place.

“Rent for as little as $600 a month in Penang.”

Clubs and associations are part of the fabric and lifestyle of Penang and have been since the British founded the colony. The oldest club in Malaysia, The Penang Club, was founded in 1868. The “Hostie”, also known as the Australian Defence Force All Ranks Club was formed a little later, but it’s just as popular. And although it doesn’t have the amenities of the other clubs, its beer is the coldest and cheapest in town. At 80 cents for a chilled bottle of Tiger beer, it’s worthwhile joining.

One of the first things we did when we moved here was to join the Penang Swimming Club (PSC) in order to meet locals and expats of a like mind. The PSC is a five-star facility. It has an excellent sailing section, with a good selection of sailing and motorboats that you can use when you join. It also has a well-stocked Scuba section, an Olympic pool with a six-metre deep end, a fabulous library, a state of the art gym, squash and tennis courts and a number of good restaurants. Established in 1903, it’s the plusthest, and one of the oldest, clubs on the island. Transferable membership—you can sell it when you leave—costs just $8,500 once off, per couple. Club fees run at about $20 per month. A similar club in Australia would cost about $30,000.

Penang’s street food is still unbeatable and the best in Southeast Asia. There are stalls on the waterfront that sell one dozen sticks of delicious satay for as little as $3. A bowl filled to the rim with hot, melt-in-your-mouth crab dumplings, costs just $2. At one stall the sauce that came with my dumplings was so delicious that after I had finished eating them, I was absent-mindedly cleaning the bowl with my finger. Suddenly the stall owner put another bowl of sauce in front of me. He had the biggest smile on his face and didn’t charge me.

There are great restaurants here too. Campbell House’s Il Bacaro is a favourite of mine. I love the cicchetti (similar to Spanish tapas), $17.70 for six dishes, and Roberto’s homemade limoncello ($6) is liquid heaven in a glass.

We had a very good lifestyle in Australia but we are more active, both physically and socially, here in Penang. And when island life becomes a little too much, which isn’t often I promise you, we head to Penang’s international airport for a welcome two- to three-day break in Cambodia, Vietnam or Thailand. With Air-Asia and Firefly Airlines it’s an inexpensive fun thing to do, either with friends or by ourselves.

One of my favourite things about Penang is that it still holds some secrets. When we first moved here I had heard stories of a waterfall first discovered by settlers in 1793. Colonials used to picnic at the falls with baskets filled with champagne and imported cheese. Back then they would have ridden hard on horseback for over an hour to get there. Today, I trek to this 110-metre, picturesque waterfall in the jungles of the Botanic Gardens and it hasn’t changed at all.

Few people know that the waterfall is there, the path that leads to it is hidden by dense jungle, if you didn’t know about it, you would pass it by.

East-Meets-West in Kuala Lumpur
By Chad Merchant

An increasing number of retirees are finding a home in Malaysia’s capital, Kuala Lumpur, usually called KL. The dynamic city and its environs serve as not only Malaysia’s economic engine, but also its repository of culture, arts and international calibre dining and shopping.

Greater KL is home to some 7 million people. Malaysians tend to be friendly and curious towards expats. After living in KL for over eight years, I can say that many expats here find it a fantastic place to live, a thriving city in Southeast Asia where
Western influences abound. In many ways, Kuala Lumpur offers the best of East-meets-West international living.

Greater Kuala Lumpur is in a sprawling valley surrounded by rolling forested hills. The city itself consists of modern, shiny skyscrapers coexisting with traditional Malay homes, Chinese shop houses, Indian temples and colonial architecture from the country’s days as a British possession.

For retirees, much of Greater KL’s appeal lies in its cosmopolitan nature, top-quality medical care and affordability. A couple can live comfortably on $2,000 a month and extravagantly on $3,500 a month including rent. Basic utility bills can vary significantly depending how much you use your air conditioners, but monthly bills under $70 for a couple are common. Water bills are laughably cheap, typically less than $4 a month.

Expats living in KL are spoilt for choice when it comes to things to do. It’s a hive of activity, with a dizzying range of restaurants, shopping centres, entertainment venues, parks and the well-regarded Malaysian Philharmonic Orchestra. Malaysians love shopping centres, some of the world’s largest are in and around Kuala Lumpur, including 1 Utama, Mid Valley Megamall and Sunway Pyramid.

If you’re more outdoorsy, you’ll enjoy places like Bukit Nanas, a virgin forest reserve right in the heart of the city. And you need not even remain in the city to enjoy what makes it special. Kuala Lumpur is very well-connected to the region (and beyond) and airfares from KL are relatively cheap. From fine Italian dining atop a skyscraper at Marini’s on 57 to a range of French restaurants, and far. From fine Italian dining atop a skyscraper at Marini’s on 57 to a range of French restaurants, and far. From fine Italian dining atop a skyscraper at Marini’s on 57 to a range of French restaurants, and far.

In KL, whatever your favourite cuisine, you’ll be able to find it. Whether you’re eating at a roadside food stall, a busy hawker centre or in one of the city’s many upscale dining venues, eating out in KL is always affordable. Terrific local food can easily be found for less than $3 per person, and if you want a nice meal in a great restaurant, expect to pay $13 per person or less.

Kuala Lumpur is Malaysia’s nexus of fine dining and this scene has evolved dramatically in the last few years, with international chefs coming from near and far. From fine Italian dining atop a skyscraper at Marini’s on 57 to a range of French restaurants, steakhouses, continental cuisine and upscale Asian, all accompanied by terrific wine lists and eager service, fine dining in KL is a pleasure, with prices usually settling in around $80 to $160 per person.

For convenient dining, fast-food chains abound, such as Subway, KFC and Starbucks.

Rentals in the city are plentiful and wide-ranging, and all contracts and documents are in English, making the process easy to manage. Throughout the metro area, modern apartments can be rented, furnished to varying degrees, most boasting a terrific range of amenities—swimming pools, gyms, saunas, walking paths and gardens—and virtually all offering 24-hour security. Popular expat enclaves include townships like Bangsar, Ampang and Mont Kiara, with places like Subang Jaya and Damansara Perdana also finding favour. Spacious three-bedroom apartments, fully furnished, can be rented for $670 to $2,400 a month.

KL is not an especially pedestrian-friendly city, and if you have mobility issues you may find getting around a bit perilous in certain areas. However, this is slowly improving as KL has made creating pedestrian walkways a key focus in its transformation program. Traffic is a problem at peak hours, and the government has invested greatly in expanding and improving the city’s rail and bus networks, with an impressive new light rail line nearing completion.

**Johor Bahru—First-Class, Low-Cost Living**

By Wendy Justice

“Almost everything in JB is one-third the price that it would cost in Australia. Those savings are represented in your bank account at the end of the year,” says Gold Coast native, Jodie George.

Johor Bahru (JB) is located at the tip of the Malaysian Peninsula. Just on the other side of the Straits of Johor, a mere kilometre to the south, is the wealthy island nation of Singapore. Two bridges connect the countries and there is a great deal of daily traffic that flows in both directions.

A couple can live comfortably in JB with a monthly budget of around $2,500. That includes renting a modern and comfortable Western style apartment, owning a car, eating out several times a week and all incidental expenses. Expats here can have a high standard of life on a very modest budget.

Expats are coming in increasing numbers to the city and surrounding areas. Christine Hakkaart, a 56-year-old Kiwi, learned about JB by accident from a fellow passenger on a flight she took to Singapore. “It’s quite a secret—no one tells anyone about it,” she says. “It’s a fabulous little place. The people are really friendly—everybody will help you. I just like it here.”

You can get great value on housing in JB. Basic Malaysian-style two-bedroom furnished apartments rent for around $300 per month and luxurious apartments cost up to around $1,300 per month.

Thousands of Malaysians commute to higher-paying jobs in Singapore and Singaporeans flock to JB to take advantage of Malaysia’s lower prices. Many of them have purchased homes in JB and the area has become a popular, low-cost retirement destination.

This synergistic relationship has transformed JB from being just another border town to a modern, thriving metropolis with services that go far beyond those of a typical city of its size. Everywhere you look there are new developments and high-rises, grand openings and festive events; you can sense the investment money pouring in like a tropical downpour. Upscale restaurants offer delectable meals for a fraction of the price of comparable restaurants in Singapore, large shopping centres are always full of day-trippers stocking up on necessities and extravagances, and the real estate market has been booming for several years now.

Pedestrian streets, ornate streetlights and trendy bistros have breathed new life into the Old Town, while shopping centres and upscale subdivisions are popping up everywhere, giving JB an unmistakable upwardly mobile appeal.

A typical example of what is on the market is an 87-square-metre, furnished, two-bedroom apartment. It’s on a high floor, with a good view of the city. The $669 monthly rental includes a swimming pool, gym and security. It’s within walking distance of the KSL City Mall, which has some of the best shopping and restaurants in JB.

Foreigners who buy property in some of the outlying areas of JB are eligible to receive various incentives, including an exemption from Malaysia’s minimum purchase price requirements. This suburban area of JB, which is immediately west of the city, is the Special Economic Zone referred to as Medini. It’s the only place in Malaysia that offers these incentives, which have been a driving force.
6 Alternative Malaysian Destinations

Just north of Penang you’ll find the 104 islands of the Langkawi archipelago. The beaches are true tropical gems, with powdered coral sands, turquoise waters and coconut palms lining the shore. The largest island is Pulau Langkawi and it’s the last stop by sea before Thailand. Langkawi is a duty-free zone and as such it’s a great place to load up on booze and other goodies if you live in Penang. If you fancy a “do little” tropical island life, a couple can easily live here on $900 a month.

Ipoh—Malaysia’s fourth largest city—was once one of the most prosperous cities in Asia. The old downtown hosts many British neoclassical buildings and Chinese shop-houses. The few expats who had settled here enjoy golf courses, country clubs, cascading waterfalls, large parks and magnificent cave temples...

Attractive, unfurnished houses and apartments start at just $340 per month. Two people could live comfortably here on a monthly budget of around $1,360.

Malacca is unique. Nowhere else in the world will you find a mix of Portuguese, Dutch, British and Chinese architecture. It’s a “must-see” spot, about two hours south of Kuala Lumpur, but few expats make it a permanent base. One of the best ways to see Malacca and to really get a feel for it, is to walk its well-worn streets. And when you get tired walking there are lots of cool air-conditioned cafés at hand to relax and rejuvenate in, before setting out again. Trishaws (a hybrid of the tricycle and the rickshaw) are a good way to get around in the old town too and offer a completely different perspective.

The Cameron Highlands, “A vortex in the mountains, a wide green area of gentle slopes,” is how cartographer Sir William Cameron described the region that would eventually bear his name. And that’s exactly what you see today as you begin the winding drive to the Cameron Highlands from Penang, just three hours away.

The Cameron Highlands are a 442-kilometre belt of lush mountain terrain, lying at 1,189 to 1,494 metres. If you love nature, golf and getting away from it all, then this area should be on your list of places to visit in Malaysia.

Kota Kinabalu (KK) has some of the friendliest locals in Asia and without doubt the most welcoming in Malaysia. You’ll find a cool café culture, some great bars and a bustling night market which brings the town to life. KK’s other attractions include the stunning Kinabalu National Park, and the Tunku Abdul Rahman Marine Park, where you will find some of the best snorkelling and diving in Malaysia.

Kuching is Malaysia’s most underrated city. It’s museums and markets will take a couple of days to explore and its neoclassical buildings with Corinthian columns, a fort, head-hunters and a restaurant scene are reasons to visit.

behind the real estate boom in this region. Medini also exempts foreign buyers from paying a Real Property Gains Tax if they decide to sell their property, which can save up to 30% in selling fees.

If I was going to buy a house anywhere in Malaysia, this is where it would be. The various townships that make up Medini are well-planned, clean and modern, with an excellent infrastructure. Large parks, schools, medical centres and a growing number of shopping areas add to Medini’s appeal. Depending on where you live, the drive into the city of JB can take less than 10 minutes.

One current property listing is for a 112-square-metre, two-bedroom, furnished apartment in East Ledang, which is one of the most upscale and attractive neighbourhoods in Medini. The $182,353 asking price includes a pool, Jacuzzi, sauna, gym and 24-hour security. This is a freehold unit, so you would have a clear title.

Some of JB’s best food is found at the many hawker centres located throughout the city. A big plate of Chinese noodles and shrimp, Malaysian beef satay or Indian chicken curry and rice costs less than $2, the food is delicious.

Restaurants in JB serve excellent international cuisine. Jodie recommends an Italian restaurant, Gianni’s Trattoria. “The food is spectacular and they have a great wine menu. You can get a set lunch at Gianni’s for just $10.”

There is an active expat community here. There are monthly “expat mingles” hosted by The Expat Group, a busy International Women’s Association, which has 85 members and has some event happening at least once a week. Many of JB’s expats attend these meet-ups, and they’re a friendly, welcoming group.

JB’s small Senai International Airport is just 30 kilometres from JB’s city centre and Singapore’s Changi Airport is only 35 kilometres away, so exploring other parts of Southeast Asia is easy. Jodie said, “We’re a 90-minute flight to Thailand and Vietnam, and the budget airlines are so inexpensive. We’ve been to seven countries since we’ve been here. The budget airlines are all amazing and travel is so affordable.”

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Why 2017 is the Year to Invest in Overseas Real Estate

By Ronan McMahon

Plain and simple, I think 2017 is the year for overseas real estate investment. That’s not something I say lightly. I’ve been in the real estate game a long time—scouting, identifying and investing in real estate opportunities overseas is my business. And right now, everything is lining up to make 2017 a banner year for buying property overseas.

This year, my travel schedule is packed full. In the next three months, I’ll be travelling to more than 20 destinations that I see as having big real estate potential. That’s how confident I am about the year ahead—I’m racking up air miles and wearing down shoe leather to dig deeper into the opportunities overseas.

If you’re looking to build your real estate investments and increase your wealth, but haven’t considered overseas real estate investment, now’s the time. Here are the reasons why:

As we enter 2017, the world is in a state of turmoil. Economic and political uncertainty abound. But with uncertainty can come opportunity. And in my view, this is one of the best times I’ve witnessed for an investor to potentially profit from real estate overseas.

If you know where to invest, there can be great opportunities to lock down real estate at crisis or undervalued pricing—in places where economies are actually on the up.

The right overseas real estate buy can require little administrative effort. It’s not like playing the stock market; with the right real estate investment, you should hold for at least three to five years.

All this adds up to bigger opportunity in 2017—especially in these three locations.

The Best Short-Term Rental Market in The World

If you want to make money in short-term rentals, there’s one destination I think you should be paying attention to in 2017. Playa del Carmen, on Mexico’s Caribbean coast, is the best short-term rental market I know of right now. I expect values on the right deals here to appreciate 16% to 19% in a year. A good short-term rental here can gross 8% to 14%.

I see Playa del Carmen as a big part of my beat in 2017. The case for Playa today is as strong as it was when I first recommended it in 2013. But as the city and its population continue to grow, real estate prices will likely rise. As they do, the opportunity to buy low and benefit from those rising values will pass. But right now, a real estate investor could do well here.

Playa del Carmen today is booming. It’s less than an hour’s drive from Cancún—but it feels a world away from that massive resort city. It’s done what Cancún never managed to do—become a hub for both holidaymakers and middle-class Mexicans, who are looking for a liveable city to do business in, set down and have a family, and be close to things like galleries, top restaurants and all the other amenities you’d expect in a city.

Because of both these demographics, Playa del Carmen has both a strong short-term and long-term rental market. And as the city keeps growing in both size and popularity, land and real estate prices are steadily growing.

Late last year, I made my first recommendation in Playa del Carmen since 2013: a short-term rental opportunity where I expect you could target an annual gross rental yield of almost 21%. I’ve been working since then—talking with top-level developers and crunching the numbers on some deals—to make more recommendations.

The Great Overlooked Real Estate Bonanza

Brazil is where I see some of the strongest deals in 2017. Not throughout the country, though; I see them in Northeast Brazil.

Some of the news you’ve heard about Brazil is true. It is still in an economic downturn. But the news you haven’t heard about is real. You could see the value of your real estate investments rise by over 22%.

In Northeast Brazil, you could see the value of your real estate investments rise by over 22%.

With uncertainty can come opportunity.”
crisis and, politically, things are rocky. But Northeast Brazil is proof positive of what I always say: You can’t judge a place solely on what the mainstream media tells you.

Even though I focus on finding deals that no one else is paying attention to, I’m still amazed at what other investors miss out on. Take the Northeast Brazil opportunity, for instance. Here you could potentially see values on your real estate investments rise by 22% to 27% in local currency terms next year alone. That’s because you can buy it so cheaply today, thanks to Brazil’s crisis. On top of capital appreciation, you could also bank rental income here. You could gross 8% on a decent rental. Buy the right real estate, fix it up, and you could be looking at gross rental rates as high as 18%.

In Northeast Brazil, the economy is still growing. Until a couple of decades ago, it was Brazil’s poorest region.

Then investment came—both from the government to build new roads, ports and airports, and from domestic and foreign enterprise, which took advantage of the Northeast’s strategic location and lower labour costs.

Northeast Brazil started growing at a pace that’s unrivalled anywhere in the country and it hasn’t let up. It continues to be the top tourist destination for Brazilians (helped by the recession) and is increasingly popular with foreign tourists, thanks to its amazing beaches.

Though things are strong in Northeast Brazil, its people are watching the same news as those in the badly affected south. They’re afraid to make any major investments while they see how things develop in the country as a whole. And they have less spending power because of the weakened real, Brazil’s currency. That’s creating killer opportunities to buy from distressed buyers.

Here’s why:

1. Those who need to sell up quickly aren’t finding buyers. This gives outside investors like you scope to lock down something incredible at far below actual market value.

2. The dollar is strong against the real, meaning your buying power stretches further.

3. Northeast Brazil is still on a tear, which means that, if you buy right, the value of your investment looks set to keep appreciating.

Brazil will recover—and other real estate investors will soon realise what they’re overlooking. When it does, the crisis opportunity will be over—and prices will rise. The moment to invest in Northeast Brazil—and to lock in that appreciation and a rental income kicker—is right now.

Buy For a Steal in This World-Class City

I’ve been bullish on the opportunity in Medellin, Colombia. And something has just happened that’s set to drive values higher in 2017. This is the moment to get in on Medellin...before demand in the city’s best neighbourhood pushes pricing up into the stratosphere.

Medellin is the kind of place I’d happily live in part-time—maybe as a winter base. It’s vibrant, cultured and educated, with a strong and growing middle class. And word is getting out. It’s already starting to outstrip supply, it’s not over yet. As I write this, I’ve just made one of my strongest recommendations ever in Spain—a townhouse for €189,000 ($271,837) at time of writing; a home I expect to quickly be worth €300,000 ($431,599).

And I’m working on new opportunities elsewhere—particularly in Thailand. I haven’t figured out where opportunity might be there yet. But I think that real estate investment in Thailand could be promising in the future. I’m planning a scouting trip to Chiang Mai, Koh Samui and the resort city of Pattaya to figure out where, if anywhere, the opportunity will come from.

Editor’s Note: Ronan McMahon is Managing Director of Pathfinder, International Living’s preferred real estate advertiser.

He gives full details of the opportunities he finds—as well as access to members-only pricing and developer financing—to members of his Real Estate Trend Alert group.
New Life, New Business, New Friends in Affordable Florence

By Georgette Jupe

For Lisa Condie, Florence is where her soul feels most complete.

“I adore the Oltrarno area of the city, as well as my new neighbourhood around Borgo Pinti,” she says. “Here, I love the sandwich shop Borgo alle Fate, or meeting a close friend for a lovely long lunch at Natalino. Both areas are quieter than central Florence and have a great neighbourhood feel to them. Once I step into the Oltrarno area (other side of the Arno), I feel like I have escaped the crowds. Neighbourhoods of artists, small trattorias and shops are friendly and slower paced. Once you spend time in a neighbourhood, you begin to become part of the community. I like knowing my barista, servers and artisans that I pass and wave to each day.”

Lisa has taken the concept of “a new lease on life” to the next level. She currently lives in Florence part-time, travelling home several times a year. She is owner and founder of Find Yourself in Tuscany, a luxury boutique tour company offering week-long tours in spring and autumn for women to some of Italy’s most romantic locations: Florence, San Gimignano, Cortona and more.

It all happened for Lisa after age 56. Until then, she hadn’t ventured far from home. But when she went to Italy in 2012, she was coming out of one of the hardest periods of her life. Eight years after a painful divorce, and reassessing her assets at home, she felt the urge for something more. And she found what she was seeking in Rome: This was her happy place; it was Italy.

“I had an epiphany of sorts outside a coffee shop in Rome in 2012, when I realised that I had felt more joy the previous two weeks than I had in the previous decade. I had assumed, at first, that it was because I was on holiday. But I noticed the Italian people enjoying everyday life in a way I didn’t see back home. It was as though every gathering, meal or event was a celebration—and I wanted more of that in my day-to-day life. I didn’t want to wait until I retired at 65 to begin to savour each day.”

But how to make it happen?

After selling her house back home and cutting ties with her fitness business, she decided to use her nest-egg to live in Italy. Naturally, some friends thought she was crazy or was having a mid-life crisis, chasing a dream that would not end well.

“The work ethic at home seems to involve more hours with less enjoyment than anything I see in Italy. Lunches eaten at the office, long hours working and few weeks of holiday are worn as badges of honour. Whereas, in Italy, you expect to still enjoy life while working a job.

“I felt more joy in two weeks here than I had in the previous decade.”

But Lisa remained determined. “Back home, people work like dogs until they are 65 and then retire. In Europe, it’s different. People enjoy life, every single day, and I wanted to experience that.

“The work ethic at home seems to involve more hours with less enjoyment than anything I see in Italy. Lunches eaten at the office, long hours working and few weeks of holiday are worn as badges of honour. Whereas, in Italy, you expect to still enjoy life while working a job.

“After selling most of what I owned, I knew I had enough to last me one year in Italy on a reasonable budget, after figuring out rent, food and expenditures. I knew I could stay for three months (the legal time you can stay in Italy) and did just that. I decided I wanted to stay longer, so I started the application for an elective residence visa, which would allow me to stay longer than the 90-day period,” she says. This type of visa is typically used by older—and wealthier—citizens who want to enjoy Italy’s slower lifestyle and who don’t need to work to support themselves.

“The most frustrating thing about applying for an elective visa is that there are no solid criteria. Each consulate can decide on every individual case and no set amount of money seems to be required by all. Basically, a person needs to show enough income to cover a year’s worth of expenses in Italy. It is designed so that the applicant will not need to acquire a job in Italy and can show a rental contract for the year desired. As with all things in the Italian bureaucracy, it’s not easy to navigate. It was a tiresome process, but I filed the paperwork and remained honest about my finances and situation.”

Lo and behold, this positive attitude...
paid off. Lisa’s visa was approved, and she embarked on a new life in Florence, cradle of the Renaissance. By making smart choices, she figured out how to live on around $40,290 a year.

“I had met expats who were in Florence, spending €2,000 to €2,500 ($2,880 to $3,600) or so a month on rent, with incredible views of the Duomo. Which is great. However, I would rather just walk out into the piazza and get my views there. Finding a place for around €1,000 ($1,440) a month is completely possible.

“I have rented apartments for €800 to €1,000 ($1,151 to $1,440) a month. I shop about three times a week at the Sant’Ambrogio market, where I can buy sacks of fruits and vegetables for €5 (about $7). Cooking at home is much cheaper here than back home. I find dining in Florence to be expensive, so I generally opt for lunches out rather than dinner. However, I eat out about five times a week, as great food and social interaction are a high priority.”

About a year into her new adventure, Lisa started to write for the Huffington Post, offering tips for living in and travelling to Italy. Soon enough, she was inundated with emails from women writing, “I love your articles, I’m coming to Tuscany, what do you think I should do?”

She then had another epiphany that changed her life. “It dawned on me that I could help these women have a truer, more authentic experience on their trip here. Many times they are just searching on Google or TripAdvisor, so they lack the knowledge of a true insider on the ground.”

She first opened a tour company in 2013 with her then partner. Most people who took part in that first trip knew them personally. The trip went well, and Lisa realised this could eventually fund her life.

A year later, Lisa and her partner parted ways. She now runs her own boutique tour company, showing small groups (around eight to 12) of women around her favourite haunts. More importantly, however, she introduces them to people she’s met and has cultivated relationships with along the way.

“If you’re looking to set up a business in Italy, Lisa has some sage advice: “It should be organic; when dealing with people abroad, you have to shelve your ‘time is money’ attitude. Here it’s about relationships, and rushing things can be rude. People aren’t as motivated by money as we are; they want to get to know you over time. And email isn’t their favourite form of correspondence; a face-to-face conversation or phone call is much preferred.”

Lisa also makes plenty of time to enjoy the city she loves so much.

“There is no such thing as being bored in Florence. I soon realised, upon my arrival in 2012, that my education had been woefully inadequate in art and history. I took it upon myself to go to every museum exhibit and study the subject before and after. I walk all over the city and in and out of churches and museums. This walkable city is filled with more fabulous treasures and history than you could explore in a lifetime. “I love the location of Florence for day trips and often leave early in the morning for a town nearby and return by bedtime. The trains allow inexpensive travel—the first year I spent in Florence, I travelled every weekend.

“Also, I have been so fortunate to make close friends with Italians, both in Florence and nearby communities. I will often spend a day or two with them, and this was an unexpected gift from my time here. I have heard people say that Italians and Florentines are a closed community, but I have had many experiences to the contrary.”

Where You Can Offer Tours in Italy

If you, too, would like to make an income offering tours in Italy, here are just a few locations to consider:

- **Veneto**: The Veneto region is perhaps best known as the home of Venice, with its romantic canals and colourful gondolas. But the surrounding countryside also has much for visitors to see, including historic Roman-era buildings, stately villas and pristine lakes.

- **Emilia Romagna**: International Living’s Italy correspondent, Valerie Fortney-Schneider, calls the northern Italian region of Emilia Romagna “the epicentre” of Italian food producers. A must-visit for any foodie.

- **Amalfi Coast**: Home to some of Italy’s best beaches and to coastal mountains that plunge spectacularly into the Mediterranean, this region has no shortage of sights for visitors to enjoy.

- **Puglia**: This southern region is just starting to tap into its tourist potential. It has a wealth of scenery, history and sandy beaches waiting to be discovered.

Three Types of Tours That Can Earn You Income

No matter where you live in the world, if you’re passionate about your overseas home, you can make an income or side income by offering tours.

**Walking tour**: On walking tours you can take people on either a general tour of the locale or a more specialised trip. Generally, you charge a fixed price. It’s worth thinking about having a website or Facebook page, business cards, leaflets (to be given out at hotels, B&Bs and the like) and maybe a brochure.

**Excursions** go one step further than walking tours. With some sort of transport (like a car or a boat) you can take visitors on sightseeing drives or cruises, fishing trips, birdwatching trips and more. Investing in a local guide to help the business grow may also be worthwhile.

**Outbound tours** take travellers to another country. You create the itinerary and show the group around. These require more thought on your part, as you have to factor in accommodation and logistics for your clients.
Belize: An English-Speaking Stop on a Central American Adventure

By Ann Kuffner

If you relish marine adventures, delight in nature-oriented eco-tours or are intrigued by mysterious ancient ruins, consider adding the English-speaking country of Belize to your bucket list. You can be Jacques Cousteau in the morning exploring the depths of the Blue Hole (a popular dive site off the coast) and Indiana Jones from the movie Kingdom of the Crystal Skull in the afternoon, discovering the mystical crystal skull and Maya skeletons that exist in the caves of Belize.

Belize is quintessential Caribbean, a small country just south of Mexico’s Yucatan peninsula and bordered by Guatemala and Honduras. More than 200 idyllic islands—known as cayes—are scattered between Belize’s eastern shore and the offshore Mesoamerican barrier reef—the second largest in the world.

Have you ever spotted a scarlet macaw, steel-billed toucan or a blue-crowned motmot while hiking through a jungle? These are just a few of the 500 species of birds that call Belize home. And then there are the odd creatures, such as the coati, howler monkeys, armadillos and the gibnuts that live in the mainland jungles. You’re more likely to encounter a gibnut in a tasty stew, than in the wild, though. It’s been referred to as the Royal Rat, since being fed to Queen Elizabeth when she visited Belize.

Belize was once the playground of buccaneer pirates—mainly British and French. Known as the Baymen, they favoured the coast of Belize for hiding their ships. Eventually tiring of their wanton life they took local wives. But there are still many legends of buried treasure to be found along the shores of Belize and its remote cayes.

Before gaining independence in 1981 Belize was known as British Honduras, a colony of Great Britain. Because English is widely spoken here, you’ll find it an easy place to travel. And the country is stable and peaceful.

The Cayo—Jungles, Rivers and Ruins

The Cayo District, 112 kilometres west of Belize City, is a lush, verdant region of wild jungles, meandering rivers, cascading waterfalls, a honeycomb of caves, ancient Maya ruins, exotic birds and elusive jaguars. The district extends into the Maya Mountains and pine ridge forest making it a desirable destination for eco-tourists and archaeology buffs.

Resorts, B&Bs and guesthouses are built above tranquil riverbanks and in exotic jungle settings. The San Ignacio Resort Hotel, located on a hill above town, is a popular upscale hotel with an excellent restaurant. Rooms start at $200 per night. If you prefer a jungle lodge, you might consider the Mountain Equestrian Trails Lodge. Rooms start at $154 per night. You’ll have your choice of riding horses on jungle trails, bird watching, jungle hiking or paddling along the river.

The Cayo was the heart of the ancient Mundo Maya—the world of the ancient Maya civilization. While visiting the Cayo you have your pick of three significant Maya archaeological ruins that are worth visiting. Cahal Pech, located on a hill in San Ignacio Town, is small, but easy to access. It was the hilltop home of an elite Maya family and is made up of 34 structures, the tallest temple being about 25 metres tall. Take a 30-minute drive towards the Guatemalan border and you’ll reach the Xunantunich site, located above the Mopan River. Xunantunich means “Stone Woman”, referring to the woman the Maya believe inhabits/haunts this site. A few hours’ drive from town is the Caracol site, located in the rainforest near the border with Guatemala. This is the largest Maya site in this region and was the centre of one of the region’s largest Maya kingdoms.

“…This was the centre of one of the Cayo’s largest Maya kingdoms.”

Driving through the foothills leading into the Cayo, each turn in the road delivers an appealing vista. Massive broad leaf trees are hidden beneath a web of creeping jungle vines. From the Western Highway you’ll catch glimpses of babbling brooks on their downhill tumble towards the sea. Rolling foothills are peppered with statuesque ceiba trees—sacred to the Maya. In the spring the hillsides and valleys are a canvas splashed with vivid crimson and orange hues as flamboyant trees burst into bloom.
The Cayo is home to Spanish Lookout, one of Belize’s most prosperous Mennonite settlements. It’s odd when you first spot a traditional Mennonite farmer—with a beard, hat and long pants with suspenders—driving a horse-drawn wagon in tropical Belize. But they are an integral part of Belize’s agricultural landscape. Much of the country’s food comes from their productive farms. Every time my husband and I take a trip through the green rolling hills of the Spanish Lookout area, we pass large red barns with silos and cattle peacefully grazing in the fields.

On Saturday mornings the country’s most impressive open market takes place in San Ignacio, along the banks of the Macal River. This market is bursting at the seams with the fresh produce of Belize, fairly priced. Some vendors sell fresh local spices, virgin coconut oil or homemade soaps… Even clothing, housing goods, live chickens, roosters and chicks are sold at the market on Saturdays. For $20 I stocked up on crisp green beans, tomatoes, mangoes, papayas and limes.

The Caribbean Island Lifestyle

The most popular spot in Belize for travellers is the island of Ambergris Caye. It’s lovingly referred to as the “Isla Bonita”, from Madonna’s popular 1987 song about it. Surrounded by stunning turquoise seascapes, looking out to sea is a spectacular scene of frothy white waves crashing on the offshore barrier reef, just under a kilometre from shore. The reef is home to exotic, colourful sea creatures, coral and sponges. On our most recent catamaran snorkelling trip we spotted a large lobster hiding beneath a ledge, a pair of grey angel fish, several spotlight parrotfish and a friendly turtle that followed our grandkids for 15 minutes, much to their delight. Within 10 to 15 minutes you can reach the reef via boat, for an exceptional diving, snorkelling or fishing trip. Another option is to kayak to the reef and pick your own snorkel spot.

Hol Chan and Mexico Rocks are the two most popular marine parks near Ambergris Caye. You’ll find many excellent tour companies that regularly take visitors to these underwater parks to snorkel and dive. One of our favourite day trips is on the Lady Leslie catamaran with a stop at Hol Chan Marine Park to snorkel. A second stop is made at Shark Ray Alley where you can swim with the sharks and rays if you are daring. Or you can snap pictures from the safety of the boat deck. No need to hesitate, though, since you’ll encounter nurse sharks, which prefer small bottom dwelling sea creatures and coral to humans. I’ve snorkelled with them many times and lived to tell the story. The cost is $134 per person.

San Pedro is the island’s main town, bustling with activity. The island lifestyle is relaxed and social. Residents bop around in golf carts—perfect for the balmy environment, on bikes or by foot, which is part of the island’s charm. Only one main road runs the entire length of the island’s liveable region.

There’s a great selection of tasty food on the island, from well-priced street food to high-end gourmet restaurants. A taco from a street vendor can be had for under $3 at the town square. A nice lunch at a beach restaurant typically costs $13 to $20 per person. The Blue Water Grill, Estelle’s and Wild Mango are three of my favourites. You’ll find many expats stop at Estelle’s for breakfast.

Just a 20-minute water taxi ride away, the sea breeze ruffles the plentiful coconut palm fronds and cools your skin. Vivid purple, raucous orange and cool lime kiosks line the packed-sand street. Lively beach bars—with names like Lazy Lizard and Mara’s Sip & Dip—tempt you to drop in for a frosty Belikin beer ($4) or a tropical cocktail ($6.70 to $9.40).

This is Caye Caulker, Ambergris’ little sister island. A variety of tours are offered here, one of the most popular being a half-day tour (Check out Carlos’ Tours) in search of manatees, the shy creatures that pirates mistook as mythical mermaids.

If you’d like to experience the most pristine, uninhabited cayes of Belize, opt for the sailing trip offered by Raggamuffin Tours. On this several day excursion you’ll snorkel, swim and fish in offshore areas few visitors ever experience. One night is spent camping on a small caye. The second night is spent in rustic cabins on a different caye. Once you venture out, far from mainland Belize and the more inhabited cayes, the water is crystalline clear and the scenery Caribbean island spectacular.

It’s easy to be enchanted by the beauty, charm and tranquillity of Caye Caulker. “Go Slow” signs are a constant reminder of the island’s motto. Locals and tourists walk leisurely along the village streets. Caye Caulker is small enough that you can walk the entire island, south of the split (a narrow channel splitting the island in two), on foot.

“Once the playground of buccaneer pirates.”
You know spring is in the air when the scent of wild flowers is on the breeze and multi-coloured hues of budding blossoms carpet the countryside. And there are places where you can enjoy this pleasant climate year-round… eternal spring. No need for heat or air conditioning; it’s always t-shirt weather.

Enjoy a coffee out on the deck…a picnic among the blooms…or a Sunday drive on curvy country roads, with plenty of stops to capture the vivid vistas with your camera, as you look out over a valley filled with flowers.

You find the light is best in late afternoon—the Golden Hour—when the slowly sinking sun brings out the full richness in the colours. Not to mention that it cools off just a bit after dark, enough for a light sweater. Perfect.

Boquete, Panama: Inspiring Views and a Low Cost of Living

In Panama’s green mountain highlands, in the far west of the country, is the province of Chiriquí. Thanks to fertile soil and a perpetually spring-like climate, local flora like hibiscus, impatiens, carnations, roses, orchids and more thrive here in the wild, as well as in well-tended public and private gardens. And the perfect place to enjoy it is the small town of Boquete, set in the Valley of Flowers and known as the Flower Capital of Panama—it hosts a flower festival every year. There is a large, very active expat population here, with many clubs and groups, as well as restaurants, cafés and farmers’ markets to occupy your time. And don’t forget the annual jazz and blues festival.

A three-bedroom home with views, on 556 square metres in the countryside outside town, lists for $238,900. And it comes furnished. A two-bedroom home surrounded by a tropical garden with mango and lemon trees on over a quarter of an acre (1,300 square metres) is available for $214,740. It has a large patio.

Oaxaca, Mexico: A Colonial City Filled With Flowering Trees

The Mexican state of Oaxaca is well-known for its colourful regional cuisine (including mole, a spicy sauce of herbs, chillies and other ingredients) and rich indigenous cultural traditions. And the state capital, the cosmopolitan colonial city also called Oaxaca, is well-known for its blooms.

Expect to see abundant flowering trees in vivid yellows, purples, reds and pinks, including the tabachín (you may know it as the malinche or royal Poinciana), jacaranda, coquito (shaving brush tree), casalovinchil (plumeria), pomegranate, bougainvillea, hibiscus and more.

A large, five-bedroom estate home in the country, 15 minutes outside town, is available for $390,700. A two-bedroom house surrounded by flower gardens, with views of the mountains, is for sale for $188,064.

Vilcabamba, Ecuador: Bountiful Blossoms in the Valley of Longevity

Centuries ago, the town of Vilcabamba in southern Ecuador was a retreat for Inca royalty. More recently, this village of a few thousand has been a favourite with an international cast of independent expats who are looking to get away from it all.
It earned the nickname of the “Valley of Longevity” because researchers found that locals lived extraordinarily long lives. But while that claim has been discredited (long story), it’s true that the clean air and water and the healthy diet—combined with regular vigorous walking through the beautiful countryside—does make you feel better and can only have a positive effect. And with those views of the valley, blanketed with wild flowers and with a backdrop of soaring green mountains, no doubt your mental health will improve, as well.

For $100,700, you could have a two-bedroom adobe home, renovated to Western standards, a 10-minute drive from the village centre. A three-bedroom home, set on 0.4 hectares (one acre), is available for $104,730. Its tropical garden has orange, coffee and banana trees.

Esteli, Nicaragua: A Mountain Retreat With Plentiful Flora

At an elevation of just over 823 metres, the city of Esteli, high in Nicaragua’s north-central highlands, is cool and comfortable year-round...it even gets a bit chilly at night. It’s surrounded by rolling hills, misty mountains and valleys strewn with wild flowers and trees adorned with vibrant blooms. You’ll also find tobacco fields—cigars crafted here are world-famous.

Much of the land outside the city is a nature reserve. Little-visited by tourists and with few expats, it does require a bit of a pioneer spirit to live here. But you’ll enjoy modern conveniences (like high-speed internet and a shopping mall with Cineplex) and won’t have to “rough it”—it’s a city of over 100,000, after all.

A three-bedroom house centrally located in town is available for $93,974. A four-bedroom home on the outskirts, with mountain views, lists for just $53,700.

Cochabamba, Bolivia: Big City With Beautiful Blooms

With a population of more than three-quarters of a million people, Cochabamba is one of Bolivia’s boom towns and the home base of its growing middle class. Set in a valley in the Andes mountains, it’s been nicknamed “The Garden City,” as well as “The City of Eternal Spring,” thanks to its perpetually pleasant climate. The modern central shopping district has everything you might need. And the low costs mean you can live well for less.

Hike through the surrounding countryside and you’ll find native fuchsia, lupines and wild potato flowers along the trail.

A two-bedroom apartment in town is on offer for $77,862. Another three-bedroom apartment, a bit further from the centre, can be yours for $100,700.

Check out your archive for more real estate on ilaustralia.com

Romantic Asian Getaways

Whether you desire the charms of an ancient city or would rather warm yourself in the sun, relaxing on a tropical island beach, there are plenty of romantic getaways in Asia.

The powdery white-sand beaches and turquoise waters of the island of Boracay are the perfect setting for a relaxed, romantic getaway in the Philippines. Watch the sun set from the sand (White Beach, on the western side, is a good place for it), with a bottle of champagne and a picnic. Or you can hire a paraw outrigger sailboat to get out on the water.

The Philippines does not allow foreign ownership of real estate, so most expats rent—and it’s cheap. Inland is a two-bedroom bungalow for $520 per month, and it comes fully furnished.

If your idea of romance is to explore hidden temples and watch the sun rise over a jungle, with stone towers silhouetted against the horizon, then Siem Reap, Cambodia, may be more your speed. As the gateway to the vast, ancient temple complex of Angkor Wat, Siem Reap is a tourist spot. But this has brought great restaurants, cafes and nightlife that you can enjoy when you live there.

Cambodia restricts foreign ownership of real estate. So it’s probably best to rent, at least at first. A one-bedroom penthouse apartment in town is available for $604 a month, furnished.

Hoi An, on Vietnam’s central coast, is an ancient city crisscrossed by canals. You can stroll (be sure to go at night when the lanterns are lit) among buildings that are a mish-mash of architectural styles: Vietnamese, French, Chinese, Japanese. It all adds up to a UNESCO World Heritage-designated Old Town. Nearby, you also have laidback, picturesque beaches where you can enjoy a cold drink with your toes in the sand.

A furnished one-bedroom home in the city centre, rents for $443 a month.
The Secret I Learned From Cold War Russians

As a 22-year-old Russian translator for the U.S. Air Force Security Service, I spent many days and nights in an uncomfortable chair on an island midway between Nome, Alaska and Siberia, listening to the Russians.

What I heard changed my life.

In those days, when radio equipment wasn’t quite as sophisticated as it is today, the Russians used a lot of women operators because the pitch of their voices penetrated the static better than deeper male voices. When they weren’t conducting official business, these women chatted back and forth about their lives.

These people didn’t feel like they had any more control over their government than I did over mine. Not once did I ever hear them say anything bad about others. Instead, they talked about their children, keeping a roof over their heads and feeding their families. They talked about life. The conversations I overheard made me think about my wife and infant daughter back home, awaiting my return.

As I listened, I formed mental pictures of people not unlike myself. They had the same cares and worries I did. In that era of mutually assured destruction, I found it reassuring that they were just regular people. The people I met shared the same concerns that, just like those Cold War Russians, the people I met shared the same concerns as I did. That held true for Panamanians and expats alike. They were just normal, everyday people.

Susan and I spent two-and-a-half months exploring the country. It was the same everywhere we went. I liked Panama. I probably could have been happy living there.

Like many wannabe expats, I was looking for a place that offered a better quality of life while allowing me to explore living in a new culture. My criteria included many of the same kinds of things you are probably considering: good climate, quality healthcare, fresh fruits and vegetables and an affordable cost of living.

When I first visited Ecuador I found all that and more. So much more.

But in the end, it was the Ecuadorian people who clinched it and convinced me to move to Cuenca. They are unfailingly polite and friendly.

I like walking down the street and having complete strangers make eye contact, smile and greet me with “Buenas días” or “Como esta?”

I like being in a city where it is still safe for children to play in the streets or walk with other kids to and from school. I enjoy a relaxed pace of life, where I can linger for three hours over lunch visiting with friends and not feel pressured to move on.

I have a number of friends and family members back home who think I’m nuts for moving to Ecuador. Most of them have no idea where the country even is. One geographically challenged individual asked if it was in Africa. I patiently explain that it is in South America. It straddles the equator (hence its name) between Colombia and Peru.

And yes, it has running water, electricity, internet, flush toilets, the whole ball of wax. Despite my explanations, they still look at me askance, as if wondering when I’ll come to my senses.

Here in Cuenca I occasionally dine at the Ventura Café, which is owned by a young Russian couple who emigrated here after a stint in New York. Surprise, surprise! They are regular people just like you and me.

Because they hail from Irkutsk in Russia, I’ve been picking their brains. Next year my wife and I will fulfill one of my lifelong bucket-list items. Together with two other expat couples we’ve met in Cuenca, we are planning a 9,656-kilometre journey across Russia on the Trans-Siberian railway. We’ll get off for a few days in Irkutsk to explore Lake Baikal, the largest lake in the world.

I’ll finally get to see if those mental pictures I had of Russians and their country are real.

I’d be willing to bet that those of you who are reading this magazine are good people. I’ve found that most people are decent and nice, wherever I happen to meet them.

The moral of my story is that people are the same everywhere. All you have to do is reach out and build a bridge. I can assure you that your life will be richer for having done so. And you know what? So will theirs.

Editor’s Note: There are Aussies all over Latin America who are savouring a new life of adventure. Turn to page 10 to find out how expats are discovering affordable and cultural havens in three of Latin America’s most popular countries. From friendly people in Ecuador to an affordable life in Mexico and beyond these expats are enjoying their new lives overseas.
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...to enjoy some of the tastiest exotic cuisine you’ll ever experience in your entire life—all for just a few dollars...

...to live in a place where people speak English and welcome visitors with open arms... where the omnipresent views of the jungle, mountains and turquoise seas always inspire you...

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