



Expatriate Guide to Mexico

Cultural and Relocation Insights from
Experienced Expats

From Mexicoonmymind.com

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Expatriate Guide to Mexico

Volume 1

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Mexican Lifestyle and Culture

First things first, when it comes to living in Mexico, it's the weather and lifestyle that attracts most of us. Okay, that, and the cost of living. The thought of living out our years on "Mexico" time, lounging on a pristine beach, or in a quiet colonial town, is indeed alluring. And, in many ways, Mexico delivers. However, *not always*. The pace of life in Mexico is slower and moves to the rhythm of the people, not to a clock. The typical work day includes a two-hour afternoon break to allow for a nap . . . aka "Siesta." Depending on how big the place you live in, the whole town can shut down for the hours between 2-4pm-ish (not, incoincidentally, the hottest part of the day).

I recall my first few months in Mexico as being filled with excitement, wonderment, confusion and an avalanche of culture shock. Most gringos go through this same period of adjustment. Some people can deal with the changes and some cannot. Those who adapt find a wonderful home here! And, those who don't, are often carried out babbling to themselves!



During your "adjustment period" in Mexico, you should be prepared for things to not happen like they do in the US or Canada. Your focus should be that great tip for sanity (particularly when dealing with bureaucratic red-tape): Truly make an effort to appreciate the differences instead of complaining about them – we're not in Kansas anymore, Toto! Keep your sense of humor handy, your patience at the ready and learn to endure the bad and embrace the good.

I'd like to speak from personal experience now, and share some of the wisdom I've garnered as a "gringo." The idea of service in Mexico is not the same as it is in the US or Canada. In fact, a real "customer service" concept here is noticeable by its absence. However, Mexicans, in general, see themselves as service-oriented, eager to please, and *sometimes* they are. An example - if you ask a Mexican if he/she can do something, the answer 99.9% of the time will be "yes." This includes projects like nuclear physics, building rocket ships and solving the mysteries of the universe . . . they will agree to do anything, because they simply *cannot* say "no!" Ability and qualifications to accomplish the task are just not considered to be necessary ingredients.

Another concept to always keep in mind is that, contrary to what most gringos think, "mañana" does NOT mean tomorrow. It's more of a vague idea of "some day in the future." Keep that in mind when someone tells you, "mañana!" Also, bear in mind that you typically have limited resources and back up when it comes to having a handy man, plumber, electrician, carpenter or other service person do a job for you. You won't have the phonebook, or internet listings, to fall

back on when someone doesn't show up. Be patient, and when you find a good one hang on to them.

"Saving face" is very important here. The typical "assertive American" routine of getting angry and frustrated will only lead to abandonment. If you must make a point, do in private, do it calmly (actually it won't hurt to apologize for burdening them) and never in front of subordinates or family members. What I have personally learned to do is just put things "out there" for the projects I need done and know that in time, it will get done . . . it always does, but it probably won't be on your clock. The clock being used belongs to the people you are dealing with, and believe it, anything can reorder their priorities – with your needs most likely being way down their list.

You'll develop your own expectations and working relationships as you go. I don't make appointments in Mexico anymore. If someone tells me they will be at my house for a project or delivery, I simply say "great, here's my number, call me when you arrive, or are close." This has saved me countless hours and degrees of aggravation. In the beginning, there was frustration that I held on to for months - I expected them to be on MY time! "I'm an American, damn it!!" came out of my mouth too many times - I am embarrassed to admit that, now. I am sure there were plenty of "stupid gringo" comments along the way . . . which I deserved.



But, all in all, it's a wonderful life in Mexico and learning to be patient has been an important part of my personal growth. I am, honestly, a better person because of my time in Mexico! My wife and I cannot complain with a beautiful home that cost one-third to one-half what we would have paid back in Colorado – and it's paid off and on the Caribbean. Fresh fish and produce are abundant. Cat and I live in a small town called Tulum about an hour and a half south of Cancun. The people and the place are simply put, magical. And the connection we have with the community and nature is something we never take for granted. We live in paradise and are lucky enough to have a business that allows us to do that.

Yes, life in Mexico is a very good life for us. And, I have no doubt that with a few changes in your expectations; you can make it happen for you, too!

Ron Burdine, April 2012

Moving and Relocation

Before you get on the plane:

As an expat living in Mexico, there are a few things you will want to take care of before making the move to Mexico. You have probably started your own personal "To Do" list, but here are a few suggestions that you may not have thought of:

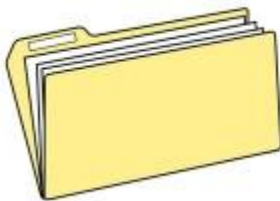
1) Forward Your Mail – You will want to set up a mail forwarding service in the U.S. There are several companies out there that will provide services such as accepting your mail, scanning it so that you can view it on-line, accept checks and deposit them, and mail forwarding. Different companies offer different services and the fee will depend on the services you choose. It is handy to have a mail forwarding service as it can also be used as a U.S. address.

2) Notify Lenders of Change of Address - Once you find a mail forwarding company, notify all of your lenders, accountant, former employers, etc. of your new address.

3) Deciding What To Bring - Prioritize what belongings you want to move to Mexico whether you're renting or buying a home. Most folks will tell you to only bring family heirlooms, photos, kitchen items, electronics, some tools and clothes. Furniture is where it gets tricky, you do get a tax free pass on \$15,000 one time, but it can be costly to move. Replacing electronics is very expensive in Mexico, so buy them first before you come down.



4) Home-owners policy - Do you have a new homeowners policy in place for your new home in Mexico prior to coming down? If not you should.



5) Gather Tax or legal records - You might want to bring certain documents or copies via computer thumb-drives for all of your important records.

6) Make A List of The Items You Are Bringing - Whether you are moving your belongings yourself, or hiring a moving company, you will want, and need to have, a list of all of the items you are bringing into Mexico. On your list, you want to include the item name, the quantity, and the street value of the item. You do not need to have receipts, or remember the original amount you paid for an item, but use your best judgment as to the value of what the items would get you in a garage sale. This list of items needs to be in English and in Spanish for customs. You may also want to match your list up to a box number. The limit to bringing over personal belongings into Mexico is \$3000.00. If the value is greater than that, you will need a Customs Broker at the Border to help you.

7) Pets – If you are bringing your pet across the border, you will need to get a Certificate of Health from your local veterinarian 5 days prior to leaving. The vet will make sure your pet is current with all of their shots, and hand you a dated, Certificate of Health. You may want to attach this to the carrier, right on the top so it can be viewed easily by customs at the border. Make sure to have extra copies of this paperwork too.



8.) Prescription Drugs - Make sure you fill up your prescriptions before leaving and that you have enough to last you until you find out where your new Mexican pharmacist is. Depending on the drug, you may not need a prescription for it in Mexico. Make sure all of your prescriptions remain in their original bottles with your doctor's name on it for customs. You may bring over quantities such that it is suitable for your use only.

9) Medical records - Good idea to have copies made of your health history. Make copies of your health insurance if you have a policy.

10) Dental records - Ask your dentist for copies of your records.

11) Tune Up Your Vehicle - If you are bringing your vehicle across the border, bring your car in for a good tune up. This is the time to check all your fluids, air filter and tires. The roads in Mexico are not always paved, and surprise potholes can come out of no where. Make sure your spare tire is full of air too.



12) Permission Letter from Your Car Lender - If you still have a loan out on your car, you will need to get a permission letter from your lender allowing to take your vehicle into Mexico. This letter cannot be older than 30 days from the date that you leave.

13) Cancel Your American Car Insurance - Usually, your American car insurance will only cover you for the first 100 miles once you cross the border, so you will need to get Mexican car insurance prior to leaving. Call your American car insurance a couple of days before you leave to notify them of the cancellation. Make sure you will be safely into Mexico before the cancellation date. If you overlap insurance coverage, it is better than not being insured.

14) Set A Date To Cancel Utilities - If you have sold your home, or moving out of a rental, make a list of the people you need to cancel service with such as telephone, cable television, internet, utilities, magazine subscriptions, etc.

15) Sit Down and Relax With A Margarita - Remember to congratulate yourself for taking the leap to have an adventure. Toast each other for your sense of fun, fearlessness, and dedication to trying to new things!



Popular Places to Live in Mexico

Far from a complete list of recommendations for places to live in Mexico, what we have assembled are some of the more popular places for expats and other internationals in Mexico. There are plenty of fantastic places that are not included here – keep an eye out for updated editions of our eBook and website updates for more “places!” These place articles will give you some general information on what to expect in the areas we have highlighted.

Our team members are now living, or have lived, in the selected areas we discuss. There are many differences in each of the regions. You can expect nuanced cultural differences traveling from state to state, province to province, or even to towns and cities within a state.

Included in our “Best Places to Live” section is our cost of living chart. Each “place” article begins with a cost of living rating. The chart will give you a reference for the rating in terms of dollars.

Keep in mind the cost of living will vary a great deal depending on location and standard of living you expect. Living close to the ocean, or in a resort town, will cost you more, but it all relative – it’s still cheaper than living near the beach north of the border.



Budget Level Reference Guide for Ex-pats in Mexico!

	Low	High	Low	High	Low	High	Low	High
	D		C		B		A	
Rent - two/three bedroom home	\$390	\$450	\$475	\$600	\$650	\$823	\$896	\$1,250
Electricity	\$31	\$38	\$43	\$60	\$80	\$105	\$125	\$135
Gas	20	20	25	25	35	35	40	45
Water	0	15	20	25	30	30	40	45
Cable/Internet	25	35	40	45	60	65	70	75
Phone (Landline or cell)	20	25	30	30	35	38	42	50
Total Utilities	\$95	\$133	\$158	\$185	\$240	\$273	\$317	\$350
Groceries/Household Supplies	\$403	\$500	\$600	\$650	\$700	\$750	\$800	\$825
Eating out/travel/entertainment	0	50	80	100	175	200	250	300
Transportation Expense	20	30	50	90	100	130	150	200
Incidentals	33	50	75	125	150	175	200	200
Hired help (\$15/day x # days)	0	65	65	130	130	195	260	325
Other Expenses	46	150	200	250	300	300	350	350
Total Expected Living Expenses	\$986	\$1,428	\$1,703	\$2,130	\$2,445	\$2,846	\$3,223	\$3,800
Allowance for savings/medical/unexpected expenses	514	572	597	570	655	654	677	550
Net Income required	\$1,500	\$2,000	\$2,300	\$2,700	\$3,100	\$3,500	\$3,900	\$4,350

*For a more complete explanation of cost of living in Mexico please visit the website page directly:

<http://www.mexicoonmymind.com/cost-of-living-in-mexico/>

The Mayan Riviera

The Mayan Riviera area of the Yucatan Peninsula stretches from Cancun through **Playa del Carmen** southward to **Tulum**, and includes the island of **Cozumel**, located 20 kilometers from Playa del Carmen



into the Caribbean. Many people, both visitors and residents, believe this area has the best beaches in the world. If you are into skin diving, snorkeling, kayaking, fly-fishing, or exploring some 7,000 fresh water cenotes, the jungle, or Mayan ruins, this may be the place for you to live.

Tulum, Playa del Carmen, and Cozumel are all part of this wonderland of water sports,

Mayan ruins and jungle adventures. In the north, Cancun is known for its beautiful beaches and the Zona Hotelera. A bit pricey for our Lifestyle Rating System, it is nevertheless a wonderful place to visit, shop for a day, or for a weekend of fun.

Playa del Carmen

Average Lifestyle rating: B (range from C+ to A+)

Playa del Carmen, only 25 miles south of Cancun, is a universe away in atmosphere. The beautiful, all-star beaches start in this area of the Yucatan coast. Hotels in Playa del Carmen range from thatch-roof bungalows to boutique hotels to the massive, all-inclusive 5-star resorts. There are several excellent golf courses that are unfortunately priced at tourist-level (\$80-160 for 18 holes) fees, several eco-parks, and abundant access to water sport services throughout the area.

Fifth Avenue is a charming strip in the heart of Playa del Carmen where the only traffic is pedestrian. It forms the heart of the downtown tourist area and is home to a plethora of restaurants, and tourist-focused service and retail stores. Outside the downtown area, you'll find several major department stores, restaurant and specialty shop chains, and of course, many of the "mom and pop" operations that form the backbone of the Mexican economy.

It would be very hard to run out of things to do living in the Playa del Carmen area. Just the list of parks in the area is impressive: Aktun Chen – dry cave and jungle tour; Hidden Worlds Cenote Park – home to some of the most stunningly beautiful cenotes in the Yucatan Peninsula; Xcaret Park – one of the largest and, arguably, the best eco-park on the coast; Rio Secreto – walk and float your way through spectacular caves; Xaman Ha Aviary – roughly 200 individual birds living in harmony with one another; Xel-Ha – a Natural Wonder and the most magical lagoon on the Riviera Maya coast; Yaax Che Jardin – see tropical plants and trees native to the Yucatan peninsula . . . in a natural setting; and Selvatica Adventure Jungle Tour – enjoy a combination zip line (tyrolean traverse) jungle canopy tour, biking and cenote swim.

And, the list of parks does not cover the Mayan ruins on the peninsula: Chacchoben, Chac Mool, Coba, Kohunlich/Dzibanche/Oxtankah Muyil, Tulum, Xel Ha, the world famous Chichen Itza, Dzibilchaltun, Ek Balam, Mayapan, and beautiful Uxmal. Nor, does it cover scuba diving, snorkeling, para-gliding, golf, fishing and fly-fishing, or the study of the unique and varied flora and fauna of the Yucatan. The number of "day trips" available to Riviera Maya residents is so long that you'll run out of money long before you run out of things to do.

Though the tourist industry in Playa del Carmen has been growing steadily in the last 15 years, there remains much of the atmosphere of the small fishing villages that once made up the populated parts of the southern Yucatan coast.



However, as with any area where there are a large amount of tourists, the cost of living has risen. You can still find apartments and condos in the Lifestyle B, and even High C ranges, but the explosion in gated, higher-end condo communities in the area has raised the cost of rent overall. But, the fresh food, vegetables and fish, are still a cheap, healthy way to eat, and some of the areas around Playa are designated as “low utility rate” areas, so your overall living costs will be lower than what you’re used to in the U.S. and Canada.

If your net income is in the “B – A” range and you enjoy beautiful beaches, cultural and ecological diversity and a long list of things to do, you cannot beat Playa del Carmen as your home neighborhood!!

Cozumel

Average Lifestyle rating: B+ (Range from B- to A+)

How does living on an island in the Caribbean Ocean sound? Exotic, glamorous, stress-free, infrastructure-deprived? Isla de Cozumel, off the eastern side of the Yucatan Peninsula 20 kilometers southeast from Playa del Carmen, may just fit the bill – except for the infrastructure part. With multiple ferries running back forth from Playa del Carmen all day long (and a third ferry that carries both you and your car), you have the benefits of an isolated Caribbean key, but the convenience of shopping or services, when you need, or want them, in a mid-size (150K pop.) mainland city (if you take the car over, you can run up to Cancun).



Which is not to say that you ever need to leave the island; because you could arrive, never leave, and still have everything you need. San Miguel, the main city of Cozumel, has an international airport with flights arriving and departing every day to the United States. San Miguel also sports two huge department stores, Mega and Chedraui, many fast-food chain stores, and a tourist section of town along the beach that is clean, bright and attractive. Add to

that, the fact that the cruise ships all leave by 5:00 pm eliminating the hustle and bustle that tourists generate, and you really couldn't ask for more from a tourist Mecca.

There are two universities on the island, if you feel the need for more education. Cozumel also brags its own Mayan ruins, an historical lighthouse at either end, a large ecological park on the southern end of the island, two eco-water parks, Chankanaab and Xel-Ha, and some seriously good seafood. In fact, if you want good food, skip the fast-food chains and find someone to show you the "local" restaurants (which are not always recognizable as anything other than another home). It will be worth your trouble, if you like to eat. As the tourist trade has grown, so has the range and sophistication of the island's restaurants. Now, you can enjoy cuisine with a more international flavor, although you still can't beat the seafood, no matter it's national cuisine origin.

Home and apartment rentals are available on a "leased" basis from six months to two years. Or, if you want something more permanent, you can buy a condo in one of the developments that line the beach on the north and south sides of San Miguel. Although, \$850 per month is the average rent, there are two bedroom places available for as little as \$600 per month. Utilities average \$150 – \$250 per month, depending on your need for technology.

The Cozumel International Airport terminal was remodeled and expanded in 2003 and from there you can take direct flights to DFW, Atlanta, Houston, Charlotte, Toronto, Calgary, Cancun, Merida, Villahermosa, Veracruz and Mexico City via ten airlines. San Miguel also has a full-service hospital, Cozumel Medical Center, with a wide array of specialties, hospital, diagnostic and dental services.

Tulum

Average Lifestyle rating: B (Range C+ to A+)

Tulum is a world apart from Cancun and Playa del Carmen, but it is marching on the "path of progress" and change is in the air. In 2004, the road to Tulum from Akumal (20 miles north) was dirt and rough. In 2010, they finished the last leg of what is now a four-lane highway from Cancun all the way to Tulum. This simple, eco-friendly Mayan village in Paradise is growing. The official population in the Tulum area is 15,000, but a close observer would likely cut that number in half. The census taken in 2010 includes a much broader "metropolitan statistical area" than what residents think of as "Tulum."



Tulum is possessed of a sublime natural beauty. The beaches are consistently ranked in the top 5 of the world and Tulum is essentially the gateway to the Mayan civilization on the Yucatan. The local Tulum ruins are the most visited in all of Mexico. These pyramids are hanging on cliffs overlooking the crystal clear Caribbean and provide a breath-taking sight. Bring your swim suit; if you visit the ruins, they have their own private beach!

The wide, white coral powder beaches dotted with coco palms that stretch south of the ruins for 40 miles to Punta Allen are the crown jewels of this magical area and draw thousands of tourists each year. The clear Caribbean water and the off-shore reef are stunning gifts of nature.

A big part of the charm of Tulum is the “eco-chic” nature of the boutique hotels that line the coast. There is no public electricity brought to the beach (by design), but between solar panels, wind turbines and generators, most hotels offer power for most of the day and some offer power 24/7. And, you will be pleasantly surprised by the simple luxuries and abundant service found at these small, eco-friendly resorts.

Living in Tulum runs through a wide range of options, from a simple bungalow or apartment in town, to beach front homes and luxury villas and condos. The real estate prices vary greatly from \$30,000 USD for a basic bungalow to \$150,000-\$400,000 USD for villas and condos, and up to million dollar+ homes north of town on Tankah and Soliman Bays. Generally speaking, the real estate gets cheaper the farther from town and the beach you go. There are also a number of self-sustaining, eco-friendly, “planned communities” popping up farther inland from Tulum. If you are interested in renting in the area, monthly rates range from \$500-\$1500 per month depending on your need for amenities.

The cost of food is about 30% overall from what you pay in the US. Some locals complain that it’s expensive – it is, after all, a resort town. But, most gringos find it to be a great value. You can eat out at a restaurant for about \$20-\$30 including tip for incredible meals, with cuisines ranging from Italian, French, Maya, Mexican, German, Thai, Vietnamese, American food to a lot of creative fusion and healthy fresh options. The variety of dining options is impressive for a small town and it lends a cosmopolitan air to the place. However, if you do your own cooking most of the time, use fresh fruit and vegetables, or do your dining out on fish tacos, carnitas, or at some of the local “cocina economicas” where you can get a meal including a drink for about \$5, your food savings could rise to 50% or more.

Tulum has a very good infrastructure in place and it’s growing all the time. There are now 7-8 Pemex gas stations around town (there was one 4 years ago), a large grocery store that has familiar brands and gourmet options. The local government is paving more and more roads, and

clearly there is a tremendous amount of new development going on. From an investment standpoint, Tulum is a low-risk and when you see the beaches, you'll understand why.

You can get to Tulum through the Cancun or Cozumel airports, both of which are international and have daily flights back and forth to the US. The Cancun airport is about an hour and a half up the highway by car. The route to the Cozumel airport is more complicated, requiring automotive transportation to the ferry in Playa del Carmen, a ferry ride over to Cozumel and then a taxi ride from the ferry pier to the airport (or vice versa) and can take from 2 to 3 hours.

Tulum is also one of the safest places to live in Mexico. The majority of criminal activity is petty theft and crimes of opportunity, such as burglaries or stealing cars. As a gringo in Mexico, no one is going to tell you that crime does not happen, and you should always be aware and diligent about protecting your stuff and your home. But, the truth is you're much safer in Tulum than you are in many areas of the United States.

Are you looking for perfect beaches and a "green" lifestyle? Tulum may be the grade "A" you've been looking for – check it out!

Central Mexico

In central Mexico are two of the most popular spots for expats to move: the Lake Chapala area and San Miguel de Allende. Both places have large gringo populations - large enough to affect the local economy.



[San Miguel de Allende](#) has been around a long time, but after its colonial architecture was discovered in the 1930s, it blossomed into an "art community," and that is what it is today. Gringos have been moving into San Miguel, buying up the old colonial buildings and remodeling in a big way. It is blessed with very agreeable weather all year long, beautiful mountain vistas and gorgeous architecture.

In the Lake Chapala area, the weather is about as perfect as it gets. *National Geographic*, which knows the planet pretty well, designated the weather #2 in the world (but, the residents all know it's the *best*). With a large lake surrounded by mountains, at about 5,000 feet above sea level, you have a home that's "easy on the eyes and gentle on the body." And, the Lake Chapala area is home to the largest community of North American expats in the world.

The majority of expats at "Lakeside," the local name for the area, live on the lake's north shore. Surrounding the lake is a string of villages with names like Chapala, [Ajijic](#), and San Antonio. Because of the well-



established expat community in [Ajijic](#), you'll find many shops selling familiar U.S. and Canadian items, familiar retail outlets like Costco, Home Depot, McDonald's and Starbucks, and even English-language movies at the local Cineplex. There are many social groups offering a plethora of foci including theater, music appreciation, and everything from line dancing to creative writing. You will not be bored living at Lake Chapala!

Lake Chapala - Ajijic

Average Lifestyle rating: B- (range from D+ to A-)

Four good reasons for relocating to Ajijic!

1. The top reason has to be the weather, it's simply the best you will find anywhere on earth. Pretty big statement I know, even National Geographic called it the 2nd best weather on earth year round after some place in Kenya.
 2. Organizations for expats activities. There are more than 50 plus service organizations or clubs here. The most famous is of course the Lake Chapala Society which has over 4,000 members. This group is amazing they have the largest English book library in Mexico, a huge video/DVD collection, restaurant on-site, several meeting rooms both indoor and outdoor areas for meetings, enormous gardens with ponds and water features thru-out the grounds. They have daily activities scheduled from many levels of Spanish classes available to plays, Red Cross activities, book clubs, dances, weekly health fairs with on-site testing or screening for many medical issues covering eye exams, diabetes, cancer, etc. the list goes on and on. It's a great way to meet people and become part of a larger community. There is an American Legion chapter celebrating their 50th anniversary this year in Chapala and they have a full agenda of activities too.
 3. Food and Culture – While there are over 20,000 expats here during high season it still feels like old Mexico everywhere you go. You don't get a sense of crowds at all except for the traffic sometimes on the road. Ajijic village is well over 400 years old with old historical churches and landmarks. We have an enormous amount of day trips available to surrounding towns or village to see art & culture that's over 1,000-1,500 years old in many cases.
- The restaurant scene is excellent ranging from the tacos or street vendors who always provide great food to a wide variety of choices, pizza, Italian, Chinese, German, Greek, etc. We even have a brewpub now serving excellent Mexican artisan micro-brews. You can eat cheap here but the food is wonderful. I had



a huge breakfast yesterday of 2 eggs, 2 strips of bacon, 2 sausages links, 2 pieces of ham and hash browns with toast for \$45 pesos that's less than \$3.50 US.

4. There are 3 local golf courses and many world class courses in Guadalajara 40 minutes away, canoe or kayak clubs, sailing, water-ski, hiking clubs, photography, computer, gardening clubs and to many volunteer's groups here to mention.

You will never be at a loss for things to do in Ajijic.

San Miguel de Allende

Average Lifestyle rating: B+ (range from C+ to A+)

Home to one of Mexico's largest American ex-pat communities, San Miguel de Allende, at the beginning of the 20th century was in danger of becoming a ghost town. It was snatched from the jaws of obscurity in the 1930s and 40s when its colonial structures were "discovered" by foreign artists who promptly moved in. This gave the town a reputation as an *art community* which attracted more artists. This, in turn, attracted foreign art students (many of whom were GIs going to school after WWII on the newly minted *GI Bill*). Since the mid-twentieth century, the town has amassed a large number of foreign retirees, artists, writers *and* tourists, which is causing an economic shift from agriculture and industry to a foreigner/tourist-based economy.



the city is the Parroquia of San Miguel Arcángel that has become a very important landmark in this beautiful place. San Miguel de Allende is considered by many to be, not only one of the most beautiful cities in the whole country of Mexico, but in the whole world.

The main attraction of the town is its well-preserved historic center, filled with buildings from the 17th and 18th centuries; this, and the nearby Sanctuary of Atotonilco have been declared World Heritage Sites. Founded by Fray Juan de San Miguel over 450 years ago, San Miguel de Allende besides enjoying one of the best climates in the world, is a bright fascinating city, full of artistic and cultural riches. In the center of

Estimates of city's foreign census range from 8,000 to 12,000 with about 7,000 of these from the United States. The American ex-pat community is large enough to warrant its own U.S. consulate. The city acts as a community center for foreigners, and has a chapter of the Lion's Club, a post of The American Legion and VFW, and Mexico's only Audubon Society chapter. And, "Despite being home to one of the heaviest concentrations of North Americans in Mexico, Lake Chapala doesn't feel quite as *Americanized* as San Miguel de Allende . . .," according to website, [Latin World](#).

And, although it is located in the center of Mexico and is crossed by a number of highways, the state of Guanajuato (with almost 5 million people) is rated very low in the crime charts. And that record is improving!!!

However, there is a downside to all the refurbishing that American ex-pats have been doing to the original colonial homes and buildings - the cost of real estate is up! The upside to foreign interest in colonial Mexico is that several banks have moved in to fill a need for mortgage lending; something that can be difficult to find in Mexico.



There are two international airports near San Miguel de Allende: the Aeropuerto del Bajío, located 110 kilometers (about 70 miles) from San Miguel, and the recently opened Aeropuerto Internacional de Querétaro, about 75 km (45 miles) from San Miguel de Allende. A third option is the Benito Juárez Airport in Mexico City, which is about 4 hours from San Miguel de Allende. The Mexico City airport has a larger choice of flights and is served by a broad range of international airlines from across the world. And, in general, flights to Mexico City are cheaper than flights to Bajío or Querétaro, however flying into León or Querétaro is considered more convenient. Although the airport in Querétaro is closer, flights are usually more expensive than at Bajío. The new Querétaro airport has fewer flights, currently receiving only one daily flight from Aeroméxico and Continental. Most travelers prefer flying in to the Aeropuerto del Bajío. At any of the airports, you can arrange for a transportation service to San Miguel. Most of the drivers for these services speak English and know San Miguel well.

Driving to San Miguel de Allende can be a challenge. Even the best roads weave through the mountains of Northern and Central Mexico. As one Texan put it, "the only roads in Mexico not going up, are the ones going down . . ." There are very modern toll ways running throughout Mexico, however the tolls can add up quickly. It costs about US \$65 in toll fees to drive from Nuevo Laredo to San Miguel de Allende. And, gasoline is as expensive in Mexico as it is in the United States.

For medical concerns, San Miguel de Allende has several 24-hour pharmacies and two general hospitals serving the community: a public hospital managed by the state of Guanajuato, and a privately-managed hospital which boasts a large variety of specialists, including pediatricians, cardiologists, and specialized services such as plastic surgery, ophthalmology, and orthopedics, among others.



Shopping in SMA (as it's known by the natives), if you're in the market for artisan and craft products, is a smorgasbord. The local artist community presents an array of art, jewelry, handcrafts, food and decor that should satisfy even the most hardened shopper for years to come. For the more mundane living supplies, local stores supplemented with a semi-monthly trip to Querétaro to shop the big box stores (Costco, Sam's Club) will more than adequately cover it.

If architecture or remodeling is your thing, and you have, at least, a "B+" income, try San Miguel de Allende. You'll love it!!

Yucatan - The State

Unique among the blend of peoples who have become Mexico, are the Yucatecans. Once an independent country, by mutual agreement, Yucatan became part of Mexico in 1821, went independent again in 1823, and finally rejoined Mexico for good in 1825. However, the defining observation about this blend of Mayan, Spanish, Caribbean, French and Middle Eastern cultures is still “Yucatecans first, Mexicans second!”

In addition to the well-known Riviera Maya on the eastern side of the Yucatan Peninsula, there are the states of Yucatan and Campeche on the northern and western sides. In state of Yucatan, Merida, the capital and financial and cultural center, claims a large, active ex-pat community while the beaches of the Gulf are preferred by a large number of “snowbirds” that join the fishing communities in the Progreso Corridor from November to April every year.

You can find almost any eco-environment you like in the state of Yucatan, except mountains (the Puuc Hills in the southern part of the state do not qualify). It is home to the Gulf Coast, hundreds of cenotes, Mayan ruins – including the most famous Chichen Itza and an extraordinary, fascinating culture and people.

Merida

Average Lifestyle rating: B- (range from D- to A+) Merida is, not only the capital of the state of Yucatan, it is the financial and cultural center, but the story behind its nickname, “The White City” has been lost. It is the 12th largest city in the country (pop. 970,000+), and home to an expat community of 4,000 (this number does not include the expats from the Progreso Corridor that frequently join the activities and gatherings of the Merida expat social groups). Merida boasts an international airport (remodeled between 1999 and 2000) with direct flights to Houston and Miami in the US and flights to 15 cities in Mexico. While Merida is home to many international restaurants, large department store chains and automobile dealerships, it still maintains the elegance and charm of a colonial Spanish city. It’s centro historico has become a focal point for expats who have fallen in love with its old homes, and are buying them, refurbishing and living in them.



But, because of the number of large international retail chains present in the city, it is also a “shopping” mecca for natives and expats from surrounding areas. In Merida, you can shop Costco, Walmart, Sears, Liverpool, Sanborns, Mega, Chedraui, Home

Depot, Office Depot, Office Max, Sam’s Club, Auto Zone, etc. the list is quite lengthy. You’ll even see a number of 7-Elevens around which may have become scarce in your part of the US. Some of the auto dealerships you can find in town are Chevrolet, Mercedes Benz, BMW, Honda, Mitsubishi, Peugeot, and Toyota. Want some fast food? Choose between McDonald’s, Burger King, Subway, TGI Fridays or Kentucky Fried Chicken for a taste of home. But, for a real treat try some of the local Yucatecan cuisine. It is sooo worth it, and much healthier!!

Rent and other living expenses in the metropolitan area of Merida run the gamut. You can get a plain, one-bedroom, one bath apartment for \$250 a month up to a luxurious, four-bedroom, four-bath home for \$2500 per month. Other expenses, like utilities, tend to fall in line, though the overall costs will be slightly higher than in the more rural areas, like the Progreso Corridor.

Merida does not lack for medical care. Here are some of the places where you can seek medical help:

Private Hospitals – Clinica de Merida, Hospital Star Medica, Centro de Especialidades Medicas (CEM), Centro Medico de las Americas, Centro Medico Pensiones, and Hospital Santelena. Public Hospitals – Hospital General O’Horan, Cruz Roja Mexicana, Centro de Salud Publica, Clinica Materno-infantil Maria Jose, IMSS, H. G. P. Torre de Especialidades, and Hospital Juarez. In addition, there are dozens of general practioners and specialists who practice in Merida. Like it is a “shopping” hub, it is also a “medical hub” for the state of Yucatan.

If you’re looking for a more cosmopolitan atmosphere, but with plenty of Mexican heritage thrown in, and access to the things found in big cities - shopping, culture, and variety, then you need to look Merida over. It’s a beautiful city with warm, friendly people and only two drawbacks - the summer heat and humidity (mitigated, of course, with air conditioning), and the time it takes to figure out how to get from here to there (though, this is generally true of any large city).

The Progreso Corridor

Average Lifestyle rating: C+ (range from D- to A-)

At the tip of the Yucatan Peninsula on the “Flamingo Coast” is a string of small fishing communities. Beginning at Chuburna and running east on Carreterra 27 for about 50 kilometers to Telchac Puerto, these villages vary in size and modernity. Progreso, largest of them, has a population of a little over 37,000 and is the state’s main port. It hosts cruise ships twice a week at the “longest pier in the world” and has a burgeoning community of local artistsans, specialty shops and trendy restaurants lining the mile-long malecon. However, the overall ambience remains that of an quiet, country town.

To the west are Chelem and Chuburna, which have pretty much remained fishing villages, albeit ones with gringos in them. Immediately to the east



is Chicxulub (cheek shoo loob) Puerto, another fishing village, but one with it’s own pier (and sight of the geographical anomaly, the Chicxulub Crater believed to have been caused by a meteor hitting the earth). There is no stopping point between Progreso and Chicxulub – they form a single entity, unless you happen to know that one starts and the other stops at the Oxxo on Calle 27.

Beyond Chicxulub, comes a string of essentially “beach house” communities, all the way to Telchac Puerto. In the Uaymitun (why me toon), San Benito and San Bruno areas and on into Telchac Puerto, the beach houses of wealthier people from other parts of Mexico (primarily Merida) line up between the highway and the ocean like soldiers ready for drill. The original villages are still there, but they are dwarfed into insignificance by the parade of summer homes and condos. These homes are, for the most part, large and modern and can be had relatively cheaply with one exception – the families that own them like to use them for the months of July and August when the heat and humidity run them out of Merida. It is possible to rent them in July and August, too, but the monthly rent is exorbitant at two-three times the normal monthly rate.

The eco-tourism trade is building in the Progreso Corridor, and there are several eco-parks in the area. Rio Largatos and Alacranes Reef being two of the larger ones, but there are small flamingo sanctuaries that dot the highway in both directions. The Celestun Biosphere Reserve takes up much of the western part of the state that runs along the western side. There are also many Mayan ruins and cenotes within “day trip” distance.

Beach houses are plentiful and always looking for renters and can be had from \$550 to \$1500 per month (except for July and August); however, they have the “summer” drawback of being used by their owners, or with rent that expands exponentially during that period. Rents off the beach run from \$350 per month up. The local mercado in Progreso is large and provides many options for fresh produce, meat, fish, fresh-squeezed juice, clothes and lunch counters. And, when the cruise ships are in, the popular Artisan Bazaar is open with a cornucopia of handmade products made locally. In fact, the city is building another area for a second artist’s market now.

There are a several department stores in Centro, along with banks and the San Francisco grocery store. Walmart has a large subsidiary store at the crossroads on the southside called Bodega Aurrera where you can buy food, household goods, toys, TVs – all the things you expect to get from a Walmart. However, since this is a poorer area, the quality of the products sold is not high – for the quality stuff, you’ll need a trip to Merida. But, you can count on a trip to Merida once or twice a month anyway.

Baja California Sur

There is a lot more to Baja California (Sur) than surfing, sand and rocks. Wonderful wine growing areas and fresh seafood make the tip of the Baja peninsula a great place to live. In fact, here is where you'll find the best fish, oysters, clams and scallops you'll ever taste.

Winter brings the whale migration from Alaska, and the show they provide, all along the coast and into the Sea of Cortez is, quite simply, amazing. Offshore, you can see baby whale calves feeding with their mothers, sometimes just yards away from where you are standing.

The region of Cabo San Lucas and San Jose Del Cabo have the most beautiful rock cliff coast lines of Mexico, but are pricey for a retirement budget. Todos Santos is about 45 miles up the Pacific coast on a new highway. On the opposite coast is the Sea of Cortez which Jacques Cousteau once referred to as the most special body of water in the world for its diversity of marine life. La Paz nestles on the Bay of La Paz in the Sea of Cortez with a 50-yard line, upper deck seat for the annual whale migration.

La Paz and Todos Santos both have burgeoning expat communities but are the antithesis of one another in life-style. One, the bustling capital of Baja Sur, and the other, a small farming community. The glamour area of Baja Sur is at the tip in the Cabo San Lucas and San Jose Del Cabo region. Because it is primarily a tourist area, the cost of living is high compared to La Paz and Todos Santos, but they are within easy driving distance for a "day trip" or a weekend outing.

On that note, let us tell you a little more about what you can expect if you retire to Mexico in the south Baja area!



La Paz

Average Lifestyle rating: B- (range from D+ to A-)

La Paz is the largest city in, and the capital of the state of Baja California Sur, and it is the fourth largest geographic MSA (metropolitan statistical area – a city and its burbs) in Mexico. With a population of just over 250,000 (2010 census), it also has one of the highest standards of living in Mexico. It sits on the Bay of La Paz in the Sea of Cortez and sports a malecon that is five kilometers long (3.1 miles) and includes a "bike" trail for cyclists.

La Paz has an international airport with direct flights to Mexico City, Guadalajara, Monterrey and Los Angeles. Major highways run to the north and south of it, and both taxi services and buses are available for careening around the roads of the southern Baja Peninsula, if you don't own a car.

The Sea of Cortez and its surroundings are one of the ecological hot spots of the world today due to the unique flora and fauna of the area, the annual migration of whales to the area and the over 900 islands and inlets in this leeward part of the ocean (244 under the auspices of UNESCO protection). Because of the singular combination of land and water ecologies, eco-tourism has become the primary driver of the local economy. World Heritage Bio-Reserves and the Isla Espíritu Santo group of islands, which borders the southeastern portion of the Bay of La Paz, are the prime biosphere attractions for the area. But, there are other industries that also support La Paz's higher standard of living – in fact, silver, pearls, fishing and agriculture have all been around much longer than tourism.



For groceries and other goods, there is plenty to choose from in La Paz. They have nine major grocery/department stores including Chedraui, Walmart, and Mega. You can also shop at Home Depot, Soriana's and Sears. The cost of groceries is higher than in the southern parts of Mexico, but shopping at the mercado still offers the dual benefits of lower cost and fresher food. Unfortunately, when the standard of living goes up so does the cost of living necessities. However, housing costs are as low as they are on the Yucatan Peninsula ranging from the D+ level up to A+.

La Paz also has a brand new hospital, La Salvatierra Hospital, opened in 2010 by President Filipe Calderon and declared by him to be "one of the most advanced hospitals in Mexico." Medical costs, like in the rest of Mexico, are a fraction of what they are in the US. Figure your doctor, dentist, and prescriptions expenses will run somewhere between 15-30% of what they were in the US. Nobody in Mexico gets rich from medical malpractice suits, and as an expat, you reap the benefit.

If you're looking for a better standard of living/quality of life area with beaches and ocean breezes, mountains, unique, fascinating wildlife and world-class eco-reserves, then you need to take a good look at La Paz. It may be just the place for you!

Todos Santos

Average Lifestyle rating: B (range from C+ to A-)

Some old-hands believe that Todos Santos is not what it used to be (what is?). As its popularity has burgeoned and its Gringo/Mexicano ratio has tilted less sharply, it's no longer "untouched" by modernity. But though it is the second largest town in the La Paz (Baja capital) municipality, the overall feel remains that of the sleepy, small town (5,000+ population) in an agricultural area (once a sugar-production center with eight sugar mills). The area today is still an agricultural center, but sugar is no longer the "bread winner;" it grows many types of fruit and poblano chilies, in addition to having strong fishing and ranching communities. Todos Santos nestles between the Sierra Laguna mountain range and the desert – a quiet, tropical oasis.

Todos Santos offers a wide range of activities, particularly those with an ecological slant. You can have the chance to work the sea turtle nesting areas, engage with a plethora of local organizations and their activities: bird-watching (there are an incredible number and diversity of birds in this unique confluence of several eco-systems), hiking, snorkeling, surfing (there are excellent beaches nearby for surfing), kayaking, scuba diving, fishing, yoga and martial arts and last, but not least, "West African Drumming."

Eco-tourism is growing in the area, and may well be its economic future. It is also known as an "Artists' Community" for the group of creative souls who followed well-known artist, Charles Stewart's example, and moved themselves and their work here. Handicraft shops, art galleries upscale restaurants, boutique hotels and restored colonial buildings have contributed to the gentrification and redevelopment of the town. The Hotel California is a favorite stop here because of the name association with the song made famous by "The Eagles."

It's about an hour from the Cabo San Lucas (south) and the La Paz (north) airports – Cabo's is international. However, Todos Santos is the antithesis of Cabo San Lucas, a hot tourist center, and LaPaz, a city of 200,000 which is becoming an ex-pat hotspot. You can easily drive to Cabo,



or La Paz, for some shopping or a taste of the "high" life, then return in the same day to the peace and quiet of your "country" village.

The Centro De Salud, the local hospital is equipped to take basic care of emergencies, and has an ambulance to take patients to the

primary care hospital in La Paz, or Cabo San Lucas. There is a dentist and a local doctor in town. You can also find Holistic Health Practitioners available. However, for extensive, on-going, or specialty medical services, be prepared for the hour's drive to La Paz or Cabo San Lucas.

If you're looking for a small town atmosphere close to great beaches, and two cosmopolitan metro areas, that offers a wide variety of activities and some incredible opportunities to whale and turtle watch, then Todos Santos is the place for you!!



South Tulum Beach Rustic Cabanas Tulum, Mexico March 2012

Bringing Your Car to Mexico

As of June 2011, the Mexican Ministry of Finance and Public Credit's most current Ley Aduana (Customs Law) for importing a vehicle into Mexico went into effect. The most important change is that your vehicle is now tied to your immigration status.

The latest update to Article 106 basically addresses two points: 1) that your car registration is valid as long as your visa is valid and 2) who is allowed to drive your vehicle. Since not all Mexican police are familiar yet with the new law, it is advised that you print out [Article 106](#), and keep it in your vehicle along with your other required documents.

When you get to the border, you will need to obtain a permit. At the border crossing, go through the Declarations Lane. Look for the "Modulo de Control Vehicular" where you will present all of your documents. All documents and a credit card must be in the name of the owner, who must also be in the vehicle when crossing the border. At the border, your credit card will be charged an amount of about \$27.00USD (325.00MXN) to the Banco Nacional del Ejercito.

You can find out exactly what Mexican Customs fees will be owed for permanently importing a vehicle at [Car Import Quotations](#).

- 1) Enter your VIN and go to the next page.
- 2) Enter your vehicle Make.
- 3) Enter the Model.
- 4) Enter a *very low* value (in USD). If you enter a "too low" estimated value, you get the message, "El valor en dolares declarado no puede menor a \$xxx. Favor a declarar otro valor (The declared dollar value cannot be less than \$xxx. Please enter another value)." \$xxx is the minimum dollar value accepted by the Aduana.
- 5) Tick the box to confirm that you want to take the car beyond the 100 mile border zone ("Importación al interior del país").
- 6) Click the "CONTINUAR" button.
- 7) You will get a page that reports Aduana's fees to import your vehicle.
 - Once in the country, we recommend keeping the following documents in your vehicle at all times while traveling through Mexico:
 - Original valid drivers license and copy from country of origin.
 - Original or copy of your passport.
 - Original or copy of visa.

- Vehicle registration document, or title, in the driver's name. If the vehicle is owned jointly, a copy of the joint holder's passport.
- If the vehicle is still owned by a creditor, you will need a document from the creditor authorizing you to take the car to Mexico.

And, finally we suggest a hard copy of Article 106 in Spanish and English, since many policemen are unaware of what the law is.

Keep everything in a plastic sleeve. On the top of your paper work, as the very first document, print out the emblem of the Sindicatura. The Sindicatura is a government agency in Tijuana, Mexico where you can file complaints against police corruption.

If you are pulled over for any reason, and you feel you are being asked questions by a police official for no reason other than to collect cash, you have two choices. The first is to pay the police off with 200 pesos. If you choose to pay-off the police, make sure you have your "pay-off money" separate from your other cash, so that the police do not see your other money. Two hundred pesos is the current, acceptable pay-off rate.

Your other choice is to refuse to pay-off the cop. If you do this, you can simply reach for your documents, which will be underneath the Sindicatura emblem. To report police corruption, or to print out the emblem, go to [Sindicatura Municipal](#).

Buying Real Estate in Mexico

Before you decide you want to buy property in Mexico we would strongly suggest you try renting in your destination of choice. And, you may want to try a few different areas before you decide where to settle down. Renting a place first is always a good idea. What you are expecting and the reality of life once you are on the ground and living day-to-day are going to be different. In some cases, the surprises will be pleasant and in others they will be disappointing. The point is, test the waters before you make the long-term commitment. Many people simply rent in Mexico which gives them the freedom to change their minds, to try someplace new, or to return home.

Or, you can also just dive in! My wife and I had been visiting the Yucatan for 15 years of vacations a couple of times a year. In that time, we fell in love with it. So, we had a pretty good idea of what to expect . . . at least, we thought we did. We were definitely not prepared for *some* of the challenges though ultimately everything worked out well and we are very happy with our choice. But, buying or building in Mexico is not a “cakewalk” and we want you to have the most complete information in order to ensure your Mexico adventure is a successful one!

Ready to Buy!

First, let me dispel a couple myths about property ownership in Mexico: “Foreigners cannot own property in Mexico” or “Foreigners can only get property through a 50 year trust.” Both of those statements are false but the laws defining foreign investment in Mexico often lead to this confusion. The Mexican Constitution states that no foreigner may own land within the restricted zones within Mexico. The restricted zones for foreign investment are within 100 kilometers (about 62 miles) of the border, or 50 kilometers (about 31 miles) from any Mexican coastline. However, a foreigner may own property outright with legal title of any part of the interior of Mexico, not included within those restricted zones.

Now, we all probably have friends, or friends of friends, that have a place in Mexico that is within one of the restricted zones, the beach house or condo, the jungle retreat or the hacienda overlooking the sea. How did they do that? In 1997 Mexico amended their Constitution to encourage foreign investment which opened up some options.

There are now two options. The first is the above-mentioned “50 year trust” or “fideicomiso (FEE-DAY-E-CO-ME-SO).” You buy the property and the bank holds the title in a trust in which you and your heirs are the beneficiary. The Fideicomiso grants all rights and privileges of ownership including sale of the property, building, improvements and transfer of ownership or beneficiary, and it can also be renewed by you or your heirs for another 50 year term. This is the most common method used by foreigners acquiring property in Mexico, and is the recommended way to do it if you don’t plan to work in Mexico and are going to own just one home. The trust set-up fee is a percentage of the property value at time

of purchase, and monthly fees run \$50-\$100 per month, though most are closer to the \$50 part of the range.

The alternative way to own property within Mexico's restricted zones is by forming a Mexican corporation. The corporation must be wholly owned by foreigners (you can have partners) and you are subject to all rights and responsibilities of business ownership in Mexico. In this kind of a set-up, the Mexican corporation actually owns the property and it is carried on the balance sheet as a company asset. This is an interesting loop-hole in the Mexican Constitution but it makes sense if the goal is to stimulate long term foreign investment. Many of the beach resorts you see in Mexico are owned by foreign holding companies. This is a good route to go if you plan to own more than one property or are considering starting or moving a business to Mexico.

The set-up fees for creating a Mexican corporation can range from \$1500 to over \$5000, depending on your region and company structure. You will be required to make monthly tax filings which require a Mexican accountant. Even if you make zero every month, you still have to file. Basic accounting services with low volume should be around \$50 per month. There are some legal nuances related to scope of business and structure in having a Mexican corporation; therefore, we highly recommend having a good attorney to walk you through the process.

There are some things you need to be diligent about in the buying process. The first thing you will want to do is to find a good Realtor. One that has been recommended is ideal, but if you don't have a referral, do your homework and be very selective in your choice. See what you can find out about that particular office on-line, connect with expats in the area, in many cases they have been through the scenario and will be a good source for more than just a realtor tip. Don't be lulled into a false sense of security by going with a known "brand name" real estate office – many are great, but the laws in Mexico are very different from the US and Canada, and agents here do not suffer the same consequences, if something goes wrong. Shop the people, not the brand.

You need a good attorney - again recommendations are a key here. We hear stories of bad attorneys in Mexico even more than we hear them in the US! It is very important to have an attorney guide you through the buying process. It's totally unlike the process in the US and Canada. Like in the States and Canada, there are a number of parties involved in a real estate transaction - the seller, the buyer, the bank, the real estate agent(s), the Notario, a title company if you want title insurance and attorneys for both buyer and seller. Notarios in Mexico are the keepers of the public record and are generally held in higher regard than attorneys. Most are attorneys that became Notarios.

Do your homework, or make sure your attorney or title company does, when it comes to the title for your property. If you get title insurance, they handle that for you . . . after all they are the ones that will pay if something isn't right in the future! Just make sure you have clean title, free of liens and other claims.

Mexico Real Estate Recap

- Foreigners can own property without conditions within the interior portions of Mexico
- Foreigners can acquire property with a personal trust or Mexican corporation within the restricted zones (50 KM from coastline or 100 KM from border)
- Get good realtor
- Get good attorney
- Do your homework on title
- Ask a local expat

Healthcare in Mexico

This is one of the best things about living in Mexico! The fact is that the healthcare here is good and extremely affordable.

A little back ground here. Mexico has been delivering great medical care for a long time now. You'd have to be living under a rock not to have seen all the national news stories about all of those Gringos going across the border daily just to get their drug prescriptions filled or getting their dental work or other medical treatments done at 50-70% less. And, at the same level of care!! That's not exactly true. They are also getting a much higher level of personalized service than that found in the US for decades. If you live in California or Arizona, there are daily charter bus tours over the border for seniors to get their meds or to visit a doctor. It's a *huge* business.

Now let's clear up some misconceptions you may have about medical care in Mexico.

First, the *major difference*; There are no lawyers suing doctors for malpractice in Mexico. It just doesn't happen. Mexico is not a litigation-happy country like the US. Malpractice insurance is extremely expensive. Imagine how much that adds to *your* medical cost.

When you see a doctor here in Mexico, you actually see the doctor. Not his nurse assistant who performs many of the doctor's functions. Nope, you see the doctor. And he takes his time to get to know you and why you're seeking treatment. Furthermore, you rarely wait more than a few minutes to see any doctor. I have lived here for some time now, and have either been to, or taken friends to, doctors all over Mexico.

Another difference is that if you need lab work, it's usually done on-site or close-by since there are medical labs everywhere. They deliver results to you, or the doctor, within an hour or less. It's definitely not the one-two weeks that we've become accustomed to in the states.

The larger hospitals have many world-class doctors and specialists and they provide every high-tech procedure that you might need. Any medical procedure here will cost a fraction of the cost in the USA. Tens of thousands of North Americans have been coming to Mexico for years now for dental work, knee or hip replacements, cosmetic surgery, etc. because of the high level of personalized care low level cost (typically 40-60% less).

Prescriptions drugs here are another area of big savings over the US. Most drugs don't require a doctor's prescription, or if they do, many pharmacies have in-house doctors who ask you a couple of questions and will write your prescription on the spot. You *will* need to see a doctor to get prescriptions for stronger pain medications.

Did you realize that just by living in Mexico for 6 months per year you can save %60 or more on your healthcare premiums!!? That's right!! And with most of the international health insurance plans, your coverage is good in the US, too. In fact it's good anywhere in the world.

If you get seriously ill in Mexico you can get your initial care there, then go back to the US to see a specialist or surgeon of your choice - and you are *fully covered*! For some folks having the ability to fly to the US to have that major operation, or cancer treatment, at a hospital they're familiar with, or at some specialized medical center like Sloan Kettering, Mt. Sinai, Stanford, UCLA or other well-known facility in the US is very important.

The other benefit of having much lower cost of care in Mexico is that you can easily justify a higher deductible; you just pay out of pocket for occasional visits or check-ups. If something serious happens, you have a larger deductible to pay, but you won't be financially destroyed.

If you are interested in finding out more about international health insurance options visit: <http://www.americaninsuranceforexpats.com>. This is a Colorado-based company that specializes in international health insurance. They are wonderful folks that have taken good care of us!

The Things I wish I Had Known *Before I Landed*

Numbers Mexican-style

Dates are in the form DD/MM/YYYY. It takes a while to adjust to seeing them that way, especially when you're dealing with the first 12 days of the month. June 10, 2012 is written as "10/6/2012," which still, at first glance to me, appears to be October 6, 2012.



Decimals and commas in numbers are reversed, too. The number, "45,012.66," American-style is written as "45.012,66" Mexican-style.

Money in pesos is designated with a leading "\$," which immediately looks like a dollar amount. If the amount seems very high, or it is not followed by "USD," then the price is likely in pesos. But, don't assume that. Verify it - there's a *big* difference between \$4000 MXN and \$4000 USD.

Numbers, dates and money are small things, but can cause confusion and misunderstandings, so it's important to be aware of the differences, and to take a second look to be sure you've understood it correctly.

How to find a city address

In metro areas, the secret is in understanding "Colonias," or "Fraccionamientos." Colonias (to be used to include both names) are named neighborhood areas. If there are eight colonias within a city, there can be eight separate 20th Streets. Finding an address is a drill-down effort – first the state, then the city, the colonia (or fraccionamiento) and, finally, the street and address number. Most addresses contain a designation after the street and address number, on the same line, that tells you which two streets the address number falls between (this *is* helpful, although, it may seem superfluous to gringos at first).



Mexican metro addresses are listed something like:

Calle 20 #47, x 15th y 17th

Hidalgo Colonia

City, PC (postal, aka zip, code), State, Mexico

This interprets for gringos to:

#47 20th Street (between 15th and 17th Streets)

Hidalgo Colony (Neighborhood area)

City, Postal Code, State, Mexico

Because one-way streets are plentiful and frequently found parallel to one another going in the same direction, you often have to “circle around” an address to get to it. If you don’t know the neighborhood and which streets go which way, this can be a daunting mission. Getting a detailed city map that shows what direction you can drive on a given street (or, downloading directions from *Google Maps*), will save your sanity and preclude a high-stress alert.

How to find a country address

There are *no* addresses in the “country,” so no mail delivery. Your physical address will look something like:

Casa Mar Azul

KM 21, MX Carreterra 27

City, PC, State

Interpretation:

Casa Mar Azul (House “name” – what will be found on the sign at the driveway turn-off)

At (or, very near) Kilometer marker 21 on Mexico Hwy 27

City, PC, State

Getting a local PO Box

You can buy a PO Box at the local Post Office, but first you have to receive mail at the “Post Office’s address” in this form:

Your name(s)

Lista de Correos

City, PC, State



To arrange this, go to the local Post Office and asked to be added to the *Lista de Correos*. After you’ve received mail, you’re legitimate and can purchase a PO Box. You should be aware, though, that a “PO



Box contract” always begins in January and will cost you the same for one, six, or 12 months. If you get one in January, July, or December, you pay for the whole year whether you’ve used it or not.

Proof of Address

If you’re going to stay in Mexico long-term, a “proof of address” is essential!! And, not a PO Box, you will have to have something proving that you live at a physical address.



The easiest way you can do this, particularly if you rent, is to open a bank account at a Mexican bank. They will require a utility bill with the address on it, but it doesn’t have to be in your name. You can take your landlord’s electric bill and a copy of the rental contract to the bank (along with your passport and FM3 – they also want to know that you’re legal) and they will use the address on the electric bill to send your statements to. Once you receive the first bank statement, you have your “proof of address.”

You can also get a local utility bill *in your name and mailed to you*, but if you’re renting, the utilities are normally in the landlord’s name, and the landlord will want to keep it that way. However, you can get phone/internet/cable bills mailed to your address (after you provide a utility bill as “proof of address”). But, be aware that a cell phone bill may not be acceptable - they usually require something that is tied to real estate in some way. A “proof of address” guarantees that you will have fewer problems registering your visa, your car, and that you have an address identity for other services.

You can also use a notarized, signed copy of your lease agreement as a proof of address – but, a notarization costs in the neighborhood of a month’s rent. Notarizations are done *only* by a type of lawyer called a notario, and the fees are charged for them are lawyer fees.

Pesos versus Dollars

The Mexican economy is cash-based, like the US economy in the 50s and 60s. Yes, you can use your credit/debit cards in the large, internationally-based stores. For paying regular bills, you have a decision to make. With the constant fluctuation between currencies, you can count on the cost in pesos being the same from month-to-month. If your recurring cost, like rent, is in dollars, then you have to pay at whatever the current exchange rate on the due date is. This means the cost in pesos will go up and down, and need to be refigured at every payment.

However, if the dollar is up against the peso, it’s cheaper for you to pay in dollars. Obviously, the opposite is true if the dollar is down. And, since fluctuations are inherent in the Forex (foreign currency exchange), it’s just easier to pay in pesos for most things.

Paper - the good and the bad

The use of toilet paper and paper towels is a “given” in the American culture. They are convenient, disposable and re-cycle well. And, we use them a lot!! But, unless you had a home with a septic tank in

the U.S., you are not likely to appreciate how insidious they are to the Mexican waste disposal system. It is very rare in Mexico that you will not be asked to dispose of used toilet paper in a garbage can next to the toilet. In other words, you DON'T flush it. This requires some personal habit-breaking, but after you've done it for a while, it becomes rote just like flushing it was.

Paper products in Mexico – toilet paper, paper towels and paper napkins – will disappoint you in the beginning because they will seem flimsy, almost ethereal. They equate to lower grade products in the US, and because of this, they are more likely to dissolve than the "tougher picker-upper" that you are used to. It will take more paper towels to mop up a mess. You will just have to accept this difference and adjust to it. And, after time, you may begin to wonder why, the US hasn't adopted this "easily-dissolved paper product" standard for environmental reasons.

Making Telephone Calls

It is more complicated than in the US and Canada. In fact, you may have to return to school for some refresher courses on "complicated logic." Check out our in-depth article on calling in/from/to Mexico, "[Phoning in Mexico is a Challenge!](#)"

Patience is not a virtue, it's a necessity

When you do anything involving an "institution" (banks, government offices, etc), be prepared to stand in line. Bring a good book, because you can spend some *serious* time in line. In fact, your best bet is to count on waiting in line, at least, two times to accomplish most things. To get a clear understanding of what "Mexico Time" really is, see our post, "[Making it on Mexico Time](#)."

Personal relationships

In the Mexican culture, personal relationships are very important. For instance, a landlord will take a renter who has been given a personal recommendation over one from an agent. A recommendation from someone who is a friend of the owner, or who is established in the gringo community, can be invaluable. With a personal recommendation, you can also deal with the owner directly and establish your own rental parameters (i.e., no deposit, month-to-month basis, utilities included, etc.), rather than the property manager's established policies.

It is also important to have the name, number and address for a *local* personal reference. It can be a friend, neighbor, property manager or mechanic, but it can't be Aunt Bessie in Iowa. It's necessary for getting services such as Sky Satellite or Telcel services.

Tip often and well - it still won't amount to much



There are whole swaths of the Mexican people who make their living from tips only. The fellow who helps you load your groceries into the car, and directs you out of your parking space, isn't really providing a service that you can't live without. But, it's a service that someone with no skills or education (and sometimes, a physical

handicap) is able to provide. Poor Mexicans will undertake the most unskilled types of labor, and accept recompense in tips only, because there is no social safety net here. The government's attitude is - you're physically handicapped, that's a shame, but it's your problem.

For grocery baggers, 5-6 pesos is the average tip, for the parking lot attendant, another 4-6 pesos is about right, depending on the amount of groceries loaded. So, getting out of a grocery store may cost you 10 pesos in tips (about \$.80), but it supplies an income for people who are hard pressed to make a living.

And, as in most places of the world, the kind of service you receive the second time is affected by your generosity first time.

Water from the Mexican point of view

Good clean water flowing from the nearest tap is something that those of us who grew up north of the border take for granted. About the only time we actually think about water is when the water main breaks and we have to do without for a while. Be prepared to have your "water complacency" turn right.



Water, especially if you live in the "country-side," is worth its weight in gold. It costs less in Mexico than it does in the US, but is not as readily available. You *cannot* take water for granted in Mexico! Yes, it flows from faucets into sinks and runs through toilets, but there the similarities end. Unless you're in a modern, new condo, or have a home that you built yourself, be prepared for some "water adaptation."

Unless you're in a metropolitan area, you will likely have to call to have your cistern filled every two-three weeks. This is, by no means difficult, but if your timing is off, it can mean that you do without water for a while. If you are outside an urban area, your water will be trucked out to you and pumped into your underground cistern. That is, unless, your landlord uses ground water to save money. Yes, ground water. Every couple of days, you will have to run your pump to move the from the cistern to the tinaco (tank) on the roof. Gravity provides the water pressure. In the city, water comes to your home via pipes just like in the north. But, you still need a pump to get it to the tinaco because gravity is still the source of your water pressure.

Can you drink it?!! Maybe. In some cities, the water is clean enough to drink, but that is unusual. Outside of those couple of exceptions, the answer is "not a good idea." If it's ground water coming through those pipes, the answer is a very definite "No!"

Here is where the botellas come in. You make a trip to the water vendor (don't worry about finding one - they are ubiquitous) and refill your 20 liter jug (botella), or exchange the empty for a new one. This is the water that you'll use for drinking, cooking, and brushing your teeth. The cost: 8 pesos for a refill, up to 26 pesos for an exchange. To get the water out of the botella so you can use it, you have several options. Most rented places provide a dispenser. But if your place doesn't have one, then you can

purchase a pump that fits the top of the bottle and use your muscles to get water, or get a dispenser in which you place the bottle upside down and let gravity do the work for you. Dispensers can be very simple - a plastic cradle with a faucet - or very elaborate - stand-alones that provide hot and cold running water and even, ice.

It's hard to take water for granted when you have to work for it.

We hope you found our 2012 Expat Guide to Mexico useful. Stay tuned to the website and look for new free resources we will be offering on a continuous basis. If you ever have any questions please feel free to email us directly at support@mexicoonmymind.com.

"Changes in latitudes, changes in attitudes..." –Jimmy Buffet

See you in Mexico!



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