

An affordable retirement in Mexico

by: Richard Basch.

Affordable living, it's the hopeful mantra, chanted like monks at mass, for those on the cusp of retirement. With inflation eating through Euros and Sterling, how does one solve the dilemma of where to go to find safety, comfort and sufficiency in retirement? For those in the pre-retirement set, where is it possible to discover ways to find a second home in an interesting, beautiful place?

One destination which comes to mind is Mexico. A long way across water from those things near and dear to a Brit's heart, for sure. However, as a spot where money is expanded, there are many reasons to consider it as a retirement and second home venue.

Why Mexico?



Kilometers of clean beaches, with inexpensive housing. A country with a cultural identity, an important element in looking at other countries in the Spanish speaking Americas, many of which are cultural catch alls. There's a stable government and domestic help, cheaply and widely available. This is a culture with a tradition of service. Mexico has abundant health care at bargain prices. It's a land where work done by hand is highly available. If one is in northern Mexico, there is easy access to the United States with it's cornucopia of up-to-the-minute health care options.

Mexico has a fascinating variety of terrain and beautiful, charming landscapes. There are deserts and verdant savannahs. There is high desert, mountains and loads of coastline with water sports, sailing, sport fishing and, of course, sun bathing.

The first thing to know about Mexico is that it's a large country, 1,972,550 square kilometers. Spanish, the language here, is spoken by more Mexicans than Spaniards. Ninety-nine percent of the people in Mexico speak Spanish, the others speak Amerindian dialects.

Historically, the people suffered through 300 years of brutal Spanish domination. Mexico appears to be a country in a trajectory of healing.

It is important to remember that the country is in a posture where the terrible repression of being a subjugated, integral part of New Spain left deep scars to the general self esteem of the people. This is the third world, in recovery from that time.

John Stevens, 76, a former British soldier, lives in Kino Bay, in the state of Sonora, in northern Mexico. He says that he loves "the climate and the people are very, very generous. If you break down on the road there's always someone to help. I find the people very kind.

I bought a house directly on the beach here 6 years ago for 66,000 pounds sterling. It's probably 3,000 square feet. Now it's probably worth 190,000 pounds sterling. I love the social life in Mexico. I'm kept busy. Here in Kino Bay, there's a book club, kayaking and parties galore."

Gifford Moody, 69, from London, lives in Mexico City said that he "loves the climate and the people and the family oriented way of life. I also love the spectacular scenery. I arrived 14 years ago, I came with a multi national company. However, I find that doing business is something which requires a lot of patience."

Real estate is a factor which figures prominently in the thinking of many people considering a move to a foreign country. In some parts of Mexico there are still the kinds of bargains which John Stevens found.



Domestic service is something which varies in price from town to town.

It's fairly safe to count on paying 3 to 5 pounds per day each for a maid, a cook and a gardener. In some towns it's less, in some it's more.

One way to leave Britain behind without completely abandoning family and friends is to get a VOIP telephone (Voice Over Internet Protocol). Happily, what it means for you is that one can have telephone service for about 12 pounds per month, which can call most land lines at home at no extra charge. Your conversations will go over the internet, avoiding all the cost of long distance local telephones, and you speak with a normal telephone. You will need a high speed internet connection. Lingo.com, Vonage.com and other firms provide these services.

Lingo's service includes most land lines in France, England, Italy, Spain, Germany, Ireland, Belgium, Denmark, Switzerland, Sweden, Finland, Austria, Luxemburg, Vatican City, Norway, Portugal as well as Australia, Singapore and New Zealand and South Korea included. Vonage includes most land lines in France, UK, Italy, Spain, and Ireland in its basic plan. With Lingo.com, you can even have a virtual, local number in London for an extra 5 pounds a month. The world is changing!

One piece of this puzzle you will need to solve with either company is to have a US mailing address to receive the equipment. But where there's a will...

For English speakers who like television it is possible in many parts of Mexico to link to US Satellite television and in some cases you can even get the BBC.

Of course, the first part of deciding about a new place is to travel there and see if you like it. It is said that the further south you go, the more authentic Mexico becomes. There are towns with buildings from the 16th century, town squares which resemble Spain.

The Mexican Government has designated many of them Pueblas Majicas, towns of magical, historical interest. There are ranches and Mexican cowboys.

Of course, one can always take in a bullfight. Altogether, it's a charming, interesting place.

Mexico is a place of the heart, either yours responds or it doesn't.

There is a gentle sense of the sweep of life, the sweet flow of things. It's a place where life moves along with a wonderful kind of courtesy.

One element to keep in mind is that even though Mexico is a close neighbour to the USA it would be hard to imagine a place with greater contrasts to it. If the USA has a reputation where the dollar economy is paramount, that sort of thing is much less evident in Mexico.

Interior values appear to much more treasured. If the USA is a youth culture, Mexico holds its elderly in high esteem. The differences bubble on and on.

If these qualities appeal, give a look in Mexico's direction, for natural beauty, charming people, a culture thousands of years old and wonderful, interesting cuisine, it's hard to beat. And a bargain, yes, that's inviting, too.