

Retirement... Retirement?... **RETIREMENT !!!**

Yes, retirement is coming – sure as the sun is coming up tomorrow morning. And just like that magnificent event, retirement is something you should really look forward to – and thoroughly enjoy! Because retirement should mean “the beginning of the rest (the best) of your life”.

But, there's a catch: Is what you have now... going to be enough... to see you through your retirement years? Those years can now, with our present expected life span, possibly be 30 or 40 years in length – maybe even longer! 'Cause once you retire – well, that basically means “end of employment” – forevermore. And that means end of that great paycheck coming once a week, a couple of times a month, or whatever – it really means fini – kaput – end.

The sad reality is many people simply are not able to have a good life during that inevitable retirement period, due, of course, to their finances. And we can blame that on many, many reasons.

Some people have lost the “little pot of gold” they were planning to live on, due to some of the financial catastrophes the United States has experienced the last few years.

Some people are facing losing a “company pension” they had been counting on for years. Some people simply never put enough away to live on, when that paycheck stops – as it eventually does. Whatever the situation is, there are, thank goodness, alternatives.

One easy alternative is to simply move to another country – where the cost of living is not as escalated as it has become in the States. That pretty much opens a whole world of possibilities – literally – the whole world is open to consider.

There are places in the world you can live on very little money – I'm talking about under \$100 a month. But, I prefer a flush toilet, thank you. And I want water coming out of a faucet in my home – I sort of cringe at the thought of dipping water out of a crocodile infested pond for daily use – not for me. Now, that may sound exciting and enticing to some – and if so – hey, go for it.



But for me, I need conveniences. I want high speed internet, cable TV, a nice big refrigerator nicely filled. I want to be able to go to a church of my choice. I want to be able to shop without an armed guide. And I want to live among people I can communicate a

bit with, and I even want a couple of other N.A.'s somewhere in the area, just to turn to, if I need them.

I want good medical care – that may be number one on my list of wants.

MEDICAL CARE

Mexico has affordable health care for all.

Whether you go with a private policy or are able to take advantage of their national health care program, IMSS – which is available to all natives.

You'll be taken care of by well-trained, compassionate health-care people, in clean, efficient clinics and hospitals.

National health care is offered to immigrants (yes, that's what you would be – an immigrant).

But there are a few limitations for immigrants, such as usually an existing condition is not covered for three years.

But, affordable? – Oh yeah! How does around \$300 per person, PER YEAR, sound? And it covers just about everything.

Before I hit the magic age of 65, we were paying \$700 a month, just for my insurance...and had a hard time finding anyone who even wanted to cover me.

And maybe number one and a half, on my list, is the ease of returning to the States when I want to visit kids and grandkids, take a tour, check up on important things, or just to be back in the good old U. S. A. for a while.

Sounds as though I want it all doesn't it? Oh and I forgot to mention, I want a really nice low cost of living.

Well, luckily for all of us, we share a huge border to our south with a country called Mexico. Hopefully it will be a very secure border soon, but beyond that problem, Mexico offers everything I want and need to have a happy, relaxed retirement.

Mexico is nearby. Of course, Canada is too, but I can almost guarantee you don't want their cost of living – Canadians are flocking to Mexico, too.

As long as you hold a passport, it's a pretty simple process to head north across the border, and be back in the States from Mexico.

Roads are constantly being improved in Mexico – try to stick to the toll roads until you are very familiar with Mexico and you'll pretty much travel same as you would in the States.

However, do realize Mexico is not the United States. At the present, drug lords are having an all out war for their territories – and that reaches right across the border and into the United States.

So be very aware, keep your eyes open, and as my Mother always said, keep your nose clean. Be careful – much as you would be in Los Angeles or Miami.

Relaxing in a quiet park



CONVENIENCE IN MEXICO

Mexico has just about every convenience you are used to finding in the United States.

Of course, if your dream lies in living in a small Mexican village, then, you may have to travel – probably not very far – to shop in a Wal-Mart, Sam's, or even a Costco.



Beautiful fresh foods

But I'll bet after a very short while of living in Mexico, your desire for those stores will get less and less.

You'll more than likely quickly find the wonderful street markets and the fascinating Merkados that are all over Mexico.

That's where the natives shop and they spend only a fraction of what they would in the big-box type stores.

A MEXICO FOR EVERYONE

As I say in my book, [*Retire In Luxury*](#), *"When first I read and thought that I knew a lot about Mexico, I had the impression that it would be like it was in the states when I was a kid – about 50 years ago.*

"I was wrong! In my opinion, Mexico is more like 150 years behind us in many ways. Not to say that there's anything wrong with that. But it's more like even before what we think of as the wild west."

My feeling haven't changed much – of course, in the big cities, and in the centers, you may get the feeling that there isn't that much difference between the States and Mexico. Especially if you live in a primarily ExPat community.

I suggest leaving your resort, and heading into the small villages around – and they are dotted everywhere. You'll see what I mean. I elaborate more on this in my book.

THE CHURCH OF YOUR CHOICE

Mexico is predominantly Catholic.

That being said, you should have no problem finding a place to worship as you wish in Mexico.

Just remember – and there are various versions of this, but – from the **International Standard Version** - "where two or three have come together in my name, I am there among them".

You'll find the people of Mexico have a deeply rooted culture, strong in religion and in family.



Honoring their dead

A COUNTRY OF CONTRASTS

Mexico is a big country, divided into states, much as the U.S. is.

The topography varies enormously – again, much as it does in the States.

The climate varies a great deal also.

There is a little heaven on earth someplace for each of us – and I’m really glad we’re all different and looking for different things. I firmly believe in “different strokes for different folks”.

So, if you’re partial to the water – you’ll find your place.

If you’re partial to more temperate hilly areas – you’ll find your place.

If you want to live in ExPat communities – they are there.

If you prefer to immerse yourself more into the real Mexico, it’s waiting on you – for ever so much less than you are living on now.

MEXICO IS COMING INTO THE 21ST CENTURY WITH GRACE.

You will find high speed Internet in most locations now.

And TV – either by cable, or a dish - they are readily accessible.

Don’t worry, you’ll not miss any of your favorite programs even though you just may be lucky enough to live where, on many warm nights, you will hear the strains of a distant Mariachi band drifting through your open window.

Best to you all, Barbie