



Hello Everyone,

Dick and I just returned from a trip to the New Orleans area.

A lot of you will remember from my book that that's where we were living when Dick had his heart problem,

which instigated our search for our retirement home and finally lead to my sharing of information on my site with all of you.

We had a great time! I got tons and ton of beads at a couple of parades and of course, we ate our fill of the wonderful food in the area.

So, I guess my mind is still on traveling and there are many things I want to share with you on that subject, plus just some miscellaneous information. Hope you all enjoy.

Have a wonderful day,  
Barbie

## PLAN FOR FINANCIAL EMERGENCIES

You should have cash easily available and designated for emergencies only.

A Savings Account. Check for financial institution's Senior Account - they usually have a some freebies and will pay a small amount of interest. Shop around and don't choose one that requires minimum amounts, or one that charges maintenance fees. Do make sure it will be insured by FDIC or NCUA.

A Money Market Account. They usually pay a higher interest than savings accounts and you have instant access to your money. Any financial institution you deal with should be insured by FDIC or NCUA.

There are other accounts you can consider, but these are easily accessible and should not have any fees connected to them.

## TRAVEL SUGGESTIONS

If you rent an automobile, do NOT keep the car rental agreement in the glove compartment of the car. It is full of personal information. I almost always keep the agreement right in my purse, which I always have with me. (And I almost always travel with a belly bag as my purse. Not only can you secure a belly bag around your waist, you can use them as a shoulder bag.)

Take advantage of your hotel's/resort's safe to keep any personal papers in (any papers that may have things like your social security numbers, your passport numbers, your address, etc.). There is usually no charge for that service.

If you plan to take a notebook type computer with you or any other type of electronic devise that may have personal info on it, make sure you place a unique (yet one you can remember easily) password on it. Do not lay it down anyplace in public, and if you aren't actually using it, place it in the hotel's safe, if possible.

Keep any credit cards you are not planning on using, and any extra checks you may have taken with you in that hotel safe.

Plan to use your credit card for almost all purchases. They are usually accepted (other than very small purchases), and they do give you a certain amount of purchase protection, and in foreign countries, you usually get the best exchange rate if you do use your credit card for your purchases.

Those couple of credit cards you have taken with you - make sure you can get the account numbers and the toll free numbers easily in case you do loose them. When we travel, we leave the list with one of our sons, and Dick carries the list on a little piece of paper in his billfold.

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# RIL & MSM Newsletter

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*Our backyard in Covington, Louisiana - that's an arbor with a wooden seat along the fence. The sun was very strong there too!*

The following is a list of things you should not pack for the movers to take when you are moving, but rather, take with you personally:

Account numbers and phone numbers of your insurance companies (medical, home, auto, life, etc).

Check books,

Credit cards, debit cards, ATM cards,

Deeds to all property held,

Enough money to live for a minimum of one week,

Key to your safe deposit box.

Living will, trust papers, etc.

Medications for at least a week .

Phone numbers of your banks along with all your account numbers.

Phone numbers and account numbers of any financial trading /holding firms.

Titles to any vehicles.

The most recent Income Tax return.

When we left our home in Louisiana due to a hurricane warning, several years ago, we actually got everything that was truly important and necessary to us, in one box! It's surprising, in an emergency situation, just how little you really need. Of course, we also took clothes and toiletries for the family for a week, and we packed water and ready-to-eat food. Luckily, the hurricane went through with only a small amount of damage, but that really taught us the importance of having everything necessary to carry on, within easy reach. We also packed some photo albums and I took a few little figurines that had been my Mother's - that was all. The family members and dog hit the road and got out of possible harm's way. Oh yes - we also took doggy food.

**Some of the club meetings you may want to visit when you are in Mazatlan - and once you're there, you'll find there are others.**

**AA MEETINGS** Monday, Wednesday, Friday at 6:30-7:30 p.m. Sunday 10-11 a.m. #333 Sabalo Suite 6 across from Guadalajara Grill, behind stores, 2nd. row (there's a sign in the window) Golden Zone.

**ALANON MEETINGS** Wednesday 5-6 p.m., same address as AA. For information call Mike at 69-13-01-32 or Barbara at 69-88-05-68

**AMERICAN LEGION POST #11** All meetings are held at The Place (El Paraje) restaurant on Sabalo Ave. For more information, you can call Commander A. "Sam" Pelzman at 69-85-20-47; or Adjutant Jerry Alexson at 69-16-66-03.

**AMIGOS DE LOS ANIMALES** The Humane Society can be reached at: 69-16-71-07.

**CLUB DE LEONES (LIONS)** They are located in Av. Insurgentes #1000. Phone: 69-83-28-00, 69-83-12-56.

**CLUB ROTARIO (ROTARY)** Phone: 69-83-90-37.

**HANDS ACROSS THE BORDER** This is a group of english speaking foreign residents in Mazatlan, they meet the 2nd Friday of each month at 9 a.m. at the Playa Mazatlan Hotel.

**FRIENDS OF MEXICO** Meets the 2nd Tuesday of each month at El Pueblito Restaurant on Av. Camaron Sabalo. Social hour begins at 9:00 am, with the meeting starting at 10:00 am.

**FRIENDS OF THE AQUARIUM** They meet sporadically. Volunteers are needed. You can call Kittie at 69-83-99-31 or Vicky at 69-16-62-10 for information.

**PRO MEXICO** It's a Mazatlan organization dedicated to help people help themselves. Call 69-85-26-11 for more information.

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*Hi Barbie - and happy 4th to you too! We are in Tampa, FL now. My mother AND brother are in nursing homes here and I had to come see them. I can't download the pictures from my laptop for some reason but I'll do so when we get home on Thursday. I am VERY anxious to see the pictures - I bet they're beautiful. Barbie, you mentioned some names that you said I should get in touch with. Who are they? Realtors? We keep looking at all the sites that have real estate for sale in Mazatlan and really see some nice things. Of course, we get excited but we have to take this one step at a time. Well, enjoy your holiday and hope to be looking at the pictures soon and hearing from you again. Peggy L. p.s. get some sleep!*

*Hi Peggy :) Thanks!*

*Easiest way to get in contact with reliable folks is to download my free Real Estate Report. You will fill in some information, and then immediately be able to read the report. Very soon after you fill out that first information, you will receive a letter from me, explaining the process - it's easy. Just go to [www.retireinluxury.com](http://www.retireinluxury.com) and select the Real Estate Report. That gets the whole ball started! Actually, they are more than just realtors - they are contractors/realtors. They cover any housing need you have.*

*So, talk to you soon!*

*Stay safe...hope your Mother and Brother are doing well.*

*Barbie*

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*Hello Barbara,*

*Hope you are doing well. This is Jeffrey Gxxxxxx from Gulfport, Ms.*

*My gal and I are planning to head to Mazatlan in January to check things out. You say the people you suggest is the way to go. We are planning to stay two weeks, so we should have time to see what Mazatlan has to offer. Should we try and find other realtors ( with help I hope ), or would the ones you suggest be the best bet?*

*I Purchased your book, but of course still have questions. Any more pointers on planning our venture would be much appreciated. Sincerely Jeffrey J. G.*

*My answer was simply - you need look no further... Then - this is the email I received quite recently:*

*Hello Barbie,*

*My gal and I have returned from a great trip in Mazatlan, what a gorgeous place.*

*I just have to write and brag on your realtor, and the office staff. They picked us up at the airport, what a SUPER guy.*

*In the next few days he showed us around the city, brought us to the local super markets etc., so we could get acquainted with the city.*

*He also showed us some homes & condo's for sale, as that was our purpose of going to Maz. to buy a home. Then he showed us the site and blue prints to the Condo's they will be building in the marina district, Portico Marina. This is the place we bought, getting in on the pre-construction was sure a bargain.*

*We then started shopping for our Tellavara sinks, and bought a couple of gorgeous ceiling fans and left them with the firm to be installed during construction.*

*We were then taken to a few of the houses that were under construction, showing us the tile and fixtures that will be going in our Condo, just beautiful, They really do a good job.*

*I can't say enough about them, they really go out of their way for their clients. I thank you very much Barbie for introducing us to these fine gentlemen. I can't end without mentioning Ellanore in their office, what a great gal, so very helpful.*

*I could go on but this is getting a little long. For any of your readers out there, you can't possibly go wrong dealing with Barbie's people..... you were right Barbie.*

*Thank You Very Much Jeffrey J. G.*

**Cancun is Mexico's number one tourism moneymaker - ergo - you're probably going to find higher prices there.**

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**From:** Jim L., **Sent:** Sunday, October 01, 2006 9:26 AM, **To:** barbie@retireinluxury.com

Hi Barbie,

Really appreciate receiving your newsletter. Lots of interesting reading although I find it rather difficult to swallow some of the "budget" numbers that you report on retiring in Mexico. My wife and I just moved back to the states after living in Ajijic for a little over two years. We owned our home there and just sold it in July this year. The good news was that we cleared close to 50% on our original investment. We were very fortunate and sold our house in Mexico in two weeks to the day.

From our own experiences, the following numbers represent a few of the day-to-day, real life expenses based on our full time residency in Ajijic.

Electricity.....\$165 per month (average over a two year period)

Water.....\$40 per month (based on a once annually payment of \$480)

Maid.....\$3 per hour (our maid worked for us 20 hours per week)

Gasoline.....\$2 per gallon (of course, this fluctuates and has gone as high as \$2.50 per)

The good news is that our taxes, including curbside trash pickup three times weekly, were only around \$140 per year. Car insurance on a 3-year old Jeep Grand Cherokee was \$825. Our home owners insurance on a home valued at \$385,000 was \$740 per year for full coverage. Both our car and home insurance were purchased through a Mexican company. Certainly, there were a number of normal living expenses that were considerably lower in the states but then again there were many others that were considerably higher than in the states.

Just as a little additional personal background information, I was raised in the Las Cruces, New Mexico area and speak fluent Latin American Spanish (along with French, Italian, Portuguese and Russian). The ability to converse in the local dialect proved to be of great benefit when we needed work done at our house and on shopping trips to smaller villages. We basically continued to live the same lifestyle in Mexico that we were accustomed to in the US. To tell someone that you can live in Mexico on \$1,000 per month is really stretching it unless you are content not to eat out, not to travel around the country and are satisfied (with) a diet consisting of rice, beans and tortillas.

That's my two-bits worth based on my own personal experience. To move to Mexico simply on the premise that you can exist there cheaply is not nearly justification enough for relocating. The culture and the people along with the weather were justification enough for us to give it a try. All the best, Jim L.

## MY RESPONSE:

I need to say, I hope everyone read my last newsletter - Charlie makes quite different claims... everyone is different. As I keep saying, you must know how to budget and be willing to watch every penny if necessary- makes a difference!

Dear Jim,

First of all, thank you so much for taking the time to send me this information! I really do appreciate it.

And, while I agree with you, that I would not want to live in Mexico on \$1,000, there are so many emails I receive from people in the States who are really up against an impossible situation of trying to live on \$1,000 a month or a little bit more. Who knows why they are of retirement age and not prepared - Dick and I consider ourselves very lucky, but, if things were different, I'd sure be glad to know there are alternatives. I base the \$1,000 on actual emails I've received from - usually the man of the family - saying they do live in Mexico on that amount...and less...and thank goodness it's possible. Again, I would not want to, and luckily don't have to, but it can be done. These people usually live in some of the smaller villages, and of course, they don't go out to eat, nor travel...but at least in Mexico, they don't have to go hungry. My heart goes out to people who - usually beyond their control (not always) - find themselves at the edge.

We have friends who have lived in Mazatlan - hot and humid - with no air conditioning for almost 7 years - they love it. Could I do that? No. I don't think I have given the impression that \$1,000 will let you live in luxury - no way. But for people like us, who have a bit more, Mexico just might open a whole new world for them...if you know how to be frugal.

I would love to be able to use some of your email information to pass on to others, maybe in an upcoming newsletter.

Just curious -

why did you decide to move back to the states? And, I agree, if moving to Mexico is to enjoy the culture and people and the beautiful country, then, lucky us! But, just try to get along on - even \$2,000 in the States - rough.

Thanks again Jim, and please keep our communication open. Best to you, Barbie



My very favorite  
Mardi Gras figure -  
he's on display  
most of the year.

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You've been reading lots of email in this issue. But, here's one more, just because I receive this type so often - so for your review:

*From: Steve & Myrna Sxxxxxxx  
Sent: Tuesday, July 04, 2006 11:49 AM  
To: barbie@retireinluxury.com  
Subject: Re: Thank you, Myrna & Steve.*

*Dear Barbie,*

*We already downloaded your latest report and now would like to contact a realtor/contractor. Please let us know how to do so.*

*Hi Steve and Myrna,*

*Easy - I'll just forward this to them :) Do make sure you download my Free Real Estate Report. That way, we have your name and some starting information. Go to my site:*

*<http://www.retireinluxury.com>  
and select Free Real Estate Report. Fill it out.*

*Best to you, and soon after your select the Real Estate Report, you'll receive a letter from me, explaining the steps. It's easy.*

*Barbie*

Granted, this is from an article in AARP Magazine, that is two years old, but...

"For 600 bucks a month, retirees in Mexico can live in a three-bedroom home, with a gardener. For a cool thousand...well, you won't believe it..."

Further, the article claims that their 3 bedroom home costs them \$600 a month - and would be at least \$2,500 in their former home near D.C.

The writer goes on to say that he had gone through a few of the "how to retire" books that claim you can live in Mexico on \$400 a month. (A claim I have never made). But then he checked some other sources and found that the cost of living well in Mexico could be "quite low indeed".

He reveals: That for a house of equal size, real estate taxes in a New York suburb (admittedly high), can run \$12,000 a year, while in Mexico, they are paying \$67. a year.

And maid service, where they live in Mexico, is \$5 to \$10 a day, compared to \$100 plus a day.



Colegio Marie Teresa De Calouta in Mazatlan

## With reference to working in Mexico

The hope of getting a teaching job and making a bundle, has proven quite a disappointment for most. The word "disappointment" is putting it mildly when they find what their actual salaries will be in some of these private schools. A good pay scale would be less than \$3.00 an hour. There are some schools that pay even less that amount...if you receive your pay at all. There are exceptions, of course.

Thinking of visiting Mexico, or moving to Mexico, or just want to save money ?

You definitely need my books,

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You'll be reading pertinent information on your own computer in moments.

Mazatlan is the largest city of Sinaloa state  
and is a center for the region's booming agriculture and food-processing industry.

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***Barbie***

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