



Me, just trying to straighten up the angel on our tree. Last year, Dick cut about three feet from the bottom of our artificial tree that we've had for years. I adored decorating the huge tree, but I absolutely love it this size - no ladder needed. Each year, the tree took longer and longer to put up, so we both decide two years ago that we didn't need to be hopping up and down on a ladder to trim our tree. It also takes us so much longer to take down and put it away now-a-days...but with our "little tree"...well, it still takes us a while, but it's so much easier. I think it's beautiful, and it still holds all our keepsake decorations. We have learned to take things easier in retirement - and safer!

Best of the Season to you all!

PASSPORTS

Since January 2007 all US citizens traveling to and from Mexico by air have been required to possess and show a passport.

Beginning January 1, 2008 the requirement is extended to include all land and sea border crossings as well.

Inside every older person is a young person wondering what the heck happened! On the other hand, most retirees don't mind being called Seniors, because the term usually comes with a 10% percent discount! ...make that Lemonade!

THE SHINGLES SHOT

I think this is so important to remind you all - check with your doctor - shingles can be a miserable, long affliction! And it's so easy to protect your self against. Our supplemental Medicare policy paid for our - in the States. Don't put it off as our friend did - he's just miserable - and it's been a month since he got them. His wife got her shot the following week!

Auto Insurance DISCOUNT

Do you all know that most insurance companies will give you a 10% discount if you take a safe driving course? Dick and I usually go through AAA - they offer the courses every once in a while - just call your local AAA and ask where and when they will be held next. The course and discount usually are good for a three year period. Worth your time, and who knows, you may pick up some info you didn't know!

EXCERPT OF EMAIL FROM A CANADIAN SNOWBIRD

Overall, I'd say living expenses in Mexico are between a third and half of what they are in Canada. The two of us can live very well on about \$2,000 a month. When we worked out our monthly expenses, we were paying about \$135 a month for shelter, including utilities, property taxes, Internet and telephone.

Some costs seem absurdly low to Canadian eyes. Our property tax, for example, is just 381 pesos per year (\$40), although we pay an additional bank trust fee of \$422 annually because our house is within 50 km of the ocean. Even with air conditioning in the hot months, our electricity costs have averaged \$16 a month. Of course, we never have any heating costs. If it gets chilly at night, you just throw on an extra blanket. Fire insurance is not necessary except for contents because all the houses are built of concrete.

Another advantage to being in Mexico, as opposed to, say Thailand or Costa Rica, or some of the other places where Canadians can live cheaply during retirement, is that it's fairly close to home. The flight to Calgary costs us about \$700 so if we need to go back to see the kids, it's not a problem.

WANT TO SEE A VIDEO?

To see a video of the outside and inside of the AeroPuerto General Rafael Buelna, the International airport in Mazatlan, check out my blog:

<http://www.retireinluxury.com/mexico/>

There is so much info there, it's sort of like a library of information about retiring and Mexico! I think you'll enjoy it a lot.

You can also get to my blog just by going to www.retireinluxury.com and then clicking on the curled corner.

If you are still being bothered by those telephone calls from people hawking everything from new windows to burial sites, here's one solution:

You can sign up for the Do Not Call Registry two ways: The FTC's toll-free phone number is (888) 382-1222 (TTY: (866) 290-4236). Online registration is available at the FTC's web site at www.donotcall.gov.

Your phone number will stay on the Registry for five years - unless you ask for your number to be removed from the list, or until you change your phone number. So, it's probably time to call again - it's been five years since I first called.

If your number is disconnected and then reconnected, perhaps due to a payment lapse, you will need to re-register. If you are able to keep your same phone number when you move to a new location, you should probably check to make sure your number was not de-listed. If your phone number is changed when you move, don't forget to registered again.

If you signed up for the Registry through the FTC, you can verify if your phone number is on the list by going to <https://www.donotcall.gov/confirm/Conf.aspx>.

You will be able to renew your registration every five years. Not all solicitation calls are covered by the Do Not Call Registry. It depends on the type of call being made. You can still be contacted by:

Charities

Survey researchers

Political campaigns

Companies with which you have a business relationship

Companies to which you have given written consent to remain on their calling list.

Companies with which you have an "existing business relationship" as well as their affiliates can call you within an 18-month window. And when you inquire about or apply for a service or product, that company can contact you within three months.

CARS IN MEXICO

Remember, you can use your United States license in Mexico as long as you are considered a tourist.

A Mexican license requires that you first find the Secretary of Transportation and Vehicles (Secretaria de Transportes y Vialidad) in your locale.

You need:

- a valid passport,
- an FM2 or FM3,
- proof of address (a utility bill),
- a health declaration (sort of says you're alive and can drive – and we've never quite figured out who will write this – other than if you go to a doctor and request one),
- and a valid foreign driver's license.

You may be required to take a written test.

If you're planning on bringing your car across the border into Mexico, you will leave a deposit at the border crossing when they tell you to (a very minimal amount), my book, *Retire In Luxury* goes into all of this in detail. And you must buy Mexican automobile insurance. You may then gain entry into Mexico for a period of up to six months, after which your permit and your FM-T tourist visa has to be renewed.

CHEAP CLEANING SOLUTION FOR PAINTED CABINETS

¼ cup baking soda

1 cup ammonia

½ cup white vinegar

Mix with 1 gallon warm water. Wash, using a sponge and then rinse with clean water, and wipe cabinets dry with clean rag.



On many of the narrow streets of Mexico, when the ice truck stops, you stop too!

FROM FRIENDS WHO DROVE TO CABO SAN LUCAS, AT THE BOTTOM OF THE BAJA, IN THEIR TRAVEL TRAILER

Time flies when you are catching up. It is a month since we got back from our trip down into Mexico.

There is one highway, Mex 1, that goes all the way to Cabo San Lucas (Cape St. Luke), on the southern tip of the Baja peninsula. It is almost entirely a narrow two-lane with no shoulders. You have very little space when a semi passes going the other way. The busses are even worse because they go very fast. Five of the twelve rigs in our caravan had their side mirrors broken. Ours was one of the smaller rigs and we didn't have that problem.

At one point there is a 220-mile gap between gas stations. When we stopped for lunch we filled the gas tank from five-gallon cans that we had brought. We did fine.

At Guerro Negro we went out in a boat for whale watching. The whales calve in Scammons Lagoon and then go north to Alaska in summer. We saw a mother and baby swimming along side by side. On the way back to the dock there was a half-grown seal on the beach. A sea gull was trying to steal the fish that he had caught. Further along were some mooring buoys that were completely covered with adult seals.

From there the road crosses the mountains to the east coast. At Santa Rosalia we saw the iron church that was built by Gustave Eiffel who also built the famous tower. The town was once site of a French-owned mining/smelting operation. In the campground the electricity died, so we had to rough it a little. No big deal, we were prepared.

The road south follows along the shore of the Sea of Cortez. It is fabulously scenic with mountains that come right down to the sea.

Loreto was our next stop, an old Mexican town with narrow streets and a cathedral facing the square. It had a paved shopping mall with trees meeting overhead. Beautiful.

Next was La Paz, state capital, and by far the largest city in the state of Baja California Sur. Everything that arrives into the lower Baja comes either by ferry from the mainland or down Mex 1. La Paz is the major port. In the campground the electricity was 145 volts and the water was just a trickle. Good thing we were prepared. Mexico is a 3rd world country, but we did have fun.

On the side of the road is a sign that says "tropic of cancer", we had driven to the tropics.

We continued south to Cabo San Lucas. We had stopped there on a cruise in the late 80's when it was a little fishing village. Now it is a major resort area and growing like crazy.

We went for a ride in a glass bottom boat and saw many tropical fish swimming around. We saw for the first time blowfish that were alive and not in a beach shop. We sailed out to the arch in the rock that marks the very tip of the Baja. One evening we went for a sunset cruise except it was cloudy. We did see some whales that didn't know that they were supposed to be up at Guerro Negro. We went to a glass works that had beautiful glasses, dishes etc.

It was pleasant shorts and t-shirt weather in January... Read the rest of this story on my blog at www.retireinluxury.com



*Mazatlan Mercado - anything
you want to eat is available!*