



Hello to All,

This is a very important year for Dick and me! We're celebrating our 50th wedding anniversary! We decided that we would celebrate the

whole year, by taking several trips. This is a picture of us waiting in line for the "Finding Nemo" ride at Disney Land. We had a wonderful, fun day with our son, Steve, who lives in Los Angeles!

Now, celebrating all year may sound a bit much to some of you, but, it's just sort of an extension of celebrating our birthdays - we used to celebrate for a week, but now, we use the whole month as an excuse to do what we want ...hey, we're retired ...why not?

## You Need A Passport by January 2008... To Re-enter the United States from Mexico

Age 16 and older: Passport application fee is \$67, plus execution fee is \$30. Total is \$97 by check, credit card or debit card.

To obtain a passport for the first time, you need to go in person to a passport acceptance facilities located throughout the United States with two photographs of yourself, proof of U.S. citizenship, and a valid form of photo identification such as a driver's license.

## WANT A FREE TUBE OF TOOTHPASTE?

Just go to: <http://tryarmandhammer.com/>  
Remember, if any of you run into freebies, please send a brief email to me at [questions@retireinluxury.com](mailto:questions@retireinluxury.com) I would be delighted to share the info with my readers - just like this freebie - only takes a moment of your time - something most retirees have at least a little of - enjoy.

## VISAS

For those who want to stay longer than six months at a time in Mexico, without having to make a semi-annual trip to the border, the next step in the immigration process is the FM-3. You must be 55 to apply, and you will need 6 things:

...story continued on page 2

## WARNING!

If you receive any email resembling the following email, delete it immediately - it is a scam. It's easy to check. If you think the email is legitimate, just log into your account, as you would normally, or call them by phone.

I get one of these emails at least once a week - sometimes it resembles something from a bank - they are nothing but a scam - delete them immediately - do not select the links...DELETE IT !!! They people who sent it are trying to get pertinent info from you. You can usually quickly read these terrible bothersome email and catch lots of misspelled words, incorrect English, etc - delete them!

This is a sample of one I just got:

*"If you recently accessed your account while traveling, the unusual log in attempts may have been initiated by you. However if you are the rightful holder of the account,click on the link below to log into the account and follow the instructions.*

<https://www.xxxxxxxxxxxxxxxxxx> *If you choose not to complete the request, you give us no choice but to suspend your account temporary.*

*It takes at least 72 hours for the investigation in this case and we strongly recommend you to verify your account at that time.*

*If you received this notice and you are not the authorized account holder, please be aware that it is in violation xxxxxx policy to represent oneself as an other xxxxxx user.Such action may also be in violation of local, national, and/or international law. xxxxxxxx is committed to assist law enforcement with any inquires related attempts to missappropriate personal information with the intent to commit fraud or theft.*

...story continued on page 2

Mary Ann wrote:

*Barbie,*

*Is it really possible to live in Mexico on \$1,100.00/month?? I would need to rent rather than buy.*

*I have selling skills, about to renew my real estate license; I assume one needs a California license to be able to sell real estate in Mexico.*

*I also am Securities and Insurance licensed. Thanks for your help. I would like to purchase both books but would like them sent to me pre-printed.*

*The only places that I've visited in Mexico are Cancun and Cabo San Lucas; I preferred Cabo. It was more real.*

My reply:

*Hi Mary Ann,*

*Everyone has different needs, but, you will live better in Mexico on that amount than you could in the states.*

*Rentals are available. You probably want a very inexpensive place, and it will probably be in a predominantly Mexican neighborhood for that price, but as I say in my book, if you have no debt, and are willing to live frugally, go for it!*

*If you think Cabo is real...you should check out Mazatlan. It's a real city.*

*We have friends who bought in a Mexican area there - they love it - and know two couples who live right downtown in the historic district - and they love that!*

*No - you don't need a license in Mexico to sell real estate...yet. However, if you're good, my friends would probably love to have you work for them - well - that's in the distant future. But why not!*

...and then, I continued with the info about my book.

## Good All-Purpose Cleaning Solution

½ cup ammonia

½ cup white vinegar

4 drops liquid dish-washing detergent

¼ cup baking soda

1 gallon warm water

Mix well and fill spray bottle with mixture.

## Warning, continued from page 1

*Information will be provided at the request or law enforcement agencies to ensure that perpetrators are prosecuted to the fullest extent of the law.*

*Thanks for your patience as we work together to protect your account.*

*xxxxxx Account Review Department.*

*Please do not reply to this email. This mailbox is not monitored and you will not receive a response."*

Again, delete the email - no legitimate business would contact you via email to tell you there is a problem. They would call you via phone.

I know, several times through the years, Dick and I have given one of our credit cards to one or the other of our sons when they had to do some extra traveling. Each and every time, our credit card company would call us, saying something like ...they were receiving numerous charges on our account and who ever was charging looked like they were traveling fast, across the country. We always laughed, thanked them for the warning, but said it was perfectly alright - that our son was using it for a fast business trip, etc.

These false email usually are going to ask for information about you after you log into their site - beware - they are not legit. If you have any questions you can always call your credit card company - the phone numbers are on your statement and sometimes on the back of your card.

## VISAS, continued from page 1

- A completed official application form (FDN1/02) and a copy. These are available at any Mexican consulate and at the Regional Immigration Office in Mexico.
- Your original valid tourist visa
- Your current passport.
- If spouses are applying, a copy of the couple's marriage certificate.
- Written proof from a U.S. or Mexican bank that the equivalent of \$1030 U.S. is being deposited monthly into the bank account of the applicant. For each dependent, the amount required is approximately \$515 U.S. If you own property in Mexico, the amount required is reduced by one half. These minimums are set by the Mexican government and fluctuate.

## MEXICAN DRIVER'S LICENSE

James wrote:

*If we live in Mexico on a visa or permanently (but remain a USA citizen) and want to drive our automobile in Mexico, do we have to take a drivers and vision test (as they do in the USA) to get a Mexico license and if so would such test be in English? In Mexico is there an age limit on having a drivers license? Thank you.*

My reply:

*Hi James,*

*A Mexican driver's license is easy to obtain. However, remember, you can just 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 – think that depends on how much time they want to spend on you... You'll get the license quite quickly – probably within an hour. I'm not sure about any age restrictions...*

*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 goes into all of this), and you must buy Mexican insurance. You must have an international credit card for the deposit (Master Card or VISA are fine). 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 will have to be renewed.*



And here's a couple of pictures of some of the latest construction accomplishments in Mazatlan - I just thought the court was beautiful and the bath unique.





## Retire In Luxury

and

## Money Saving Mexico



**Each full of important information you'll be glad you have before you go to Mexico.**

**All you need to do is go to:**

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

or

**<http://www.moneysavingmexico.com>**

**... and scroll down and place your order.**

*In just minutes you will be downloading all my information that will help you through the maze of questions toward a happy and successful retirement.*

*Save the files on your computer in a special folder so you can access them at your leisure.*

*It's easy to print the books off too, and put them in your retirement file.*

*Enjoy! Wishing the best of the good life to you and yours!*

*Barbie and Dick*

