



Hello Everyone!

Welcome to the long, hot, and wonderful summer of 2006! Do try to enjoy this season when the sun shines beautifully almost every day. That means drink lots and lots of water, pay attention to the amount of sun you get, and don't become overly exerted. I think I'm trying to say try to relax, stay cool and enjoy yourself.

Those of you who are planning your trip to Mexico to experience what everyday living is actually like in Mexico, I suggest you pack plenty of loose-fitting, comfortable cotton clothes. Maybe plan on at least one change a day to keep fresh! Get a good moisturizer with a potent sunscreen, and throw a cool shade hat into your luggage - of course, this is one thing you can easily pickup in Mexico. Pack the most comfortable and airy sandals you can find...you'll be glad you did that. And with tennis shoes, wear thin cotton sox. That will let your feet breath. These hints should help make even the warmest of days comfortable and safe for you. You may even want to get one of those little fold-up fans for yourself. They are so small, and can provide at least a modicum of comfort.

In this newsletter, I'm going to include some of the email I have received - ones whose subject matter comes up quite often in my emails. I hope, hearing what others are wondering about fills some gaps with important information for all of you. So, enjoy...

**From:** [joyce@aol.com](mailto:joyce@aol.com)  
**To:** [barbie@retireinluxury.com](mailto:barbie@retireinluxury.com)  
**Sent:** Tuesday, November 29, 2005 7:07 AM  
**Subject:** Your Newsletter & a Question

*Barbie,*

*First of all, I sincerely want to thank you so much for all your hard work. You have been such a blessing in an otherwise all-consuming process of moving to Mexico.*

*My husband and I recently purchased a lot in San Carlos and are in the process of finalizing house plans. In fact, we're leaving San Jose, CA today to drive there.*

*My girlfriend forged the trail ahead of us, and like you, has a gift of research. In fact, she's researched information for several well-known authors, I did pass on your website to her at [hername@prodigy.net](mailto:hername@prodigy.net).*

*Anyway, my question is, in one of your newsletters you mentioned when setting up a bank trust. You also mentioned that there was one Mexican bank not to use, but didn't give the name of that bank. Barbie, I'm starting to panic. We're using Bancore. Do you happen to have any information on this bank and if it is OK?*

*Thanks again, really appreciate your diligence. Joyce Turnball*

*P.S. Stumbled upon a website that you can type up to 150 words in English and then convert it to Spanish -- this might help some of your readers too! Website is [nameofthesite.com](http://nameofthesite.com) (addendum by Barbie - sorry - the site is no longer a free service.)*

**MY REPLY:**

*Hi again Jan, Thanks for the kudos :) Makes my day!*

*Then...Good for you! How exciting! And that Bank should be fine...in my opinion.*

*And, thanks for passing my site along, and thanks especially for the translation site! I had used that a while ago, and had forgotten about it, so glad to be reminded of the info!*

*Best of luck in everything, Barbie*



*Dear Barbie,*

*Thanks for the info. I printed and read your book. I am happy you update your info. as many of the Maz sites are old info. I like how thoroughly you research! Wonderful help to us.*

*Can we live on our SS of \$1978 a mo. in Mazatlan? I am a 66 yr. old artist and would love to generate some extra income should we move to Mazatlan. My husband is a retired American Football League player and NFL, and is interested in helping the young athletes if possible. He is a golfer and wants to be able to play on a consistent basis. Is El Cid the only course near town? I heard ElCid is private and expensive. Is the course near the airport private too? Do you know if there is an artist's supply store in Mazatlan?*

*We live in Nevada City and have been mulling over the idea of moving to either Maz or PV since the year 2001. I am very energetic and my passion is painting and sculpting. I enjoy keeping busy creating.*



*Stan had angioplasty in 1996 and has had some health challenges throughout the years, not related to his heart. We, too, are ready to eliminate stress as much as possible.*

*Was interested to read your husband couldn't get health ins. in Mexico. I must have misunderstood some info. that stated Blue Shield/Cross was in Mexico. I interpret that Stan could not receive the insurance in Mexico either.*

*We have printed info from another website about Mazatlan. Actually, one day here in Nevada City during Mazatlan's hot summer, we ran into the author and two of their dogs. We were walking the same path near their home.*

*Do you happen to be acquainted with Louie and Pat Nelson who live part time at El Cid? She works at the Spa there, I think. We attended Univ. of Pacific a couple years before they entered. She and I were in the same sorority house. She pledged when I was a senior. (not that it really matters....) We shared a few emails and phone calls back in '02 with them RE their lifestyle in Mazatlan. Certainly sounds very attractive to us.*

*We lived in Honolulu for 5-years so enjoy the ocean, kayaking, of course swimming. Being a similar latitude as Hawaii, we feel we would be comfortable in the Mazatlan climate.*

*By the way, we have seen the "green flash"! I will never forget that experience. We were having drinks at the Outrigger Canoe Club with friends. The sun set and there was the flash. Everyone clapped and whistled. We saw the "flash" another time, but it was in Pebble Beach one eve. as we sat on the 7th. The golf Marshal drove up just in time to see it. It was his first "flash". Since then, we always search for it while taking in a sunset.*

Mexico is a naturally beautiful and diverse country, with vast tropical areas, high plateaus, and mountain ranges, bordered on both the east and west by over 8,000 miles of coastline. Mexico is eight times the size of Britain and four times the size of France.

*Anyway, I digress. We are interested in renting a place for about 6-weeks in Mazatlan. Do you think that is a good idea? When would be a good time of the year to do this?*

*Should we check out Puerto Vallarta while staying in Maz? Do you know if PV is more expensive than Mazatlan? Should we check out the Lake Chapala area? Did you go there? I have books on Ajijic and the area. I was attracted to that area because of the artist community. It sounds like Lake Chapala is dirty with pollution from the mountains and tailings from some past mining. True?*



*Well, enough questions for now. Thank you in advance for a follow-up. Warmest Regards, Maxine & Stan*

## MY REPLY:

*Hi Maxine, First, thanks for the kudos :) I enjoy hearing that folks find info they are looking for on my site. Then, concerning your income. So much depends on your financial situation. Is your home paid for, and your car? All your credit cards paid off each month? Are you willing to cook at home instead of going out to restaurants? You can certainly live better in Mexico on \$1978 than you can in the States. There are people living on \$1000 - everyone has different expectations.*

*Then, we're not golfers, so I have this info for you on three courses: They may be private, but you can research that. I don't think golf is inexpensive in Mexico however, but, like I say, we don't golf.*

### **Club Campestre de Mazatlán**

#### **El Cid Resort Golf Club**

*Address El Cid Hotel Complex, #of Holes 18*

*Larry Hughes designed course. Total of 6,712 yards with 72 par.*

#### **Estrella del Mar Golf Club**

*Address Camino Isla de la Piedra, Tel+52-669-982-3300*

*#of Holes 18*

*Designed by Robert Trent Jones, Jr, the Estrella del Mar Golf Club offers a challenging course adjacent to the Pacific Ocean south of Mazatlan.*

*About the insurance - you should contact the insurances in my book, or any others you may find on the web.*

*Dick wasn't accepted, but we could have gotten Mexico's National Insurance. We just weren't comfortable with that, but we have friends in Maz who think it's great - just a personal call.*

#### **Cheap Heavy Duty Window Cleaner:**

*½ cup house-hold ammonia*

*2 cups rubbing alcohol*

*1 teaspoon liquid dish-washing detergent (Dawn)*

*Put ingredients in a one gallon jug and add water to fill. Shake before each use.*

*This also helps remove soap film from shower doors and taking tape marks off windows.*

*No, don't know either of the folks you asked about - but, having someone you know in Mazatlan is great!*

*Oh No ! I feel so left out! I try so hard to see the blip - we were in Maz last month and I tried and tried - with and without Margaritas :) (and actually, my Margaritas are usually virgin.) Dick saw them - I didn't - oh well, something to look forward to..*

*In a six week period, you should get a good feeling of whether you want to make Maz your home or not. That's an excellent idea. Make sure you go to the American clubs while you're there - great place to get more info.*

*Best time??? Well, summer can be really hot, but so much of the year is wonderful - again, a personal call.*

*Puerto Vallarta - yes, more expensive. Lake Chapala - not hearing great things about that area right now.*

*Okay - think I've covered your questions. You're doing exactly the right thing! Research, research, research. Good for you. Best to you, Barbie*

*Woops - just reread your questions - yes - there are, I believe two art supply stores in Maz.*



**Sent:** Mon, 27 Feb 2006 10:35:23 -0700

*Hello Barbie,*

*Thank you very much for the information. By the way, would you please send me the link to the American Club website?*

*I going to Mazatlan for a few days during March 18-22. I will try to reach the individuals noted in your email.*

*Regards,  
Vanessa*

**Subject:** Re: from Barbie at RetireInLuxury

**Sent:** Tue, 28 Feb 2006 13:24:15 -0700

*Dear Vanessa,*

*I'm not sure if any of them have an actual website. But, pick up the Pacific Pearl - Maz newspaper when you get to Maz - should have the contacts there.*

*I hesitate to give out personal info - I just don't feel comfortable giving anyone someone else's email address, hope you understand. I would not give your email to anyone unless given specific permission.*

*However, this info is available right on the web, so:*

*for Friends of Mexico : Nancy Blakeslee is president, her email is [nancyinmaz@yahoo.com](mailto:nancyinmaz@yahoo.com).*

*Hands Across The Border Foundation, actually located in Phoenix, should be able to give you a contact in Mazatlan - the number is 602 277-1344.*

*The social clubs I mentioned, just show up - introduce yourself - I think you will be well received.*

Education in Mexico is free, as are books, but all else must be provided by parents.

Education is one of the Government of Mexico's highest priorities. The education budget has increased significantly in recent years; funding in real terms for education has increased by almost 25% over the last decade. Education in Mexico is now being decentralized from federal to state authority in order to improve accountability. Although educational levels in Mexico have improved substantially in recent decades, the country still faces daunting problems.

Education is mandatory from ages 6 through 18. In addition, the Mexican Congress voted in December of 2001 to make one year of preschool mandatory, which went into effect in 2004.

### **An inexpensive Tub and Tile Cleaner:**

1 2/3 cups baking soda

1/2 cup dishwashing liquid

1/2 cup water

2 tablespoons white vinegar

Shake well before each use.

This is to be used for things you would clean with the commercial Soft Scrub.

*Have a wonderful day :) Hope your weather is as beautiful as ours is right now! Barbie*

**Sent:** Wednesday, March 01, 2006 12:04 AM

*Dear Barbie,*

*Thank you very much for the contact information. Regards, Vanessa*

**Sent:** Thursday, March 02, 2006 3:15 PM

*Dear Vanessa - Sure. And we'll see you when we get to Maz!*

*Best to you, Barbie*

*Barbie.*

*Thank you so very much, you are a Godsend.  
We are serious about moving to Mexico.*

*We have vacationed in Cancun often and I did a little business in Merida years ago(.Seafood)*

*My wife Maria and I are in our 40's and have a 15 y/o Daughter that would be coming with us. I retired from the US Navy a few yrs ago and receive 4000.000us monthly plus Educational and Medical benefits for my wife and daughter. Is that enough income for 3 to live comfortably? What will 200,000 U.S. buy us? Your insight would be greatly appreciated.*

*All my best Rich*

Sent: Saturday, March 18, 2006 6:21 PM

*Dear Rich,*

*First of all, thanks for the kudos! I think I have the most wonderful people in the world reading my site!! Each of you makes my days :)*

*Rich, you should be able to live extremely well in Mexico on that amount - however, are your Medical benefits of any consequence in Mexico? I know that Medicare isn't accepted...yet. But, Sharp Hospital is right there in Mazatlan - first class - and they offer insurance. Of course, there's also Mexico National health insurance. You need to check that out. And when you're in Maz, visit the hospital - talk with the administrator.*

*Second thing that comes to mind is - schooling for your daughter. Private more than likely - and they are available there. What a great opportunity to broaden her experiences!*

*Now, as to a home - pretty important too! The best thing I can do for you is to introduce you a reliable realtor. I'll cc them this email so they have a heads-up on your situation. This firm covers all price ranges, and handles both new construction and pre-owned home sales.*



*Then, I want you to go to my latest site at <http://www.retireinluxuryhomes.com> ...you can never have too much info!*

*Next, make sure you download all my free reports and newsletters at <http://www.retireinluxury.com> Start a file - write down any questions that come up - research, research, research. Of course, my book has all the nitty-gritty info anyone considering moving to Mexico needs.*

*Seafood - oh yes - and fresh veggies - fabulous! Mazatlan is a real city - offering everything.*

*Let me know how your plans progress. If you have more questions, remember, I'm only an email away. Have a wonderful day, Barbie*

### **Do You Know the Difference Between:**

Treasury bills - T-bills - terms of one year or less - pay face value plus interest at maturity.

Treasury notes - terms vary from two to ten years. Pay a stated rate of interest semi-annually.

Treasury bonds - terms of more than ten years. Pay interest semi-annually at a stated rate.

Please, may I toot my own horn for a second?

*Hi Barbie,*

*Read your book twice made notes and I am on my third time. I had attended a seminar in Ajijic near Lake Chapala and it was in no way as comprehensive as your book.*

*Dick Martinique*



From: Jack Depuy  
Sent: Thursday, March 09, 2006 1:31 PM  
Subject: Russian wife?

*Hi Barbie,  
I was unable to find an answer to this question. What steps are necessary for my Russian born wife (has permanent green card) to be able to live in Mexico? There is no need to pursue this unless she can go too...:) Jack*

*Hi Jack - Very good question! Our son's wife is Czech - and I have never researched that! So I will now!*

*First, here's the url for the State Department: [http://travel.state.gov/travel/cis\\_pa\\_tw/cis/cis\\_970.html](http://travel.state.gov/travel/cis_pa_tw/cis/cis_970.html)*

*I'm sure she (your wife) has an up-to-date passport - you need one too - to get back to visit the states when you want or need to.*

*Now, to be allowed into Mexico, Mexico's requirements are basically proving income in a certain amount. But, as to Russia having anything to say, I'm going to start you here: [http://www.consulmexny.org/eng/visas\\_fm3\\_retirees.htm](http://www.consulmexny.org/eng/visas_fm3_retirees.htm) Choose the country. Hard to believe there are sooo many! And this might be the lead you need.*

*Good luck! Barbie*



From: Alan Keradi  
Sent: Saturday, March 25, 2006 6:02 PM  
Subject: Your book's great...need more, please...

*Hi, Barbara,*

*Thanks so much for the opportunity to download your book. I'm just beginning...but here's one for you.*

*As a single senior citizen (65), do you know of groups or others who might be willing to correspond with me regarding what a single person's life might be like for life in Mexico. Secondly, I'm wondering why you chose Mazatlan versus San Miguel or Oaxaca?*

*I'm thinking of doing a homestay for two or three weeks, hone my Spanish vocabulary, and take a look at areas of interest...particularly, the locales listed above. Any assistance you might provide in order for me to have*



This will be a beautiful villa when completed!  
Note the solid construction.

## IMSS - MEXICAN MEDICAL

Many foreign residents of Mexico do not know the Social Security System of Mexico (IMSS) medical coverage is available to all.

All residents of Mexico are eligible without exception, other than those who suffer from chronic disease such as diabetes, cancer or heart disease.

Requirements for proof of birth date, nationality, etc. can be satisfied with a current passport, and when necessary, Doctors at clinics can conduct necessary examinations and determine eligibility.

Age is not a consideration.

Upon acceptance, cost is per person per year and according to age: as much as 2568 pesos for age 60+ to as low as 977 pesos for age 19 and under (March 2004 rates). Cost is subject to change from one year to the next.

*email correspondence would be so helpful.*

*Thanks again for your help...now to enjoy reading your book...*

*Respectfully,  
Alan Keradi  
Reno, Nevada*

If you get FM-3 status, you can bring a car and keep it with you as long as that status is maintained

*Hi Alan,*

*In my book, Retire In Luxury, you will find that I suggest <http://www.agoodchatsite.com> – go to forum. And there is [www.anothersafechatsite.com](http://www.anothersafechatsite.com) and [www.onemoregoodchatsite.com](http://www.onemoregoodchatsite.com) There are others, but these should get you started.*

*Mazatlan – had everything we were looking for. Good medical – other than the fact of Dick’s heart – that’s where we would be. And we love the water. It’s just a real city – and not too touristy. It’s all just a matter of personal decision – we wanted a bit larger town. But, the other places you mention, I hear wonderful things about too.*

*Best to you, Barbie*

*p.s. You are the first single male who has asked about the single life in Mexico – I have gotten quite a few inquiries from single females! In my opinion, single or paired-up – Mexico offers a wonderful way of life.*

*p.p.s. Don’t worry too much about your Spanish – you’ll be surprise how many of the locals are good at guessing what we say. And once you’re there, you’ll find you will probably pick Spanish up pretty quickly.*

*Hi Barbie*

*Is wireless Internet available? I mean as a monthly customer, like in the US. Rosa del Mar RV Park has it on a trial basis. If I can get Broadband I can also get Vonage, with a local Washington phone numbers for friends and family. Thanks, Michelle*

*Dear Michelle,*

*You may want to check this site, and give them a call. [http://www.nextnetwireless.com/press\\_011706.asp](http://www.nextnetwireless.com/press_011706.asp) And <http://travel-island.com/travel.wireless/mexico.html> And, I’m almost positive that our realtor friends have 256 service – so,(you) should have no problem, even in the heart of Maz.*

*Barbie*

To use a VOIP service, Voice Over Internet Protocol, you need a special modem (a “box”). So, first, you need a reliable VOIP provider. Vonage is probably the largest provider with the best record. There are several others, including a couple here in Mexico. The process of using VOIP in Mexico is in my book, Retire In Luxury.



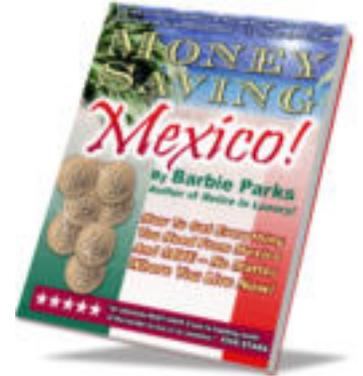
Well, I have to say, this has been one of the most difficult newsletters I’ve written. I have soooo many emails I would like to include, it’s really hard to quit. However, it’s now 1:46 a.m., and my eyes and my back are getting pretty tired. And I’m sure you’ve set long enough too.

I hope you enjoyed reading just a few of the hundreds and hundreds of emails I receive. I am truly honored and feel so privileged that you, my wonderful readers, feel you can share your questions and problems with me and feel secure in receiving pertinent information in return. And thanks for allowing me to share with others who are wondering about the same things.

As always, my best wishes to you all. Barbie



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

*Barbie*

