



Everything You Need to Know About Living in Mexico For Subscribers Only

Arizona's Mexican Playground: Puerto Peñasco Grows Up

April, 2007
¡Viva Mexico!

Hola *Mexico Insider* Subscriber,

If you live in Arizona, chances are you've been to Puerto Peñasco, otherwise known as Rocky Point. This little beach town on Mexico's Sea of Cortez has long been a weekend and vacation playground for Arizonans looking for fun in the sun. It's the most accessible beach for those from landlocked Arizona and New Mexico...so it should be no surprise that Puerto Peñasco has a fast-growing tourism and real estate market – especially catering to baby boomers who are coming here to buy retirement and vacation homes. It's an easy, three-hour drive from either Phoenix or Tucson.

And did you know you can use your IRA funds to buy real estate in Puerto Peñasco and elsewhere in Mexico? Read more about this exciting opportunity this month in *Mexico Insider*.

Speaking of boomers and booming, last month we told you about the Riviera Maya's Tulum. Seems we aren't the only ones with an eye on this area. Find out who else is watching in our update on Tulum in this month's issue.

If you haven't visited our *Mexico Insider* [Bulletin Board](#) in a while, you might want to do so now. We're monitoring the site daily to keep the spammers out and to help return this part of our website to what it should be: a lively, welcoming place where our readers can share news and information about Mexico.

As always, thanks for reading...and don't forget to check out our upcoming seminars in San Miguel de Allende and Puerto Vallarta. We hope to see you there.

¡Felices Viajes a todos!

Suzan Haskins
Editor, *Mexico Insider*

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E-mail of the Month: Bring a Car or Buy it Here?

Dear Mexico Insider,

We just purchased a home in San Miguel de Allende and plan to spend several months at a time there until we retire in a couple of years. I am currently applying for an FM3 visa in order to import my car.

Our question is whether we should buy a car in Mexico to leave for our visits, or do we have to bring a car there from the U.S.? Also, we've heard that taxes can be high on a car registered in Mexico. Is it possible to bring a car from the U.S. and leave it in Mexico?

We aren't sure which is the best way to go, but with having to get Mexican insurance on a car rental, the cost of renting a car in Mexico has cost us more than our flights in some cases, so we do know we need a car of our own.

Any help you can provide would be greatly appreciated.

Regards,
Marc

Dear Marc,

You can do it either way. You can buy a car in Mexico (with Mexican plates), or bring down a car from the U.S. It is really up to you...although you can't import a car from the U.S. and leave it in Mexico until you have your FM3 visa. Importation permits are only valid as long as your visa is valid. In other words, anyone with a standard tourist visa can have a car in Mexico for 180 days, but, if you want it there indefinitely you will need to get an FM3 and you will need to keep it current.

If you are only going to spend a few months at a time in Mexico, maybe you could drive down when you come instead of fly? Lots of people do this...we have made the drive several times – it's easy and the scenery is beautiful.

Regards,

Your *Mexico Insider* Editors



Mexico Insider Ratings: Puerto Peñasco

Our rating system is entirely subjective. We assign points (from 1-10, with 1 being dismal and 10 being excellent) based on *our perceptions* of what is most important to us. As for housing costs, if we think they are extremely reasonable, we give the location a '10' ranking. This, too, is subjective, as housing costs in resort areas can be extremely expensive yet still reasonable based on the fact that it is a popular destination where prices are likely to continue to appreciate. Total points available for any one destination: 100.

NOTE: Ease of doing business may not be important to you but it is quite important to us. What we mean by this is...can we find an English-speaking person in the local bank, phone company, real estate office, etc.? We assign extra points...from 1 to 10, for this category. We have indicated these points in parenthesis.

Here, along with some basic facts and the pros and cons, are our ratings for...

...

Puerto Peñasco																									
<p>Altitude: Sea level</p> <p>Climate: Rocky Point has an average temperature of 94° F in the summer and 64° F during the winter</p> <p>Population: About 44,875 in the municipality.</p> <p>Location: Puerto Peñasco is a small city and its surrounding municipality of the same name, located in northwestern Sonora, Mexico, on the Gulf of California (also known as the Sea of Cortez).</p>																									
<table border="0"> <tr><td>Weather and Climate</td><td style="text-align: right;">8</td></tr> <tr><td>Health Care</td><td style="text-align: right;">8</td></tr> <tr><td>Overall Attractiveness</td><td style="text-align: right;">8</td></tr> <tr><td>Housing Availability</td><td style="text-align: right;">8</td></tr> <tr><td>Housing Cost</td><td style="text-align: right;">7</td></tr> <tr><td>Accessibility to an Airport</td><td style="text-align: right;">7</td></tr> <tr><td>Cultural Activities</td><td style="text-align: right;">7</td></tr> <tr><td>Other Activities</td><td style="text-align: right;">9</td></tr> <tr><td>Communication Infrastructure</td><td style="text-align: right;">9</td></tr> <tr><td>Daily Living Cost</td><td style="text-align: right;">8</td></tr> <tr><td>TOTAL</td><td style="text-align: right;">79</td></tr> <tr><td>Ease of Doing Business</td><td style="text-align: right;">8</td></tr> </table>	Weather and Climate	8	Health Care	8	Overall Attractiveness	8	Housing Availability	8	Housing Cost	7	Accessibility to an Airport	7	Cultural Activities	7	Other Activities	9	Communication Infrastructure	9	Daily Living Cost	8	TOTAL	79	Ease of Doing Business	8	<p>Pros: A town with a lot of potential that has yet to be exploited. Infrastructure is good and U.S. visitors have long been welcome here.</p> <p>Cons: This area is not very Mexican, and this could be a letdown for anyone wishing to experience "real" Mexican culture.</p>
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Puerto Peñasco: Arizona's Playground

Compiled by IL staff and correspondents



The shimmering Sea of Cortez dominates the view from Casa Fuerte, Puerto Peñasco.

Puerto Peñasco is another Mexican boom town. It has long been a favorite getaway destination for Arizonans, at just 225 miles from Phoenix...and it continues to be, despite the arrival of real estate developers who are turning this former sleepy fishing village into a world-class resort destination.

Imagine miles of coastline with sandy beaches and rocky coves, salt marshes and secluded estuaries, a place where the tide pools have no waiting lines and where low-tide beachcombing can be the event of the day. This is Puerto Peñasco. In December 2005, the New York Times caught on, calling Puerto Peñasco the “next San Diego.” The article touted the real estate development taking place there and said:

“To the crowds of sun-loving tourists who are now flocking here from the United States, the development is a welcome new addition to Puerto Peñasco, or Rocky Point, as it’s called in English. The town – blessed with a surreal desert-meets-sea landscape, balmy year-round temperatures, English-speaking expatriates and an intact Old Port fishing village – has lured a mix of Arizona retirees and spring break revelers for years. Now, with its growing crop of new restaurants and upscale resorts that please middle-American tastes and budgets, Rocky Point is a draw to more vacationers.”

The approach to Puerto Peñasco is unimpressive. Located in the Mexican state of Sonora on the northwestern Gulf of California coast, it is situated in the middle of some of Mexico's most inhospitable territory – hot, arid, and desolate. But it is the closest beach destination for Arizonans...who know a thing or two about deserts. About 60 miles (97 km) from the U.S. border and just three hours from Tucson and Phoenix, Puerto Peñasco attracts legions of weekenders.

Almost every day of the year Puerto Peñasco is dusty and dry with few landmarks memorable enough to photograph. Most of the buildings are weatherworn. Yards aren't manicured and no one has a sprinkler system. Sidewalks and traffic lights are scarce. But again, all that is quickly changing...

Background and history: Puerto Peñasco was not incorporated into the Mexican territory until the last century. It is said that Pancho Villa used the vicinity to sell rustled cattle to Gringos. For many years, it was simply a group of shore-side buildings and a trailer park – that is, until the Hotel Peñasco was built in 1927. The hotel, rumored to have been owned by an American gangster, is where Al Capone hid after the notorious St. Valentine's Day Massacre. It is not a proud and illustrious history, but this was a safe haven, a place away from prying eyes and the pressure of life.

For the first 100 years of its life it was called Rocky Point, named by an Englishman who came looking for treasure. In the 1930s, Lazaro Cardenas, President of Mexico began calling it Puerto Peñasco, according to Guillermo Munro, Peñasco's *Cronista*, or town historian.

In fact, many who visited the area made designs on it, but it seems every plan fell through, dooming the town to continued obscurity. Following World War I, the Mexican government had planned a train route from Mexicali to Mexico City in the period between the wars. But, when tracks were laid as far as Puerto Peñasco, the money ran out, making the town a dead-end rather than a bustling way station. During World War II, U.S. President Franklin Roosevelt and Mexican President Manuel Avila Camacho were to meet in Puerto Peñasco, and so a grand hotel was built, but the meeting was cancelled. Soon after, the U.S. government thought that there might be strategic, defensive value in getting to the Sea of Cortez, so it built a road from the southern border of Arizona to Puerto Peñasco, but the route was scarcely used (other than by a few vacationing Arizonans, who went to lose themselves in the quiet fishing village).

As late as 1979, you could buy a two-bedroom house on the beach in this weekend community for around \$20,000. Grant McKenzie, a native New Zealander (who now owns the RE/Max office in Puerto Peñasco, www.remaxPeñasco.com) bought a beach house here in 1979 for \$22,000. "I had to sell my Corvette to do it, but it was a no-brainer, even then," he says. Today, that \$22,000 house would be worth around \$750,000.

Then along came Manlio Fabio Beltrones, a visionary and governor of the state of Sonora. In the 1990s, he and a select group of businessmen realized that Peñasco, with its proximity to the U.S., was a veritable gold mine. Together, they began developing the coast, buying property for high-rise condos.

Puerto Peñasco Fast Facts

Population: +/- 40,000. A large tourist and RV population fluctuates all year.

Climate/Rainfall: The dry, desert climate is sunny almost year-round with an average of 2 inches per year of rainfall. Average high/low temperatures (in Fahrenheit):

December to February - 67/41

March to May - 80/62

June to August - 98/71

September to November - 85/64

Language: Spanish

Currency: Mexican pesos, although U.S. dollars are widely accepted. Not all restaurants or shopkeepers take credit cards.

Time Zone: Mountain Standard Time, the same as Arizona.

Real Estate at Puerto Peñasco: Hotter than the Desert Sun



Left: the Luna Blanca condo project.

As the condos came up, Puerto Peñasco began to take off and real estate became a hot commodity. There is still an ocean-side trailer park where visitors pay just \$5 to park and enjoy the Sea of Cortez, but it is immediately adjacent to big condo communities that are increasing in cost and value.

A coastal highway, currently under construction, will soon stretch from Mexicali through Peñasco to Kino Bay and Guaymas (the first leg, from Mexicali to Peñasco, is slated for completion by the end of this year). This will shorten the trip from Southern California by two hours – i.e., the six-hour trip from San Diego will soon be just four hours.

Another smart move: Sonora's municipal government has made it a special "free zone," in which U.S. tourists do not need immigration papers (keep in mind that a passport is required for visitors entering by air and, as of January 2008, a passport will be required to re-enter the United States from here by land). People in Peñasco expect that this measure, along with the completion of the highway to Guaymas, will boost already vaulting real estate prices here. Construction is already booming. Peñasco has nearly 40 real estate subdivisions or high rise communities that are starting or moving forward within the next year.

There are additional elements that add to the draw. One element is the homogenized lifestyle. This place where the tracks stopped has no real Mexican or U.S. identity – it is a blank slate for the imagination...there's really almost nothing not to like, unless you want to experience Mexican culture. Of this "lose yourself here" phenomenon, Grant Mackenzie said: "the bad news is that U.S. cell phone reception is often weak and internet access is slow; the good news is that U.S. cell phone reception is often weak and internet access is slow."

It remains an amorphous collection of houses and businesses in Mexico, on the cusp of becoming an important commercial and residential hub. It is also a cultural hodgepodge. Often you'll ask a question in Spanish and get an answer in English, or vice-versa. Here you can buy something with U.S. dollars and get change in U.S. coins rather than pesos (dollars are accepted throughout the town). I get the impression that the peculiar lack of Mexican identity is a quality that is regarded as comfortable by Gringos and good business by Mexicans.

There's a bar called Bryan's in Puerto Peñasco, which exemplifies this easy duality. It's a bar in a Mexican town, but enter and you'll see a purple jersey from The Phoenix Suns on the wall and a menu that includes Fish and Chips. The clientele is mostly Gringos lonesome for home, looking for companions from the States with whom to watch U.S. sports on the big screen TVs. The owner is a 20-year-old man from the U.S. who has lived more of his young life in Puerto Peñasco than in the States.

Property in all shapes and prices...

Puerto Peñasco has two main beach areas. To the west of the Old Port area, there is a wide, flat area known as Sandy Beach. Here you'll find several large hotels and resorts (with more under construction). The other area is to the east, and the long coast encompasses stretches known as La Mirador, Playa del Oro and Las Conchas, a popular residential area filled with condos, homes, and timeshares. One of them, Encanto Beach (east of the Peñasco town center) is promising. At nearby Las Conchas, lots on the beach are going for as much as \$900,000, and a beach house in this

premier location could easily cost \$2,000,000. Playa Encanto (which means “enchanted beach”), on the other hand, is still affordable.

An estuary separates Encanto from Las Conchas, so it takes about 20 minutes to get there from town, whereas Las Conchas is just a three-minute drive. Presently, Encanto is not electrified, so you see houses with solar panels glistening in the sun. However, by the end of this year it is supposed to have city power. Encanto is beautiful and unspoiled, a place where you can find sand dollars on the tidy shore.

For more information about this area, contact Vickie Kerr who works with Re/Max as an investment specialist. (E-mail her at vickiekerr@cox.net).

Beyond Playa Encanto, you will want to visit other beaches. At las Conchas, check out Casa Fuerte, a refined, almost palatial short-term rental home. The rate ranges from \$275 to \$400 a night, but the luxurious experience is well worth the price. (For more information, visit <http://www.vrbo.com/104485>).

A nearby development, called Mayan Lakes (part of the Mayan Palace resort chain, www.mayanpalace.com) is in the planning stages. The property is situated on 20,000 acres between two golf courses – one designed by Jack Nicklaus, the other by Gregg Norman. The developers plan to build 17,000 homes and condos here, with prices ranging from \$300,000 to \$1,000,000 and above. The smallest units will be about 1,350 square feet and feature two bedrooms and two baths. Large units can be up to 5,000 square feet. (For more information visit www.mayanislandPeñasco.com).



Just down the road and in the same property is Luna Blanca, on the Miramar beachfront towering above the Sea of Cortez. Brenda Karam is the property manager there. (brenda@lunab.com) This is a very grand condo project, where units featuring two bedrooms and two and a half baths will measure about 2,193 square feet and cost around \$650,000. The three-bedroom, three-and-a-half-bath units will be 2,400 square feet in size and cost \$750,000, but are already sold out. There is still one penthouse available – it is 3,860 square feet and the asking price is \$1,590,000.

Michael Novak, a Canadian developer, is building on a parcel off Benito Juarez, the main drag of Puerto Peñasco. This little neighborhood off the highway, called Paladin Mexico, is coming to life as developers put in the infrastructure (sewers are currently being installed and construction will begin soon). Says Novak: “We’re building the first Scottsdale- or San Diego-style development [in Peñasco], on 23 acres. It is a green development. We’re using what are essentially waste products from the milling and petrochemical industries – recycled – which are, when reused, superior...our website, www.paladinmexico.com will explain it all.”

The development will feature a gated, guarded subdivision with a 40,000-square-foot central recreation area and large lots, wide streets and landscaped boulevards. The community will save remarkable amounts of energy with high-tech construction that creates homes with an insulating factor of R50 – that is almost three times the insulation value of a typical U.S. home and translates to energy consumption costs that are about one-third those of a standard U.S. home. This is important in a country where electricity costs are higher than in the U.S. Each home will have its own water purifier, so residents can drink from the tap. The entire property will utilize grey water (shower water) recycling for landscaping. Prices here range from \$250,000 to \$450,000.

Moderately priced properties exist here, too. One community, called Las Cupulas, is attractive and affordable. A one-bedroom, 891-square-foot house here is on offer for \$105,000. A two-bedroom, 1,363-square-foot home is \$170,000 and the three-bedroom model (about 1654 square feet) is priced at \$190,000. These are attractive homes in a gated community featuring a pool (see www.las-cupulas.com).

Mariposa, a gated neighborhood with smallish houses, is away from the beach, but features a pool. The houses here are about 1,100 square feet and range from \$155,000 to \$179,000. Contact Grant at beachmagic@starband.net for details.

A stunning beach community (between Las Conchas and the Mayan Palace) is Rivera Real. Here, two 15-story towers will encompass 114 condos surrounded by 12 beach homes. The smallest condos are 1,249 square feet and go for \$360,000 (pre-construction).

Fractional ownerships are common in Puerto Peñasco. Curt Johnson (curtj@longrealty.com) of Long Realty represents a house that is coming up on the second row back from the beach at Las Conchas. Dubbed Las Mariachis, it will be shared eight ways. Each owner pays \$150,000, and has a storage closet. There is a common vehicle. A grill and all furniture is also included.



Keeping busy is easy

What is there to do in Puerto Peñasco? Development to date includes 70 restaurants, 42 hotels and motels, and 14 RV facilities – and there are plenty of activities, clubs and opportunities. There are Lions, Masons, Habitat for Humanity, Rotary, and Red Cross branches here. English-speaking AA meetings are held three times a week at Calle 18 and Luis Encinas (5 p.m., Monday, Wednesday and Friday). Expats can participate in the Peñasco Theater Group, book exchanges, and loads more.

Outdoor activities are, of course, abundant. Only 52 kilometers northwest of Rocky Point in the Altar Desert is “The Pinacate,” a biosphere reserve, with thousand-year-old gigantic craters that are more than a kilometer in diameter and 120 meters deep. Nature lovers will discover an amazing and varied animal and plant life. In Puerto Peñasco there are golf courses, great fishing spots, and miles of sandy beach. The most popular activities are snorkeling, kayaking, scuba diving, parasailing, ATV off-roading, sunset cruises, shopping, and just plain goofing off. If you like getting involved in charities, there are many to choose from, such as Esperanza de Vida, a local orphanage. Puerto Peñasco doesn’t have a movie theater or bowling alley. A good source of information is the English-language Rocky Point Times newspaper (<http://www.rptimes.com>).

For food lovers, restaurants are plentiful. One popular one is “The Blue Marlin,” a small, seven-table spot just up from the *Malecon* (Peñasco’s main drag), where the daily catch of shrimp is sold. I asked the owner for the address and he shrugged, “No street address, Señor.” No matter, it is easy to find and serves wonderful shrimp tacos.

Hacienda del Fuego, a restaurant on Fremont street, is impressive with its excellent food – like coconut shrimp – and its refined atmosphere. Owned by a developer from the U.S. named Larry Large, the Hacienda caters well to expats.

Getting here:

Puerto Peñasco has an airport (just north of town), but it does not handle commercial airliners, just small, private aircraft. A small airport for charter flights now offered by Westwind Air Service (each flight is priced separately) reopened in September after a \$2.5 million renovation.



The closest commercial airports in Mexico are in Hermosillo, Guaymas-San Carlos, and Mexicali. The Tucson, Arizona airport is the nearest in the U.S. The Sonora government plans to expand the Peñasco airport and build an international airport here by 2008. The airports will be needed because Puerto Peñasco is slated for a marina and boat-related mega-development as part of the “Escalera Nautica” project.

There are now at least three shuttle services offering rides to Puerto Peñasco. In the passenger-van category, www.rockypointshuttles.com operates three vans out of west Phoenix and Tucson for a (ballpark) \$68/person roundtrip. Vans are DVD-equipped and provide door-to-door service. Another passenger van service from Phoenix is www.Motasplace.com. This company also offers rental cars. Offering 15-person shuttle vans from Phoenix is www.headouttorockypoint.com, also. They also provide tour guide services. Upscale travelers will want to check out

www.konashuttle.com, which offers \$179 roundtrip fares from Tucson and Phoenix in Mercedes-Benz mini coaches.

The best and easiest way to get here? Your own car. From Tucson, Arizona, for example, you can follow I-19 south to Nogales. Cross the border at Nogales and drive the 63 miles south to Puerto Peñasco on Mexico’s Highway 8. (This crossing is closed from midnight until 6 a.m., so time your drive accordingly.) From California, take U.S. Highway 8 East from San Diego or Highway 10 East from Los Angeles. From here you have three options: drive through to AZ (Arizona) Highway 85 (Gila Bend) and head south to the Lukeville/Sonoyta border; or cross the border at Algodones (from California); or cross the border at San Luis Rio, Colorado (south of Yuma, Arizona).

After crossing the U.S. – Mexico border, take Mexico’s Highway 2 East through the beautiful *Desierto del Altar* (“Altar Desert”). There are not a lot of stores or gas stations between San Luis and Sonoyta, so stock up on gas, drinking water and anything else you’ll need beforehand. The highway is maintained by the services of Green Angels organization, which provides vehicle assistance for free throughout the Mexican Highways and freeways.

If you drive to Puerto Peñasco, you must have Mexican auto insurance (available at the border). Through the end of 2007, visitors to Puerto Peñasco don’t need a car permit, thanks to “Only Sonora,” the simplified vehicle registration program (for travel only within the State of Sonora for up to 180 days). This permit sticker is only given at the Nogales Port of Entry at Kilometer 21. You will need two copies of all the following:

- * proof of ownership (vehicle title)
- * original of the vehicle registration
- * valid driver's license for identification

- * proof of citizenship
- * current Mexican Tourist Permit (get it stamped at the *Migración* office next door)

Check the U.S. Department of State Travel page at http://travel.state.gov/travel/cis_pa_tw/cis/cis_970.html for more information.

There are hospitals and clinics aplenty in Puerto Peñasco (English-speaking doctors are generally available). Dr. Jesus Gonzalez of One Stop Medical Clinic offers a \$660 per year health plan that provides basic coverage of most illnesses. The clinic has a CT scan machine and x-ray and ultrasound equipment. Dr. Gonzalez says a new hospital is also under construction and will be operational in two years.

Here is a list of what's available now:

One Stop Clinic, Plaza Freemont off Freemont Boulevard, *Tel:* + 52 (638) 383-4422

Central Clinic, 120 Juarez Boulevard, *Tel:* + 52 (638) 383-2110

Municipal Hospital, 97 Barrera Avenue, *Tel:* + 52 (638) 383-2870

Santa Fe General Hospital, 47 Morua Avenue, *Tel:* + 52 (638) 383-2447

Santa Maria Clinic, 21 Heroes Avenue, *Tel:* + 52 (638) 383-2440



Today's Currency Update

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Rates as of April 5, 2007

1 U.S. dollar equals 10.99 pesos

1 peso equals .09 U.S. dollars

Now That I'm Here, What Do I Do With Myself? – Part 2

Reinventing Yourself in Mexico

By Suzan Haskins

I never want to work again. But what to do with all that free time?

If you don't need any income...if you don't *have* to work, lucky you. You can truly pick and choose how you spend your days. And if you are lucky enough to live in a place like Mexico, you will find many ways to fill your time.

Wherever you go, you will find Spanish classes, art and music lessons, writing workshops, pottery studios, yoga centers, health clubs...you name it. Granted, some of these will be more accessible in places with an already established foreign community...like Puerto Vallarta, Lake Chapala, and San Miguel de Allende to name a few.

I have one friend, a retired teacher, who moved to San Miguel with her husband. He spends his days trading options on the Internet. She plays bridge three days a week and she also volunteers at a local orphanage, teaching English. A dedicated teacher, she has found a way to "repackage" her former career. "I love it," she says. "It's a way I stay in touch with the old me, but in a brand-new *better* way."

Here are three ideas to get you started on your active new life:

Voluntourism: In truth you won't be a tourist at all in your new community. But you will be a foreigner...and anything you do to help the local community will be a nice reflection on your fellow countrymen and other foreigners who may visit or live there.

Every community needs volunteers – whether it is in the world. Local newspapers are a good source of information about the volunteer organizations that exist.

Once you are on the ground in your new country, other expats will be a great source of information about volunteer activities. Ask them about opportunities to work in areas you most enjoy...with children, animals, the environment, etc. In Quito, I belonged to a group called Damas (Ladies) Norteamericanas. Each embassy in Ecuador had a branch (Damas Alemanas, Damas Chilenas, etc.). (Your local embassy can be a good source of information about local volunteer opportunities, too.)

The Damas group I belonged to met once a month...usually a luncheon with a speaker. Proceeds from the lunch went to support local charities. Annual events included the Damas Christmas Bazaar and the Damas Ball...a grand black-tie event.

In Mexico, communities with an expat population will have organizations you can join...from those that benefit the arts, like Friends of Chamber Music and Friends of Opera to FERIA Maestros del Arte (www.mexicoetc.com/maestros.html) in Ajijic. To learn about opportunities in San Miguel, one website that offers much information is www.internetsanmiguel.com/charities.html. In the Lake Chapala area, contact the Lake Chapala Society (www.lakechapalasociety.org).

Some other websites to explore for volunteer opportunities:

International Volunteer Programs Association: www.volunteerinternational.org. This website offers a handy way to find activities for nearly every interest in almost any country in the world.

They have many opportunities in Mexico, in places like Guadalajara, Oaxaca, Guanajuato, Morelia and more: <http://www.volunteerinternational.org>.

Idealist.org: Action Without Borders: www.idealist.org. This website's database serves as a clearinghouse for over 46,000 nonprofit organizations worldwide. It features an outstanding searchable database and includes listings for internships, volunteering, and jobs, as well as resources for people who work for nonprofits. The organization also sponsors nonprofit career fairs. A search for volunteer opportunities in Mexico turns up a vast and varied list – from teaching English to helping out in orphanages, organic farms and sea turtle habitats.

International Workcamp Directory (SCI-IVS). Find volunteer-abroad program listings at www.sci-ivs.org. If you are looking for low-cost short-term volunteer options in over 50 countries, this is the place. This organization offers both physical and social missions.

The Peace Corps: www.peacecorps.gov or call 800-424-8580. Looking for a paying gig? Peace Corps seeks individuals to serve as volunteers in overseas communities in the areas of education, small business development, the environment, health, youth development, and agriculture. Tour is 27 months with \$6,075 readjustment allowance upon completion of service. Must be U.S. citizen, over 18, in good health, and have education and/or experience relevant to programs.

ServeYourWorld: www.serveyourworld.com. This is a free online guide to volunteering abroad, with excellent interactive resources and many participant reports.

Volunteers for Peace: www.vfp.org. Over 3,000 low-cost short-term voluntary service placements in over 100 countries are available through VFP.

Here are some of my favorites:

CARE: <http://www.care.org>. For more than 60 years, this organization has been fighting poverty worldwide with a special focus on women and children.

Habitat for Humanity: www.habitat.org. This organization works to provide safe, sturdy homes for low-income families and individuals. The Mexico chapter can be reached at www.habitatmexico.org.

Operation Smile: www.operationssmile.org and **Smile Train:** www.smiletrain.org These organizations provide free surgery around the world for children with cleft palates. And don't forget...even though you live in a foreign country, you still should pay attention to politics in your home country. If you'd like to get involved from afar, check out **Democrats Abroad** (www.democratsabroad.org), **Republicans Abroad International** (www.republicansabroad.org). **Canadians** may find information here: www.elections.ca.
Editor's Note: Next month we'll offer suggestion for the sports enthusiast...

Boom Boom Tulúm

Los Arboles Tulúm Featured in the New York Times

In last month's issue of Mexico Insider, we wrote about Tulúm. We're not the only ones on the Tulúm bandwagon, it seems.

If you recall, last month we told you about a residential project in the jungle near Tulúm called Los Arboles Tulúm. We were delighted to see the *New York Times* follow our lead and devote an entire article in its Travel section to this very interesting project, calling it "the first large-scale attempt to build an environmentally sensitive, master-planned residential project in the inland region of the Riviera Maya..."

Los Arboles Tulúm, as we told you last month, is about 7.5 miles inland from the coast on the road that connects the coastal ruins of Tulum with Cobá,

As the *New York Times* article describes the project:

"A single hectare, or almost 2.5 acres, of developable land along the coast can easily cost \$500,000. In contrast, each of the 261 two-hectare lots in Los Arboles Tulum is selling for about \$55,000.

"But to help preserve the jungle environment, buyers must agree to build on only 5 percent of their lots and they must provide their own electricity, most likely through solar panels or generators. Water will be pumped from wells, and sewage will be treated by a natural wetlands filtration system commonly used in the area."

[Read the entire article here](#). And to learn more about Los Arboles Tulúm, e-mail Cameron Crowe at cameron@losarbolestulum.com. Be sure to tell him you read about the project *first* in *Mexico Insider*.

Invest your IRA Funds in Mexican Real Estate and Profit Before Retirement

By Raul O'Farrill, Founding Partner of O'Farrill & Associates, P.A.

Editor's Note: Who can take better care of your money than you? If you have a self-directed IRA, you'll want to pay particular attention to this article, by Attorney Raoul O'Farrill. He has offices in Phoenix and Rocky Point (Puerto Peñasco), and you will find his contact information at the end of this article.

Many Americans only think of a self-directed IRA as offering securities-based investment choices, generally speaking, stocks, bonds, and mutual funds. This is incorrect. Under a truly self-directed IRA, the range of permitted investments is virtually unlimited, and specifically includes real estate outside the United States.

Now you can use funds in your IRA account to invest in Mexico.

I spent the past month in the United States researching how self-directed IRA savings can best be used for investment in Mexico. My conclusion: the future of this important mechanism is very bright.

What kind of properties can you buy? Practically anything you want – condos, townhouses, beachfront properties, lots, fractional ownership, real estate clubs – the list of permitted investments is very long, and covers virtually all types of properties and investment opportunities available in Mexico.

Some U.S. citizens ask, “Aren't real estate investments a risky way to manage my IRA funds?” I think that the best answer to that question is another question: “Compared to what?” As the dot-com crash so vividly illustrated, “securities” aren't necessarily secure. Even broadly based mutual funds and market-index funds were very negatively impacted by that collapse, and, in many cases are still trading well below their 1999-2001 peaks.

Real estate, meanwhile, has generally continued to appreciate, probably for the basic reason humorously highlighted by Mark Twain when he said “They ain't makin' any more of it.” Or, as another American humorist – Will Rogers – advised: “Don't wait to buy real estate. Buy real estate and wait.”

It is important to remember that investing in real estate does not mean you have to abandon other investment options...what this is really about is portfolio diversification. By following certain rules and legal procedures that combine and link the United States laws and rules for IRAs with an efficient bi-national bank trust structure, you and your family can have the best of both worlds: a joyful experience of your hard-earned resources today as well as solid retirement and estate assets. This is a great innovation for investing in Mexico, and in no way diminishes your future financial security, or the future assets of your family: your IRA-funded Mexican properties are your assets, and may very well appreciate faster than overly conservative IRA investments or property holdings in the United States.

It is well known that Rocky Point (Puerto Peñasco) is the fastest growing second-home and retirement community in Mexico. It is the fastest growing tourist destination in Mexico, as well. We believe that the construction of the coastal highway from California and the completion of the international airport will continue to bring more buyers to this wonderful seaside town, and that continuing demand will fuel a strong increase in the value of properties here. It is in this context that we urge Americans to consider the advantages of investing a portion of their IRA funds in this vibrant marketplace.

How can an American further explore options for self-directed IRA investment in Mexico? There are, of course, literally thousands of American investment firms that work with IRAs, many of whom would be glad to take your money and pretend that they'd set you up to purchase Mexican real estate. What virtually all of these firms lack is the second part of the equation: deep legal and tax knowledge and expertise within Mexico, and an understanding of the implications that choices made in the United States may have in Mexico.

First, it is important to have an overall strategy and advisors that clearly see the “big picture” both north and south of the border.

Second, it is important to choose the right IRA administration company; one that gives you “transaction control,” meaning that you don't have to ask a custodian to write a check for you every time you need funds. Additionally, you don't want to have to be in a position of having to ask a custodian for permission to buy a particular asset. Remember: it's your money.

Third, since a custodian will be involved (it is part of the IRS regulations) – and since the

custodian will be doing very little (you will be managing your money) – your custodian's fees should be very low. (Note: at our firm we've built relationships with firms offering this service, and the fees associated should be in the very low hundreds of dollars per year.)

Fourth, there are a number of substantial advantages in basing your purchasing mechanisms in the United States:

- 1) Properly structured, the rules and covenants of your U.S.-based bi-national purchasing mechanism are highly adaptable to the specific needs of the purchaser or purchasers.
- 2) As an estate planning instrument for U.S. citizens, having your purchasing and ownership mechanism based in the United States is absolutely necessary because U.S. law governs it.
- 3) One of the most useful parts of forming U.S.-based purchasing, ownership, and estate planning instruments is that by selling the instruments' interest in a fideicomiso (the Mexican bank trust ownership vehicle) is conveniently and rapidly conveyed to the buyer, which is very cost effective and takes very little time compared with the assignment of rights on an existing bank trust, or the organization of a new one.
- 4) The estate planning instrument can provide substantial litigation protection.
- 5) You can invest with several people when using IRA funds to purchase a single property. Under this scenario, we create a purchasing/ownership/estate planning "instrument or entity" that purchases the property, and which can have multiple owners with varying ownership interests.

Don't forget estate planning... Thoughtful and forward-thinking estate planning is crucial to the tax-efficient transfer of assets. It is wise to enlist a law firm to help you in this regard that understands both Mexican and United States tax law. For example, our associated firm, OTP Trust, is a bi-national company; a key player among the United States-based professional firms that collaborated on the design of our IRA investment and estate planning mechanisms. This assures that you will get rapid and professional title processing for your IRA-funded investment in Mexico. We charge a minimum amount for structuring your estate; planning a robust bi-national trust structure; and using your purchasing, ownership, and bank trust mechanisms creatively for your benefit today -- and for your family's security in the future.

Start to grow your IRA immediately: Not only you can make your IRA grow with the appreciation of the property, you can also rent your property to make your IRA grow immediately. Real estate investing can be a great source of steady, low-labor, income, which is great for many people, especially retirees and those approaching retirement. In fact, rental and lease income is one of the central characteristics and advantages of this strategy: use your IRA resources and grow your IRA.

What happens if you find a better property in the future? Your IRA will simply sell the existing one to buy a new one. It's as easy as that. Your IRA will be the owner of the property, and under this self-directed investment mechanism you are the boss.

Remember: You have the opportunity to have it all right now: live, enjoy, love, and have your estate assets working for you and your family within your lifetime with rock-solid assurance that your estate will pass seamlessly to your heirs.

Raul O'Farrill is the Founding Partner of O'Farrill & Associates – a bi-national law firm specializing in real estate and the first Mexican firm to open United States offices and receive certification from the Arizona Bar Association; receive certification as a foreign legal consultant from the State of Arizona; and offer services to Americans seeking expert guidance after the signing of the NAFTA agreements. He is also the President of OTP Trust, the first United States-based title processing company to offer services for Rocky Point real estate, as well as the senior legal architect of their unique product, "Guarantee Trust," a mechanism that guarantees both buyers and sellers interests for the term of the sales agreement. Educated at the Centro Universitario Mexico, Universidad Iberoamericana, Universidad Panamericana and University of California, Berkeley, Raul is widely experienced in Mexican real estate, corporate, and securities law. O'Farrill & Associates has offices in Phoenix and Rocky Point. He is Vice President of Training for A.M.P.I. Rocky Point, a member of NAR, a member of the Arizona Mexico Commission Real Estate Ad Hoc Committee appointed by Arizona's Governor, coordinator of the Arizona Department of Real Estate's liaison with the Thunderbird School of International Management, and a member of both the Arizona Bar Association and the American Bar Association. He can be reached via e-mail at rofarrill@ofarrill.tv.



Updates From Around Mexico

The first legal gay union in Mexico City... An economist and a journalist became the first couple united under Mexico City's new gay civil union law, which grants same-sex couples inheritance rights and social benefits similar to those enjoyed by married heterosexual couples. It reflects a growing acceptance of homosexuality in what has traditionally been a macho society. The left-dominated legislature of Mexico City passed the law in November. A similar measure went into effect in the northern state of Coahuila at the end of January. The law is being celebrated by liberal lawmakers but condemned by the ruling right-leaning conservative National Action Party (PAN) of President Felipe Calderón, which has filed a court challenge claiming that gay unions violate constitutional provisions protecting the family. The Catholic Church in Mexico also has spoken out forcefully against the law. Who would have thought Mexico would be the pot at the end of the rainbow?

Ever consider starting a business in Mexico? Now may be a good time. Recent statistics indicate that the tenure of former President Vicente Fox was one of the country's best in terms of the economy and consumerism.

During Fox's six-year term (from 2000 to 2006), consumerism grew by 23%, fueling retail and wholesale business, which grew by 18% and 25%, respectively. Mexicans were able to spend more, thanks to better salaries and more widely available credit. A local study indicates that from 2000 to 2005, salaries rose some 48% and the amount of home loans issued increased by 62%. Credit cards came into vogue; the amount issued rose a whopping 170% between 2002 and 2006.

Lower inflation also contributed to the boom. The administration's efforts to stabilize inflation and the economy were highly successful, and inflation was maintained at about 5% throughout Fox's term—Mexico had not seen a variance level this low since the 1970s.

Remember that the U.S. Department of Homeland Security now requires that anyone traveling by air between the U.S. and Mexico present a passport at immigration checkpoints. Make sure you have yours before you book...

Will new President Felipe Calderon be able to sustain this growth? Consumerism in Mexico represents 67% of the GNP. Some economists predict that consumerism will continue to grow, perhaps at annual rates between 3.5% and 4.2% (i.e., a slower rate than before, but still above the predicted GNP growth for 2007 of 3.5%). Jonathan Heath, chief economist for the Mexico unit of HSBC Bank, says Calderon's greatest challenge will be to strengthen the local economy while incorporating the significant "informal economy" – which employs vast numbers of Mexicans.

Frontier Airlines adds Dallas-Mazatlan route. Frontier says that Mazatlan has been one of the airline's most popular Mexican resort destinations since service here was first offered by the airline in 2002, and it will add an additional non-stop service from Dallas beginning June 7, 2007. Frontier also offers non-stop service to Mexico from Los Angeles, San Diego, San Jose and Sacramento, California; Denver, Colorado; Kansas City, Missouri; St. Louis and Nashville, Tennessee; and Salt Lake City, Utah. Mexican destinations serviced by Frontier include Acapulco, Cabo San Lucas, Cancun, Cozumel, Guadalajara, Ixtapa/Zihuatanejo, and Puerto Vallarta, in addition to Mazatlan.

San Miguel residents say “That’s enough!” San Miguel de Allende is one of Mexico’s (and the world’s) premier expat communities. The mild climate, vibrant artistic community and charming colonial architecture have attracted many like-minded individuals.

A group called Basta Ya is fighting to maintain San Miguel’s colonial integrity. (*Basta ya* means “Enough already.”) The group has organized a protest against a five-story parking garage coming up near the historic district’s Jardín Principal, or main plaza.

In general, the local government has been prudent about protecting San Miguel’s integrity. Construction within the San Miguel historical district must follow certain guidelines and designs must be approved before builders can break ground. However, some San Miguel residents say authorities are becoming careless. They are concerned over what they say are non-colonial projects in San Miguel.

Protesters say that the garage won’t fit in because of its height – over 8.5 meters (nearly 28 feet) – and that the city administration should not have amended the building code that would have precluded structures this tall.

A representative for the new garage says a façade with a colonial motif will keep from marring the quaint surroundings, and that more parking is needed to relieve the traffic that congests the district.

President George W. Bush visited Mérida last month. On the final stop of his tour of Latin America (stops included Brazil, Uruguay, Colombia, and Guatemala), President Bush made his first visit to Mérida, although he visited the state of Yucatán in March 2006 in conjunction with the trilateral summit in Cancún which also included Canada.

Mérida is the capital of Yucatán state and a city with 800,000 people some 1,000 miles east of Mexico City. Bush met with Mexican President Felipe Calderón at Hacienda Temozon Sur, about 30 miles south of Mérida. Topics of discussion between the two leaders reportedly included U.S. immigration policy, spiraling violence in Mexico linked to drug trafficking, and the widespread frustration of those throughout Latin America who perceived that the U.S. is insensitive to the region’s needs. This stems in large part from the Iraq war, which has preoccupied the Bush administration.

What do Mexicans think about the U.S. leader? According to an opinion poll that the Mexican daily *Reforma* cited Monday, 37% of Mexicans have a negative image of Bush, while 26% are neutral and 18% are favorable to him. The rest expressed no opinion at all.

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Linda Neil of the Settlement Company sends this from Los Cabos and La Paz:

(To learn more about the Settlement Company www.settlement-co.com.)

Airport expansion at Los Cabos: Alberto Treviño, Secretary of Tourism for Baja California Sur has announced an investment of \$58 million for the Los Cabos International Airport. Included will be improvements to the terminal and an additional runway. In making the announcement, he reported that 2.5 million passengers had arrived in 2006 and by 2008 it is expected that 5 million passengers will touch down in Los Cabos. Several new low-cost carriers are now flying to Baja California Sur. These include Interjet, Volaris, Alma, Click, VivaAerobus and Avolar. A new Volaris flight connects Los Cabos and Tijuana. Passengers are able to purchase a cross-border shuttle to San Diego for \$15. Delta and Frontier (Los Cabos-Sacramento) are among the new air lines serving Los Cabos. La Paz now has seven carriers landing versus three just a year ago. They also have Tijuana-La Paz service and Alaska provides service to LAX.

Loreto airport news flash: A business group is negotiating to purchase and expand the airport at Loreto, north of La Paz.

La Paz inaugurates its extended *malecon*: Earlier this month La Paz celebrated the official opening of its extended *malecon* (*the promenade along the sea*) in conjunction with a *Marcha de Salud*. (Walk for Health) The governor of Baja California Sur and the mayor of La Paz were joined by more than a thousand *paceños* (citizens) who walked the three-mile-long route along the Bay of La Paz. Along the way they passed numerous works of art sculpted by Mexican artists and depicting sea life. These have been donated by citizens and groups such as the International Community Foundation, the Walton family foundation and the David and Lucille Packard Foundation. The La Paz Malecon is three miles long and rivaled only by one in Mazatlan. Work on a new aquatic recreation center has started at its northern terminal. It is truly a great addition to the city and will be enjoyed by locals and tourists alike.

Golf Galore: Not long ago Los Cabos could brag, "Come on down. We have seven golf courses, a different one for you to play, every day of the week." This is a statement that time has overtaken. At this writing, there are 24 new golf courses planned for Baja California Sur. One of these will be at Diamante Cabo, a high-end project on the Pacific side of Los Cabos. Its well-known designer is Phil Mickelson. New courses are also planned for La Paz, which – up until now – has not had a golf course. The courses scheduled to be built, at Paraiso del Mar, at the Costa Baja Resort on the road to the ferry terminal and marina, and at Maravia Country Club Estates, located near the beach known as *El Tecolote*. The course at Costa Baja will be designed by the Gary Player Design Group.

And the BOOM goes on at Los Cabos: A real estate boom that started over a decade ago in Los Cabos continues. In Cabo San Lucas, the new hot spots are the Pacific Ocean side of Los Cabos, and up towards Todos Santos and the region around La Paz. A new project, Capella, is on the Pacific side of the well know Pedregal development. It is being developed by the Diaz Rivera family who has Pedregal in Los Cabos and Pedregal de La Paz. Private residences are reached by going through the "Dos Mares" tunnel and emerging on the Pacific side. Los Cerritos Beach is one of the larger developments further north on the way to Todos Santos and close to the village of Pescadero.

And in La Paz: Construction has started on Paraiso del Mar on the El Mogote sand spit. What was formerly known as Costa Baja Marina is now called Costa Baja Resort and Marina. New ambitious plans include Vista del Mar residences and condominiums, a new beach club, and a community theater. In April work will start on a Gary Player-designed golf course. Business is thriving at the two Costa Baja marinas and at Pueblo Marina, the commercial area featuring fine restaurants and boutiques. Maravia Country Club Estates is fast taking shape at Tecolote beach. Phase one of the development is all but sold out.

Work will soon commence on the championship 18-hole golf course. Meandering into the foothills of the El Coyote region, it promises to be spectacular, offering breathtaking views of the Sea of Cortez. In La Paz, Villas La Posada is nearing completion. It is near the beach behind the landmark hotel Posada Humperdinck.

Closer to town, the long defunct Gran Baja Hotel is coming alive as the Grand Baja Hotel and Spa. The former hotel is being completely renovated and will have over 100 one-, two- and three-bedroom luxury units. Alongside the original building will be two new towers with even more units. It is situated on a large piece of waterfront property.

La Concha Pearl will be a seven-story 34-unit complex located on one of the best beaches of La Paz. To the north, Playa de La Paz is under construction. It will have 60 high-end condos on 835 feet of pristine beach. Colina del Sol is being developed on a hill overlooking the city. Its developer Carlos Estrada is also launching two new projects on the East Cape. Playa Blanca has 14 full-ownership condominiums, "on the shores of Buena Vista." He is also developing Colina del Sol at Los Barriles. Phase 1 has 2,200 lots starting at 1/3 of an acre and includes a community center and other amenities.

FONATUR, the economic development arm of Mexico's tourism department, has opened a maintenance marina in La Paz. The site also includes a three-story building which will be headquarters for the Escalera Nautica (Marine Ladder) project. This is a long-term project which will see new marinas and other facilities catering to marine tourism.

Steve Simkovich sends this, from Liberty Cove on the Sea of Cortez:



Liberty Cove (see photo, left), just south of Arizona on the Sea of Cortez, is being developed into the largest master planned community in Mexico (15 miles of coastline). Liberty Cove is being built with U.S. standards, amenities and infrastructure, and will even have a new \$10 million medical center. After three years of preparation, construction is set to begin later this year.

This month we are concluding the contract with the U.S. company that will provide state-of-the-art telecommunications, including home security systems that can be monitored from the USA, and high speed wireless internet

throughout, including at the beach.

We're also pleased to announce that we are now accepting "place in time" priority reservations from those desiring to get on our waiting list to have first choice of the condominiums and lots, which will become available later this summer. The Phase One master plan, condominium floor plans and elevations can be viewed here: <http://www.libertycove.com/phaseone.asp>

The State of Sonora has notified us that the official start date of our sector of the *Costera* (Coast) Highway is June 15, with full funding and budget now in place. Construction is commencing in Puerto Libertad three miles south of us and will go north through our property, which has already been engineered and surveyed. At the same time they will start another crew to the north that will work south towards Liberty Cove, with a completion time of 18 months. The *Costera* Highway will ultimately provide four lanes of drive time access to the California market, and will greatly increase property values and ease of access. Our website map shows the details:

http://www.libertycove.com/location_access.asp

We are happy to report that effective April 1, Tom Phelan has joined our team. Tom is president of www.IRACHoices.com and is one of the top experts in the country in assisting people in purchasing real estate with their IRAs, including real estate in Mexico, and even with non-recourse financing.

Finally, the Liberty Cove Private REIT (real estate investment trust), open for over two years, and which permitted steep discounts plus first choice on condos and lots and accepted IRA funds, is closing this month as we prepare to commence construction. One can still participate for the next few weeks ONLY if you let us know you are with *Mexico Insider*. We will next offer a compelling, but based on lower risk, less lucrative private placement that will become a Public Issue within five months. It will also accept IRA funds.

For more news, Liberty Cove's latest Newsletter can be viewed here:
http://www.libertycove.com/files/March_2007_mid.pdf

For more information, contact Steve Simkovich at steve@libertycove.us or by telephone at 800-601-9406 ext 84.



Mexico in the News

Mexico: of money and policy...

The world's third-richest man is Mexico's Carlos Slim, who bought Mexico's telephone monopoly in 1991. Slim has built an empire that includes Latin America's largest mobile phone company; provides banking, brokerage and Internet services; sells insurance and oil industry equipment; and operates retail stores and restaurants. About Slim and business in Mexico:

<http://abcnews.go.com/Business/story?id=2946858&page=1>

Mexico has a new ambassador to the U.S., Arturo Sarukhan. Unlike his predecessor, he is being guarded...and careful to keep focused on achieving goals that are mutually beneficial to both nations. And unlike the administration of former Mexican President Vicente Fox, the new administration is keeping expectations low:

<http://www.statesmanjournal.com/apps/pbcs.dll/article?AID=/20070402/OPINION/70402009/1049>

Experts say President Bush's trip to Latin America, an attempt to cater to the U.S. Latin community and to counter Chávez's increasing influence in the region, accomplished little, if anything. Mexican President Felipe Calderón needs to make progress in immigration, but there's no hope of Bush's swaying US legislators:

<http://www.msnbc.msn.com/id/17599049/>

Mexico goes high-tech:

Mexico City's new mayor aims to offer high-speed wireless Internet to over eight million city residents. Critics say the city hasn't been able to ensure basic services such as water and electricity, and high-speed wireless is not a priority:

<http://www.washingtonpost.com/wp-dyn/content/article/2007/04/03/AR2007040300003.html>

A proposed wireless internet network for all of Mexico City could be developed by China telecommunications company ZTE Corp. The deal signed between the city and the ZTE is expected to provide a significant amount of jobs in Mexico:

<http://news.techwhack.com/5533/zte-mexico-city/>

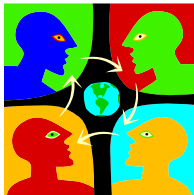
A new waste water treatment plant in Mexicali will help prevent pollution of U.S. waterways while treating waste water stemming negative impacts on the environment and the health of residents in the eastern sector of Mexicali:

<http://www.forbes.com/feeds/ap/2007/03/18/ap3526560.html>

Who said anything about retiring?

David Bender – a retiree who got bored with golf – has a new hobby. He is tackling income inequality in Mexico by providing English-language instruction to children that don't have access to expensive "high-class" schools:

<http://www.latimes.com/news/printedition/front/la-fi-mexschool2apr02,1,6749455.story?track=crosspromo&coll=la-headlines-frontpage&ctrack=2&cset=true>



Upcoming Events

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Discounts: Remember...as a subscriber to *Mexico Insider* you receive a discount on many of the following events.



Live Overseas Conference, Las Vegas April 23-25, 2007

We've got an esteemed crew of 42 offshore experts and expats that will show you how to get started living overseas in style this year. Whether you're looking to stretch your retirement savings further... to escape wintry weather... to reduce your tax burden... to start your own tourism business... to own your own second home in the sun...

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[Read More...](#)

Live and Prosper in Mexico Seminar San Miguel de Allende, Mexico, June 3-5, 2007



If you've ever dreamed of owning your own hideaway, a place with gentle arches and hand-painted tiles...a home that opens to a lush garden where pink bougainvillea and red roses bloom year-round...where you could afford a cook and a maid and a gardener...then you should turn your attention now to Mexico's Colonial Highlands.

To receive more information on this event when available, contact us now:
Email: events@internationalliving.com; Phone: 1-866-381-8446 or 1-877-291-0246 (Toll free in the U.S. and Canada)

Live and Prosper in Mexico Seminar Puerto Vallarta, Mexico, September 23-25, 2007

Mexico has a tremendous amount to recommend it when it comes to comfortable, easy living. When you join us in Puerto Vallarta, we'll provide you with everything you need to make a smooth transition to The Good Life here. We assure you: You'll gain more useful, on-target information over these three, power-packed days than you ever could in a year spent tracking down this material on your own. In and around Puerto Vallarta, the jungle kisses the ocean...cobble streets curve around tidy village homes and shops...piles of pink, fuchsia, and lavender blossoms tumble over wrought-iron balconies...on the hillsides, tidy whitewashed homes beckon with glorious ocean views...and you can live well, very well, for about \$2,100 a month...or even less.

To receive more information on this event when available, contact us now:
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