

Hello to All,

Again, the heat has descended - just keep your thoughts toward the many, many perfect days you have had and will have again! Drink plenty of fluids, and mainly - relax!

EDUCATION

For those who might be thinking of taking grandchildren or children to Mexico. Free education in Mexico, is mandatory from ages six through eighteen.

That stipulates a child will receive schooling and books, but all else must be provided by parents.

In Mazatlan, groups such as Friends of Mexico, raise money to supply uniforms, shoes and school supplies for poor sections of Mazatlan.

One of the high priorities of the Mexican Government remains to be education; and the budget has continued to increase in recent years. Decentralization, from federal to state, hopefully may improve accountability. Although educational levels in Mexico have improved substantially in recent decades, the country still faces problems. There are private schools available for your consideration.

In addition, the Mexican Congress voted in December of 2001, to make one year of preschool mandatory, which went into effect in 2004. The increase in school enrollments during the past two decades has been dramatic.

<http://www.domainofmine.com> ...

Is a new site I've put up - see what you think - I may go ahead and put up each newsletter separately like this is done, for your convenience - then, you can just go straight to the newsletters you are interested in. I do sincerely suggest you read them all. Get all the info you can!

Pacific hurricane season
May 15 through Nov 30.

CONCERNING LIVING EXPENSES

Living expenses in Mexico are approximately a third to a half of what they are in Canada.

Many inputs from my email friends indicate that they can live very well on about \$2,000 a month.

Some costs seem exceedingly and questionably low to Americans as well as Canadians.

Property tax, on a nice home, can run 381 pesos per year (\$40), although even if your home is paid in full, if you live in the "special zones", expect to pay an additional bank trust fee of \$400 to \$2000 annually if your home is within 50 km of the ocean.

Electricity costs vary - but, even with air conditioning in the hot months, with a bit of frugality, electricity can average as low as \$50 a month. In the cool months, it's prudent to just throw an extra blanket on your bed.

Most people do not consider fire insurance necessary, other than covering the contents of your home, because the structure is built of concrete.

Food is quite reasonable - depending upon where you decide to buy. You might pay \$2 for a 1.9-litre bottle of milk, 43 cents for a kilo of tomatoes and \$2.50 for enough large fresh shrimp for a meal. Services cost even less.

You can visit the dentist for \$20 to \$30, have a cleaning lady for the day for \$10, get your hair cut for \$4, and get your laundry done for around \$4.50 for three kilos.

Another advantage to being in Mainland Mexico, as opposed to Costa Rica, or some of the other places where retirees can live cheaply during retirement, is that it's fairly close to home. Flights can be quite reasonable if you just do some "shopping".

www.retireinluxuryhomes.com, www.domainofmine.com

WHY AN E-BOOK?

I receive requests for hard-bound books, instead of my e-books or the printout. After I send a note explaining why I choose **not** to take that route, I have not had one person disagree. So, this is why I stick with e-book, be it the computer version or printout:

It would be impossible, I believe, to have an actual up-to-date hard-cover book concerning Mexico...and info concerning retirement.

By the time the book was published, and distributed, it would be out-of-date. That's why I opted for the computer e-book instead. I update my book constantly, from home. You can read it right on the computer - never leaving your home! You can opt to save it - go back to it later - you can print it out and start a file, or whatever you desire. The only thing the purchase does not entitle you to is to distribute it... and you get free updates...for life.

So, while it would be just fine to have a book in the stores, I feel this is the most effective way to get up-to-date info to you.

CARS IN MEXICO

Is it possible to bring your American-bought automobile into Mexico?

Yes, of course you can. As long as you follow the rules set by the Mexican Government.

First, your car will have to be registered at the border crossing. If you are in Mexico on a tourist visa, your car must leave the country when you enter back into the States.

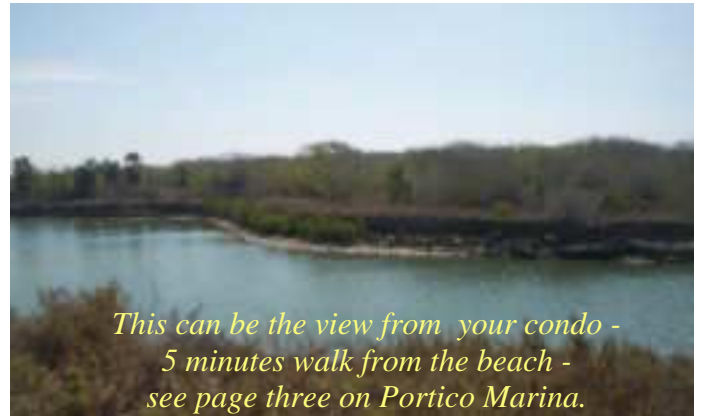
You must not permit anyone outside of your family to operate your car in Mexico.

If you are in Mexico with an FM-3 (good for 5 years - renewal each year), and your car has been registered, it's ok.

Every foreigner is allowed to enter Mexico with one vehicle, which is not Mexican plated (e.g. US or Canadian), as long as you have the following: Mexican Insurance, an FMT, FM2, or FM3, registration/ownership in your name, (if you have financing on your auto, you must have a letter stating that you have that lending institution's permission to take that car out of the country), and a credit card or cash to cover a bond for the vehicle.

Your other alternative is to purchase a vehicle in Mexico...the best buy being a used car. They will be less to purchase originally, with lower insurance fees, and a lower registration fee. You can purchase a Mexican auto and get it legally registered, no matter what type visa you have.

Why do you get to "put your two cents in"... But you are only offered a "penny for your thoughts"? What happened to the other penny?



If you need to ask me a question, get information, or just keep in touch by email: PLEASE, send email to:

questions@retireinluxury.com

In the reference/subject line type:

for Barbie at RetireInLuxury

No more, no less.

I can no longer promise to answer your questions **unless** the email is exactly as this.

I receive approximately 1,500 to 2,500 email a day - mostly advertisements for things I am in no way interested in, granted - but, I need an accurate, effective way to put blockers on all that trash email *and still be assured I receive yours*. I really do want to help with questions you may have - don't let your email be automatically discarded by my email program. Thanks for understanding, Barbie

Then, please, after the first correspondence, just use your "reply"...as long as the "subject" line stays the same and the "to" line remains the same.

Please - **add my email** as a trusted source in your email program...if you too have an email blocker.

I found another neat site: <http://www.gethuman.com>

This site lists, alphabetically, companies like AAA, All the major car rental companies, automobile companies, Ryder Rental, Bloomingdale, most major credit card companies, PayPal Buyer Credit, Lord & Taylor Credit, Sam's Club Credit, U.S. Dept of State – Passports, US Citizenship & Immigration, US Social Security Administration, Computer companies, health care companies, and so many more! If you can save some time sitting holding a phone to your ear, even though you're retired, hip, hip, hooray!

VISITING MEXICO?

YOU STILL NEED AUTO INSURANCE!

Just a sampling:

ROCKY POINT (Puerto Penasco)- total coverage, Buick 2002, 2 days – \$28.60

MAZATLAN - Buick 2002, 5 days, collision, fire, total theft, natural disasters. No bail nor legal assistance, no travel assistance. \$52.48



Information from a Reader...

CONCERNING A FOREIGN-BORN SPOUSE

Good morning Barbie,

I am writing this in regards to your recent news letter and an article concerning a man named Jack xxxxx and his question about his Russian born wife living in Mexico. (His letter as of March 9, 2006) I can just tell you of my experiences with my Thailand born wife who was living in the states with a green card.

Yes she can apply for and receive an FM-3 from Mexico but in doing so she must give up her U.S. green card so she would not be able to return to the U.S.

My suggestion is to enter Mexico on an FMT (6 months) but at the same time apply for U.S. citizenship and after receiving that then apply for her FM-3 from Mexico.

My wife and I purchased property in the Lake Chapala area while we were both on FMT's and waiting on my wife's naturalization. After receiving that we then applied for our FM-3 and it worked out fine.

Budget charts, prices, and complete retirement info available in Retire In Luxury.



There are still units available in Portico Marina - a 5 minute walk to the beach. If you have an interest in these affordable condos, just let me know via email, questions@retireinluxury.com, and I will send the request if you wish, to Edo and Martijn, so they can contact you.

Medicare in Mexico

As it stands today, Medicare does not cover health care for Americans outside of the United States, except under these conditions:

1. The beneficiary is a border resident who requires hospitalization and the Canadian or Mexican hospital is either closer to the beneficiary's home than the participating U.S. hospital or when the Mexican or Canadian hospital offers covered services which the U.S. hospital does not.
2. The beneficiary is not a border resident, but the emergency occurs in the United States and a Mexican hospital is in closer proximity.

In both instances, Medicare pays for physician and ambulance services furnished in Mexico in conjunction with a covered inpatient stay. This lack of coverage affects residents, tourists, short-term visitors, and people who choose to live in Mexico. Mexico offers medical insurance to almost everyone.



[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

