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Move to Mexico - and Keep the American Dream Alive During These Hard Economic Times

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**Move to Mexico -
And Keep the American Dream Alive During
These Hard Economic Times**

David Simmonds

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Chapter One

What Has Happened in the U.S.A.

*Then you better start swimmin' or you'll sink like a stone
For the times they are a-changin'*

– Bob Dylan

I grew up in the 1950's and 60's in a middle-class family with one wage-earner. My dad was in the Air Force and Mom didn't work outside the home. Like most of my friends, we thought we lived pretty well. I don't recall really wanting something and having my parents tell me that we couldn't afford it, most likely because I rarely asked for much. We had one color TV, one car, a clothesline and plenty of food in the fridge that my buddies knew they could always raid for a snack, without asking. Playing sports was a big part of our lives, but not once did I have to sell candy bars in front of a grocery store to pay for uniforms and umpires. The best player on the team would be the only person to get a trophy, while everyone else received a team photo and life-long memories. It was okay for someone on the team to be a better player than the others.

I lived in San Bernardino/Highland, California, about sixty miles east of L.A., the big city we knew little about. The sweet scent of orange groves surrounded our neighborhood and the San Bernardino Mountains were just minutes away. A salesman named Ray Kroc bought a small drive-in restaurant on E Street (where we cruised) from the McDonald brothers betting that people really liked hamburgers, fries and milk shakes. Anything seemed possible back then, and we really did live an *American Graffiti* life, certain that it would never change. Does a place like

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that still exist? Maybe...somewhere, but certainly not in SoCal, and probably not where you grew up, either.

Before we were old enough to drive, we got around town by hitchhiking. The idea that this could have been dangerous never occurred to us, because it wasn't. My first job while in college was at a unionized grocery store, where I soon got promoted to checker, making good wages that paid for all of my expenses with enough remaining to pay tuition and have a little (okay, a lot of) fun. I worked with older married men and women who could afford to own their homes and raise their families because the Retail Clerk's union negotiated good wages for them. The store owners, Stater Brothers, made a handsome profit while the employees were well-paid with full medical benefits. The customers received excellent, friendly service while paying a fair price for their groceries. In 1960 over one-third of all jobs in the United States were union-affiliated. Today that number is about 12% as successive administrations since 1980 have targeted unions as an enemy of the state. The decline of the middle-class had begun.

I realize that was then and this is now, and American life will never miraculously return to those less complicated times. The country has changed in many ways and, without question, not always for the best. On the positive side, there have been significant gains that came to the forefront 30 to 40 years ago concerning the environment, race relations, women's issues, and a general acceptance of people who bang a different drum. But beginning in the 1980's, what is gleefully called the Reagan Revolution, an undeclared war was waged against the middle-class with the help of early Neocons like Alan Greenspan who had been put in charge of forming a commission to find a

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solution to a government cash flow problem brought on by Reagan's heralded tax cuts.

Reagan wanted to give tax relief to the moneyed interests that help put him in office, thereby slashing taxes for the upper-class. The problem was that this created a huge federal deficit with not enough income to keep government in business. So, what do you do? Well, Ronnie increased payroll taxes (Social Security, Medicare) on the workers, creating an open-wallet slush fund that could be tapped whenever the need occurred. Of course he didn't want to punish his wealthy friends, so he put a cap on the amount of income that could be taxed for Social Security. That way, the wealthy pay only a limited amount of their total income, while everyone else, the working slobs, pay on 100% of their salaries. This was the largest tax increase in U.S. history, **enacted during the Reagan administration**, the great proponents of "less government" and "lower taxes." For the first time, Social Security was not only paying current recipients, but also banking funds for future workers, paid for by the very same people who received the tax increase. They now call that group Baby Boomers (aka you and me) and our next 20 to 30 years aren't looking very promising.

The country is now realizing the disastrous results of thirty years of *voodoo* Reaganomics: feeding the top to theoretically trickle down to the bottom, instead of feeding the majority who will spend the money and strengthen the economy. Think about that. If you put money into the pockets of the top 5% they will save a good portion of it, maybe buy a yacht, or send it off-shore to avoid taxes. If, on the other hand, the money is in the hands of everyone else, they will spend it buying food, clothes, appliances, maybe an occasional night out with the kids. It is no secret that the divide between the "haves" and the "have-nots" is

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at historic levels. The middle class, the group that developed and built our country after WWII, is disappearing. That is a fact.

We now have a new president, Barack Obama, who will try to restore fairness and ethics to government policy. But his task will be difficult and it will take many years...if it can be accomplished at all.

They Call Us Boomers

The earliest baby-boomers, those born in 1946 through about 1952, became the core of the Sixties Generation, a period of high ideals (no pun intended) buffered by a profound distrust of authority. Tom Brokaw, in his excellent book **Boom**, describes the Sixties as having begun with the assassination of President Kennedy in 1963 and winding down with the resignation of President Nixon in 1974. That sounds about right to me.

For the first time, attending college, although not as prevalent as today, was a realistic option for most middle-class high school graduates. My tuition at San Diego State in the early 1970's was about \$80.00 per semester, the same amount as my monthly car payment. A significant motivation for males to stay in school was the student deferment, as the military draft was in full force, feeding young bodies into the voracious Viet Nam War machine.

Although many of us like to remember that era as one of strong unity among everyone under 30, the reality was otherwise. Those of us who went to college after high school had a much different experience than that of those who went to work. Now, forty years later, the divide is more apparent as the country has become as polarized as at any time since the Civil War. I remember thinking back then that once we get to the age when

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we're running the show the country will be transformed with an historic period of enlightenment. *We'll be the voting majority and our idealism will re-shape the nation.* But, of course, that was a naïve notion. In reality there weren't that many of us and many more weren't that committed to the idealistic "movement" beyond living the life of sex, drugs and rock and roll. Once they got married, had kids and house payments, many of the student movement members morphed into being replicas of the people they had rebelled against...their parents. High ideals were replaced by everyday struggles and curiosity was trumped by a "go along to get along" robotic existence. Stimulating conversation became a rare occurrence as mindless television programming and talk radio did our thinking for us. Dylan found religion.

By 1980, the '60's idealism was ancient history. The war had at long last ended in an American defeat that no one wanted to acknowledge. Nixon and his paranoid corrupt cohorts had been chased from the White House, and disco was thankfully no longer *stayin' alive* after nearly a 10-year run, during which time the "we" of the '60's became the "me" of the '80's. The country dutifully lined up behind charismatic ex-actor and California governor, Ronald Reagan, as the political center moved several notches to the right. In four years the United States went from being the world's largest creditor nation to the world's largest debtor nation under Saint Reagan, where it remains today. And except for a few years during the Clinton administration, the national debt has steadily risen every year, now standing at over \$21 trillion dollars. Each citizen's share presently exceeds \$30,000 and we are adding to the national total by \$3.3 billion per day. The national debt is now an unbelievable 69% of the gross domestic product. These are staggering numbers and are

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a significant factor regarding why many of you will not be able to spend the last one-third of your years with a lifestyle you had envisioned. Policies and their results do matter, and the policies of the past 30 years have enriched the very wealthy while harming the rest of us.

But, you might say, *there are always ups and downs in our country, we'll get back on track like we always have.* And that may be true. But it will take a long time and there is no certainty that we will. A major obstacle is that we no longer make things. The United States has lost 3.2 million manufacturing jobs since 2000, and over 107,000 in the two-month period spanning August and September, 2008. We are becoming a nation that provides low-paying “services” rather than high-paying manufacturing jobs. Tax laws have been rewritten so that corporations benefit when leaving the country, where wages are a fraction of U.S. standards, there are no pesky environmental regulations, and no requirement to provide health benefits or pensions to the minimum-wage workers who earn just a few dollars a day. And it's not only the manufacturing sector that is taking a big hit. Forrester Research Inc. predicts that over 3.4 million white-collar jobs will be moved overseas by 2015. The *world-is-flat* globalization proponents do not care about American jobs, only the bottom line profits of their shareholders. It will take years to reverse these policies, if indeed that is possible.

But, you might wonder, how about all of the big businesses I see in the country? Those are American, right? Well, maybe not. According to Thom Hartmann's book *Screwed, the Undeclared War Against the Middle-Class*, many companies in America are no longer owned by Americans. Here is just a partial list citing the percentage of foreign-ownership in industries operating on U.S. soil:

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Sound-recording industries.....	97%
Commodities contracts and brokerage.....	79%
Motion picture and sound recording industries.....	75%
Metal ore mining.....	65%
Book publishers.....	63%

You might think *so what? They employ Americans, right?* Yes, they do, but the company profits don't stay in the U.S. They are sent home to Germany, Switzerland and Japan, instead of staying here where they would filter back into local economies. Laws have been changed that have allowed this to happen. And we no longer grow much of the food that we eat. Does this sound like a good idea for a country that hopes to remain secure, strong and self-sufficient?

This is only one illustration of how U.S. policy in the past 30 years has affected our once sound structural foundation. We, the Sixties boomers, are the first wave of retirees who will feel the result of an economic system that has been jiggered to benefit just a small percent of the population. Most of us are facing very challenging conditions.

The policies that we have embraced for the past 40 years have created a nation in bankruptcy, as attaining the "American Dream" trumped sound economics. From the obscene cost of health care to unreal paper-money real estate equity gains, our entire system has been poised for a collapse for many years – and now it has happened. Now the piper wants to be paid and no one is sure how long that may take, to once again become a solvent nation.

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The losses have been non-discriminating, but the middle-class has been the hardest hit. A person who had \$5 million might now have \$3 million, so he's still okay. But for the guy who had a 401k with \$100,000 that is now worth \$50,000 and a house that is now upside down due to falling real estate values, things aren't looking so rosy. As for the lower-class wage earners? Well, like Bob Dylan told us many years ago "*when you got nothing, you got nothing to lose*".

Maybe you have done extremely well, or inherited a good chunk of money and real estate, or have been lucky enough to work for the now rare company that provided you with defined-benefits for your retirement that can't be taken away or decreased. If that is the case, you might be okay, presuming inflation is held in check. Hunker down and try to keep what you have. But many of us will have to make some serious adjustments to spend the next 20 years in a place that will bring us contentment and security. Mexico just might be that place, but you need to completely understand what you will face...the good and the bad. My goal in this book is to provide you the knowledge and insights to seek a good, affordable life across our southern border...in magical Mexico.

Daily Life in Mexico

by Pat Cordes

I am 63.

Usually I get up early and work. Then around 10:00, I go into town and do my errands and go shopping. I always end up talking with several friends because the town is so small you see just about everyone you know every day. Sometimes I go out for breakfast. I have also maintained that there are few things in life better than a good Mexican breakfast of eggs, bacon, tortillas and beans.

In the afternoons I go to the beach. I go boogie boarding and take long walks on the beach. Parts of the beach are completely deserted, so at times I sit down and meditate for a while. The beaches in Mexico have *ramadas* - thatched roof restaurants in the sand where you can eat or just enjoy a soft drink or a beer with your friends. It is shaded and they provide hammocks for relaxation and reading.

At night I sometimes go out to eat. It is not as cheap as it used to be, but there are still lots of good seafood places and you can enjoy a big shrimp dinner for around \$10 or delicious tacos with beans and a great variety of sauces for \$1.10 each. (One is enough for me). People sit around on the plaza and talk and eat ice cream. Several times a week they have cultural events in the plaza, singing and dancing, and processions with floats and fireworks and dancers dressed up in ancient Indian costumes.

San Blas Day, on February 3, is the best event of the year, when everybody goes out in their *lanchas* to circle the rock of the *virgen*. There are hundreds of boats in close proximity, some

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with bands onboard. A shrimp boat carries the priest and an old wooden statue of San Blas.

We also take many little excursions to neighboring beaches or trips up the mangrove swamps where we can see crocodiles in the wild and many varieties of birds and animals. Sometimes we take longer trips – to Agua Milpa to visit a Huichol village or to Tepic or Puerto Vallarta to shop. Then, if we are really ambitious, we can take off to places like Copper Canyon, Guanajuato or Zacatecas. This is a definite advantage of living in central Mexico. At times I teach English to the neighbor's kids or anyone who is interested. I am also part of the local environmental group.

I don't really keep track of my money but I guess I spend about \$1000 a month. I could live a lot cheaper if I wanted. My rent now is \$300 and that includes water and gas. Those who want to live cheaper forgo eating out as much. House sitting is popular with the ex-pats here. Not only can you stay in a nice house for free, but some of the house sitters even get paid. One American lady opened a restaurant, and another guy opened a bar. Another friend of mine manages four bungalows, so he gets free rent. One of my friends teaches English and aerobics. She came to San Blas to surf in the 1970's and never left. She is vegetarian, so with free coconuts, bananas and papayas she doesn't have to spend much money on food. (She said she never liked to cook anyway). One French lady made chocolates and sold them on the plaza. No one gets rich but everyone gets by. So I guess it is just a matter of getting out of the box, trying something different and taking a chance.

Chapter Eight

Health Matters in Mexico

One of the most misunderstood considerations that puzzle many *gringos* as they decide on a life south-of-the-border are the health-care options. What happens if I break my ankle on one of those damn charming cobblestones? Or a coconut drops on my head (you're probably dead) while swinging in my hammock, or my gastrointestinal tract slips its track? Do I have to evacuate to Phoenix or, if I don't, does the local medic have any semblance of a license to practice medicine...on humans? And will he speak English, 'cause I sure as hell don't speak Mexican?

The fact is that if you are one of the 50 million Americans who have no health insurance at home, you will be much better off in Mexico, and if you do have insurance at home, you still might be better off in Mexico. (I can't speak to the Canadian situation, eh?).

So, can't I just use my Medicare benefits that I've paid into for 40 years? No, not in Mexico...not yet. There are studies now being conducted to figure out a viable way to integrate Medicare into Mexico, and as the number of Americans moving to Mexico increases, it might happen in the future. To do so would not only benefit the recipients, but would also decrease the costs to the U.S. government, as services are a fraction of the U.S. costs in Mexico. (see this web site for more info:

<http://uts.cc.utexas.edu/~healthp/index.html>).

The Doctors

One of the first things that you will notice when you see a Mexican doctor is that you aren't jammed into a ten-minute time slot shared by three other people. He/she will actually engage you in conversation apart from your immediate need and will not spend more time looking at his watch than into your eyes. It is true that not all doctors speak English, but most of them do in the larger cities and where the expats live. And although it is becoming less common, many doctors still make house calls, for which they will charge you an astounding \$30.00 to \$35.00, maybe less in the smaller towns. For fellow Mexicans who cannot afford their services, the barter system prevails (a few ears of corn? some eggs from our hen?).

Doctors in Mexico are not as wealthy as their American counterparts. In fact, they are not wealthy at all. One reason for this is that the Mexican government, through their policies, encourages an abundance of doctors to be trained. Unlike the policy in the U.S., where entrance to medical school is insanely competitive and limited, thereby assuring the economic "supply and demand" theory of what something is worth, Mexico encourages entry to the medical field. Mexico doesn't have a lobby group similar to what the AMA has, and the lawmakers aren't paid off (bribed) by the insurance and pharmaceutical companies. What they do have is a large number of dedicated health-care practitioners who do not expect to become wealthy by saving lives, thereby assuring a universal respect that is hard to come by in these celebrity-driven, gilded times. They also require all medical school graduates to perform public service, assuring that clinics can be found throughout Mexico, even in most of the smallest villages. Don't get me wrong – Mexico has a

lot of work to do to ensure that all of their citizens have adequate care. Millions of Mexicans have no health insurance at all and cannot afford to pay in cash as needed. Red Cross clinics are their only option, and that is a very limited service. But for the expat who can afford to move to Mexico, medical costs are a fraction of those in the U.S. Health care costs are lower for various reasons: the price of drugs are controlled by the government, the incomes of the consumers are very low on average, malpractice lawsuits are very rare (as is all liability litigation), and the doctors average about \$1,000 per month salary with nurses making about \$500.

Health Insurance

Some have chosen to keep their U.S. insurance policy in effect. They fly home if they need care under those circumstances when they don't feel comfortable in Mexico and they want their long-time family doctor involved, or if they prefer to use their Medicare benefits. I have heard that it is sometimes advisable to keep a U.S. address on file with the insurance company and tell them that you are traveling in Mexico when the medical care is needed instead of stating that you are living there. If an emergency arises, you may want medical evacuation coverage. A family policy runs about \$200 to \$400 per year, per family, or as little as \$120 for a single person, and they will fly you stateside within hours in one of their private planes, dead or alive. Or you can be air-vacuated back to Mexico from wherever you are if that is where your insurance is valid. There are several companies that specialize in medical evacuation that you can easily find on the web. If you are not insured back home there are several other options.

Roll-the-Dice Coverage

One option is to have no insurance, paying everything out-of-pocket as needed. This works quite well with prices so cheap, if you stay relatively healthy. Many expats prefer pay-as-you-go, and it has worked very well for them. They claim that the care is better than they received back home and that they pay less for complete services than their premiums alone were in *el norte*. A consultation is just a few bucks and all other services are priced very low in comparison to the American system. But if you need some major work done, usually affecting those later in their lives, you may regret not having some sort of safety-net in place. Having to die, or losing every *peso*, because you don't have much money can be avoided if you plan wisely.

IMSS

Mexico has a very effective and inexpensive medical insurance system that is government run. IMSS stands for Mexican del Seguro Social, and is the used by millions of Mexicans. Expats are also eligible if they have a valid FM2, FM3 or Immigrado visa and can prove residency. Preconditions, such as heart disease and diabetes, are often disqualifiers, but blood tests are no longer required as a condition of the application process. You simply fill out a questionnaire. With IMSS you receive complete coverage, including prescriptions (there are some exceptions). The downside to IMSS is that you must use their doctors and there is a "take a number" mentality to the process (sounds like my HMO). But the cost is amazingly low when compared to comparable north-of-the-border care. In years past the fees were based on family rates, but now the pricing is per individual, which has lowered the rates for many. The yearly premiums in February 2009 were listed at:

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Age 20 – 39	1,427 pesos (\$100 US)
Age 40 – 59	2,133 pesos (\$149 US)
Age 60 and over	3,211 pesos (\$225 US)

Many people have IMSS as a supplement to a higher deductible private insurance plan, using it for day-to-day ailments and for their meds. It is recommended that you speak some Spanish if IMSS is your plan as the staff and doctors are not as conversant in English as they are in a private doctor's office. Coverage begins a few weeks after you sign up and the coverage is extensive, including lab tests, consultations, all surgeries, medications, and most dental work. The facilities vary throughout the country from very good to...how do I put this?...not so good. In general, the cities and towns that have attracted gringos have better conditions than those that don't.

Private Insurance

This is a good option for those who can afford it, and it's not all that expensive. There are both American and Mexican companies who sell health insurance policies with prices varying from as little as \$500 per year to as much as \$7,000. Some companies will not insure you if you have a pre-existing condition and others have an upper age-limit at around 65. The deductibles also vary, as do the reputations of each company. Take the time to do proper research, including talking to expat retirees, to get some good recommendations. Some of the better Mexican hospitals offer their own private insurance, catering to wealthier Mexicans as well as others who can afford it. Most of the hospitals will require that you pay cash in advance when

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checking in for treatment. You then can submit a claim form to the insurance carrier for reimbursement. A few North American companies are now working directly with some hospitals and will bill them directly.

With the number of North Americans (I know, Mexico is in North America, but here I refer to Americans and Canadians) moving to Mexico expected to skyrocket in the coming boomer-retirement years, there is a clear need for a consistent, easy-to-accomplish portability program for medical insurance. I expect this to happen in the near-future, but the feds are going to need to get involved to make it happen on a wide scale. Already, there are U.S. companies that operate near the border on the north side who are covering their employees to have their medical care on the Mexican side – because it saves them a lot of money. It's a great idea, and clearly illustrates the absurdity of the escalating costs on the north side, where a family of four, those who can afford it, can easily expect to spend over \$1,000 a month for medical and dental coverage. Mexico, for the most part, provides care as good, and some people I know will say better, as in the U.S. Many Mexican doctors have been trained in North America and Europe and the system is designed to provide personal care, and not perpetuate the for-obscene-profit health-care corporatocracy that we have become. Health care costs have far outpaced inflation in our country as care has rapidly declined. There are many reasons why a person would not consider moving to Mexico, but fear of inadequate health services should not be one of them.

President Obama has identified health care reform as one of his three major goals for his first term. I know he is serious and will attempt to change our corrupt system. But his opponents (the insurance companies, for-profit medical organizations, etc.) will

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be formidable and well-financed. Whatever emerges will take a long time, and there is no way to know what it will look like at this time.

I have intentionally not recommended any specific companies or resources in this chapter because there are many to choose from and I don't want to favor one over another without personally using each of their services, which is impossible in this case (it's not like doing a restaurant review). However, I can recommend a one-of-a-kind great book that you should buy, ***Mexico, Health and Safety Travel Guide***, by Robert Page, M.D. and Curtis Page, M.D. The book covers health in general while in Mexico, but also has a large list of more than 50 of the best hospitals in Mexico and nearly 200 board-certified, English-speaking physicians, including their photos, in over 40 of Mexico's most popular destinations. They have just released a new, updated edition, which is an indispensable resource whenever you travel to Mexico.

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Dennis Murry Tells His Story

by Dennis Murry – *Dennis Murry, 58,
lived in Puerto Vallarta for ten years.*

I was born and raised in Los Angeles, or more specifically, Westchester and Inglewood, California. I graduated from Morningside High School in 1968. I then decided my best school would be UCSD in La Jolla, as an engineering major. After two years, I took advantage of a “once in a lifetime opportunity” and went on World Campus Afloat – definitely a turning point in my life! Over a four- month period, about 300 students cruised half way around the world to 15 ports in Europe, Africa, South America, and Mexico. We had classes six days a week at sea, none in port.

Upon my return, I transferred to San Diego State for two years, before another international opportunity presented itself – this time the Peace Corps. Without hesitation, I was off to West Africa as a volunteer teacher in February of 1973. I extended my two-year service to a third year, and returned to Southern California in April of 1976.

Then it was back to SDSU, where I received my BA in Psychology in May of 1977. Then again in 1977 overseas called, as I was recruited by the U.S. Tennis Association to be a Tennis Teaching Professional for them in Peru. After ten months there, I returned to Orange County as a tennis pro at a private club. As a teaching pro at this club, I began teaching classes for a community college in tennis, business, and computers, through 1982.

In 1983, I returned to graduate school for my MBA (class of '85) at Pepperdine University, Irvine. In 1992, tired of Orange County,

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I decided it was time to embark on yet another adventure outside the U.S.A. This time Mexico called – more specifically Puerto Vallarta. My first job here was as the director of a private tennis & swim club. While at the club I began a tennis program at the local American school. I then landed a job at a top resort as the tennis pro, and went on to teach at three other hotels in Vallarta. At the same time, I learned of a new English (ESL) school soon to open. I applied and began teaching at the University of Guadalajara, COMLEX, in 1995, where I taught for three years. At the same time, while working as a tennis pro, my American students asked about renting a condo at a beautiful ocean-front complex across from the hotel. The rest, as they say, is history. After entering the vacation rental business, it was only natural for me to go into real estate sales.

I did, and made a respectable income in sales and rentals over the next seven years. With a heavy heart, I departed Vallarta in July of 2002. During the last six years I have worked for Youth Employment Services, as well as a vocational college, both here in Anaheim, California. I came up with the idea for my consulting business a few years ago, but was unable to develop it until recently, due to work and personal reasons.

Today I am teaching ESL and tennis, as well as developing my new website, [**www.SouthoftheBorderConsulting.com**](http://www.SouthoftheBorderConsulting.com), and fulfilling my dream. At the end of the day, I would like to think I played an important role in a few people's lives, in terms of making it better, more fulfilling, whether as a teacher or consultant.

I would like to close by telling all of you that the ten years I spent living in Puerto Vallarta were probably the best years to date. I

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do not intend to ever retire, but if by some miracle I do, I truly cannot think of a better place than Vallarta!

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