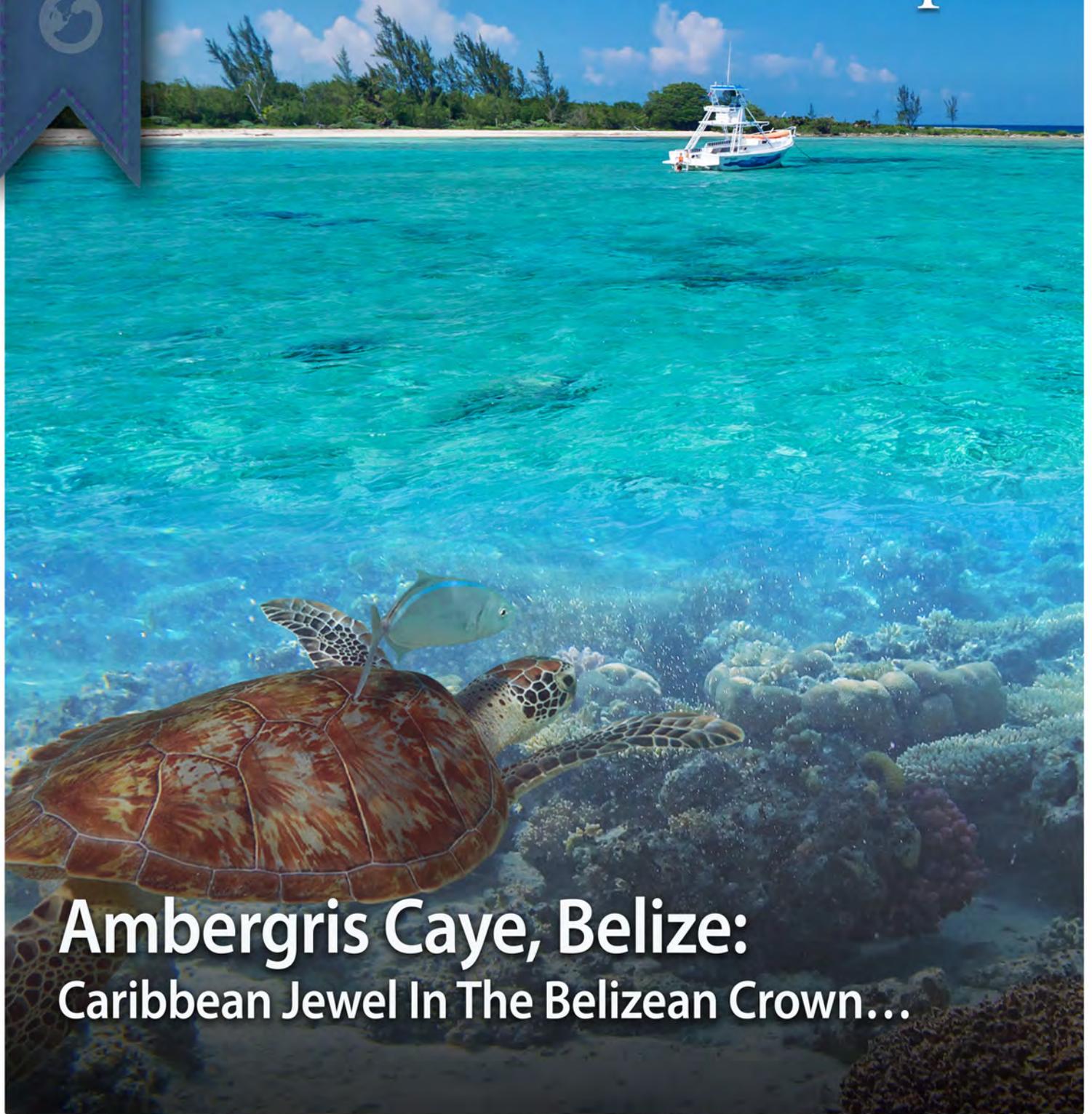


Live and Invest
OVERSEAS



OVERSEAS

Haven Report



Ambergris Caye, Belize:
Caribbean Jewel In The Belizean Crown...



OVERSEAS

Haven Report



Ambergris Caye: Caribbean Jewel In The Belizean Crown

By Con Murphy

Ambergris Caye, Belize is a small haven in the Caribbean, surrounded by vibrantly turquoise waters and skirted on its eastern side by the longest barrier reef in the Western Hemisphere. Living on Ambergris, you'd wake up to the gentle lapping of waves onto pristine white-sand beaches just outside your window and the faint crash of the ocean in the distance, breaking against the second longest coral reef in the world...

Belize is English-speaking, uses the common law system, has a stable government, and is part of the British Commonwealth and of Caricom (Caribbean Community). Ambergris Caye is the largest of Belize's 200 or so

cayes at 35 miles long. The caye consists of collections of mangroves, swamps and lagoons, and beaches. The reef runs up to and touches the island in the northeast at a rocky point.

Ambergris Caye's San Pedro Town is now also a bustling tourist destination with world-class restaurants, great night life, a broad variety of activities and pastimes, and, to top it all off, is a little haven of onshore and offshore financial services.

Belize, now FATCA-compliant, can offer tax mitigation vehicles and solutions to suit your needs.

staff

Kathleen Peddicord
Founding Publisher

Sophia Tittley
Editorial Director

Cristian Landero
Graphic Design

If you have queries relating to your subscription, get in touch at:
CustomerService@OverseasLivingLetter.com

For editorial comments and contributions, reach us at:
Editorial@OverseasLivingLetter.com

© Copyright 2021 by Live and Invest Overseas™
All Rights Reserved.

Protected by copyright laws of the United States and international treaties. This newsletter may be used only pursuant to the subscription agreement and any reproduction, copying, or redistribution (electronic or otherwise, including on the World Wide Web), in whole or in part, is strictly prohibited without the express written permission of the publisher, Live and Invest Overseas™, Calle Dr. Alberto Navarro, Casa No. 45, El Cangrejo, Panama, Republic of Panama.

Any investments recommended in this letter should be made only after consulting with your investment advisor and only after reviewing the prospectus or financial statements of the company.

Live and Invest
OVERSEAS™

Ambergris... a true meeting place of cultures. She stands somewhat apart from the mainland in her self-expression and lifestyle, and embodies one of those cultures that truly has it all. On this small island, the passion and vitality of Latin American culture and music can be experienced alongside most of the comforts and business facilities of the Western world, melded all the while with the laid-back and welcoming vibe of the Caribbean.

The Belize Barrier Reef is coral wonderland made of billions of individual living coral polyps and is home to some of the most diverse communities of marine life anywhere in the world. The reef also protects San Pedro from the wilds of Atlantic storms and affords her the famous clear-blue waters between the island and the reef. Less than a mile from the shore, the reef is so close you could nearly swim out to it if you wanted to.

Not unlike the reef, the island itself is like an intricate tile mosaic—the variety of ethnicities, religions, and attitudes of the San Pedranos is staggering for such a small island. Aside from the Maya, Mestizo, Hispanic, Mennonite, Creole, Anglo, European, North American, Asian, and Middle Eastern origins of the island-born residents, the last decade has seen an influx of a new generation of expat residents to Belize.

Some come just to vacation some or all of the year away... others to start businesses... or charities... or families... or to even get dual citizenship and become fully Belizean. And all residents of Belize can avail of her freedom and low-tax—or even tax-free—benefits.

The traditional Belizean culture native to Ambergris has been complemented by its uncompromising acceptance of newcomers. The genuine, community-based attitude of San Pedranos has been well compensated for its willingness to welcome foreigners and allow their own culture to adapt. The happy result of all this intermingling is cultural vibrancy, enthusiasm, and synergy; the island's newly arrived children working in conjunction with her strong, island-based family.

However, there are no international fast food franchises, no U.S. clothing store outlets, no “Cancún-esque” fake, plastic, Caribbean-themed diners here. Ambergris is welcoming, but isn't willing to sellout. What you get on Ambergris is a real island—the one all those themed restaurants are miming—and the real culture as it has evolved.

Since we last updated our readers about the wonders of this little jewel, there have been significant positive changes. Serious investments have been made in infrastructure, and the completion of the first sections of the road up the northern part of the island has allowed many great new

resorts, restaurants, and cafés to really come into their own, by allowing space for the town to grow and allowing better access to the relatively untamed northern part of the island. This expansion along the obvious path of progress northwards has opened many new opportunities for investors.

Award-Winning Living

- World Travel Awards announced Ambergris Caye as Mexico & Central America's Leading Island Destination winner for 2019.
- Belize was named among TripSavvy's Industry Leaders for its 2020 Editors' Choice awards.
- The Belize Barrier Reef Reserve System has been a UNESCO World Heritage site since its inscription in 1996.
- *The Huffington Post* included Ambergris Caye in its list of the world's best places for solo travelers, calling Belize the “coolest Central American destination.”
- *Condé Nast Traveler* covered the Great Blue Hole, calling it paradise for divers and photographers.

In recent years, the island experienced massive, publicly funded investment in its infrastructure. This included the creation of its first mixed-use sports and athletics facility, continuing road-building projects, and developments towards the construction of an international airport on Ambergris Caye.

A Brief History Of Ambergris Caye

The Original Population

When the first Western-born sailors reached the island in 1508, they were greeted by an estimated 10,000 Maya inhabitants living all over the island, which was still ruled remotely by the strong but declining empire of Chetumal to the north. These island Maya lacked the resources and population to build the giant temples and tombs you see elsewhere in Belize, but were an industrious and prosperous people, nonetheless.

Much of the wealth of this generation of Ambergris Mayas came from trading with the Maya from Chetumal and with the Maya of what now is mainland Belize, due to their ideal location at the center of these different populations. Fishing would have been an important part of their trade goods at the time.

The trading position and strategic advantage of Ambergris was of such importance at the time that the early inhabitants dug a canal across the northern part of the island in order to connect the interior lagoon of the peninsula to the Atlantic Ocean. This channel allowed for easier access to the best fishing grounds and direct outlet to the trading routes. And, most significantly, changed Ambergris from being just the southernmost peninsula on the Yucatán into an island in its own right.

The channel has eroded naturally over the centuries and has been continually dug out by following generations. Thought to be only a few feet wide originally, nowadays it's much larger; the area surrounding the canal is known as Bacalar Chico National Park and Marine Reserve, founded in 1996.

The newly arrived European sailors were impressed at the abundance of farmed and fished food the Maya had reaped from the fecund island, including domesticated turkeys, corn, tobacco, cacao, cotton, and many vegetables.

Whale Waste: US\$10,000 Per Pound

Ambergris is a solid, waxy, flammable substance that can be found in water or washed up on beaches. This bilious sperm whale secretion was—and still is—highly prized as a fixative in perfumes, ensuring the scent will last much longer when worn on the skin. While it has been replaced today by synthetic ambroxan, real ambergris is still used in the manufacture of the highest quality of perfumes in the world; thousands of dollars are paid for small amounts of ambergris that wash up on shorelines and beaches around the world.

Pirates!

Over the next century, European pirates began to ply their trade from mainland Belize and Ambergris. These bands of fortune hunters used to foray out through the small splits in the barrier reef (called *quebradas*) to attack the Spanish fleets—which often consisted of much larger ships—then would retreat behind the reef's solid protection to escape reprisals. The shallow draft inside the reef prevented bigger Navy ships from following and capturing them. Legend has it that these pirates eventually dredged out the channel at Bacalar Chico to allow easier escape and access to secret places on the mainland to hide their spoils.

The entrepreneurial pirates took to whaling to supplement their incomes, and the island eventually took the name of the most prized part of the sperm whale, a substance that washed up on the caye's beaches from time to time: Ambergris.

Logwood, a wood that grows mostly in the swamps and marshy areas of Belize, was used to make dark purple dyes that were extremely

valuable in Europe, and so was also highly prized at the time. Eventually, the pirates migrated to the mainland to better exploit this less risky treasure... but the conditions and hardships they endured to extract it from the mosquito-infested swamps were still harrowing and costly in the end.

The British

A group of British businessmen formed the Belize Agricultural Company and bought Ambergris Caye from the crown in the hopes of reaping profits. It's said they attempted to grow sea island cotton, the finest cotton in the world, among other crops, but the efforts flagged and eventually failed. By 1842 the island was sold again, this time to a Mr. Welsh and a Mr. Golf.

From 1848 to 1849 the Caste Wars in the Yucatán (Mexico) drove indigenous and mestizo (those of mixed Maya and Spanish ancestry) refugees south into Belize. The British allowed about 50 families of these migrants to settle on Ambergris Caye with those few indigenous peoples left on the island, in the hope that these farming-minded folk would help feed the lumber crews harvesting wood on the mainland. From these settlements, the village of San Pedro was born.

Industry

In 1869, the island was purchased by an English magistrate, Mr. James Humes Blake, for the incredible sum of US\$625, and very soon the island became the center of a growing coconut plantation industry.

Logwood was also continually harvested on the island until synthetic dyes destroyed the demand for such hard-to-extract natural dyes; by 1910 the logwood industry was dead.

Workers were also hired to work the in the chicle industry, bleeding sapodilla trees for their sap, which was eventually boiled down to make chewing gum. This industry also collapsed in the 1930s.

Coconuts were then the main industry on the island until a series of hurricanes between 1942 and 1955 devastated the plantations.

During this time the settlers—tenant workers now that the island was owned by the Blakes—fished, farmed, and worked the plantations on the island.

It was also around this time that the lobster industry was beginning to take off. Labor for the coconut plantations became scarce, so Ambergris took on other industries as its mainstay. Funnily, lobster was not valued as a commodity on the island, historically. In the 1920s it wasn't valued at

all... In fact, there is still a law in Belize that forbids the feeding of lobster to prisoners more than twice a week!

During the 1950s the price of lobster was 1 cent per pound, but slowly the demand increased until a cooperative was founded in 1963 for the betterment of the fishermen and to secure proper prices for their catch. Soon conch and other fish were being exported in addition to lobster and the Belize fishing industry began to flourish.

When the People's United Party of Belize achieved self-governance for Belize in 1964, they purchased land from the decedents of the Blake family and sold it to local workers, allowing them real tenure of their island for the first time.

Soon enough, though, it became evident that there was now more money to be made on Ambergris in the real estate speculation business than in fishing.

The 1980s saw the heyday and downfall of the fishing industry in Belize. In 1984 San Pedro was given its status as a town and by the early 1990s tourism started to eclipse fishing as the dominant industry.

The Economy And People Today

Today, tourism is the mainstay of the island, as is any commercial activity related to water... be it boating, diving, fishing, surfing, or anything else you can imagine on or near the water.



The embarrassment of natural riches Belize enjoys makes scuba diving and snorkeling in the many marine reserves a spectacular and globally-sought experience. The Blue Hole, for example, is a collapsed underwater cave and a once-in-a-lifetime dive or snorkel experience that should be had by anyone with even a vague interest in diving. The Hol Chan Marine Reserve is likewise a diver's paradise, and Bacalar Chico is a UNESCO

World Heritage Site you can enjoy from above and below the water. People travel from all over the globe to dive at these unique sites.

And many more come for sport fishing beyond the reef, or to take catamaran rides, or to simply boat around the shores. These water sports and their related tourism is a major industry for the modern island.

The sport-fishing industry is another major one on this island where an angler can come to fly-fish inshore for tarpon, snapper, grouper, jacks, barracuda, mackerel, permit, and kingfish in permitted areas, and for sailfish marlin and bonito outside the reef.

Of course, where there is tourism there is also a healthy service industry. The myriad of supporting roles that are required to keep visitors well supplied, well fed, and happy also exist profitably here.

Islanders are becoming more aware of their environment, of late, realizing that protecting the mangrove swamps is essential to protecting the fishing industry, historically an economic staple for the island. Recently, efforts have been made to curb the dredging of mangrove swamps on and around the island and, increasingly, residents are getting involved in community programs and initiatives for the betterment of the island, its environment, and its future generations.

The Local Language

English is the official language of Belize, although Creole and Spanish are common second or first languages to most citizens. On the island you will have plenty opportunity to practice your Spanish if you so wish, but you will not need to learn any other language if you don't want to. The broad varieties of ethnicities on Ambergris Caye allow firsthand opportunities to converse in a myriad of languages, should one want to.

The Expat Community

There is a relatively large and fairly well-integrated expat community on Ambergris Caye. Most are from the States or the UK, but there are plenty of Canadians, Europeans, Eastern Europeans, Middle-Easterners, Asians, and others on the island. This variety of ethnicities has benefitted the community, lending a variety of cultural traditions, and making for an eclectic array of choices in restaurants, bars, and foodstuff available to residents.

The expat community meet regularly at local charity meetings and rallies, such as for the SAGA Humane Society get-togethers, for example (every Friday afternoon from 5 p.m. onwards at Wine de Vine), at which

philanthropy meets gastronomy and do-gooders pair wine and cheese with generosity and socializing. Other popular spots include Crazy Canucks, Lolás Pub (always a good spot for whiskey and fun), and Pedros Inn (popular among expats, backpackers, and British “squaddies”).

People host barbecues and parties at their homes regularly, and newcomers are generally taken under the community wing, invited to all events, and welcomed sincerely. Kyle Thomas is the “U.S. warden” on the island and is the designated point of contact for U.S. citizens who run into trouble.

The expat community gives generously to charity when its needed, but are more simply just helpful people, offering a hand to anyone who needs it, whether they know them or not.

Climate



Bars in the docks

Belize is situated on the Caribbean coast of Central America with Mexico to the North and Guatemala to the west and south. It lies between 15°45' and 18°30'N and 87°30' and 89°15'W.

The climate of Belize is characterized by two seasons: a rainy and a dry season. In Belize, most of the year's rainfall occurs during the period June to November. Mean annual rainfall across Belize ranges from 60 inches on Ambergris (1524mm) and the north to 160 inches (4064mm) in the south.

The dry season is from November to May with April as the driest month.

The average maximum temperature is 86°F (30°C) along the coast to average maximum lows of 72.4°F (22.6°C). Nighttime temperatures are usually 10 degrees lower (F) than the daytime temperatures, and cool sea breezes generally make it quite pleasant after dark.

The coldest month is January while the highest temperatures are experienced during the month of May.

Belize experiences a disproportionately small number of hurricanes compared to other countries given its location in the Caribbean. In fact, only about 5% of hurricanes that form in the near Caribbean ever make landfall on Belize. There is always ample warning of any possible storm in the region and all newly built homes are built to well above the required hurricane standards. Compared to Florida, hurricane effects on Ambergris are minimal.

Cost Of Living

The cost of living on Ambergris Caye is higher than on the mainland of Belize. However, this does not mean that life has to be exorbitantly expensive on the island.

You can live more economically here than you can in most major cities in the United States. While you'll generally pay more to live on Ambergris Caye than you would if you lived on the mainland of Belize, the quality of life that comes with the cost is of a much higher standard than anything you can typically find on the mainland. And Ambergris is easier on the budget than many of the easily-accessible comparable locations around the world, being only about a two-hour flight from the United States. (I have a friend in the United States who jokes that it's quicker and easier for him to come visit me here in Belize than it is for him to take a domestic flight to see his folks in the northern states of the great U.S. of A... and we get no snow!) For more detailed cost-of-living information, for budgets big and small, [go here](#).

Utilities

Power is relatively expensive in Belize, costing between 34 and 45 U.S. cents per kilowatt hour. However, you will find that the appliances that are available on the island use less power than many you would commonly find at home. A frugal apartment dweller who doesn't use air conditioning could see a power bill of less than US\$70 per month. But a house with air conditioning running a lot, with a big refrigerator, lots of lights, power-loving appliances or consoles, etc. could easily see a power bill of US\$300 to US\$700 per month.

Water will not be a large expense unless you are watering your lawn or are quite wasteful with your water usage.

Transportation costs are negligible for the active resident. Walking and cycling are both free options that are more than viable for accessing in-town destinations. Taxis run you US\$5 per short trip. Golf carts are quite reasonable to buy new (starting at US\$6,000) and even cheaper to run—

insurance is less than US\$70 per year and the registration tax is less than US\$100 per year; golf carts are economical on gas too.

Shopping



Ms. Gotay vegetables, fruits and grocery shop

Grocery shopping on the island is limited. Most islanders recommend using Super Buy and Super Buy South stores for most of your day to day shopping. The prices and variety here are thought to be the best of all the stores on the island. The Greenhouse on Middle Street has a great selection of fresh produce and foodstuffs not available elsewhere. Many people supplement their shopping here by going directly to the fruit and vegetable vendors on the street and even to the docks to buy fresh fish, fruit, and vegetables off the boats as they come in, for the freshest produce with the best prices. Shop around, prices vary greatly from one store to another sometimes.

Other Costs

In terms of entertainment costs, there are a variety of low-, medium-, and high-end restaurants on the island. At the lower end, prices for a meal for two, including a couple of drinks for each, could be US\$15 or less. This would get you an inexpensive, local-style rice and beans meal or filling, tasty street vendor food. A mid-range meal could run you US\$40, getting you a good meal and a couple of drinks in a nice restaurant. At the higher end, the sky is the limit for the best places in town. You could pay quite a premium for a commensurately opulent meal.

If you're looking to hire some household help, it's certainly affordable here. While one can find prices all the way down to minimum wage (US\$1.65 per hour) it is highly recommended that you don't underpay those who have access to your home and family. I recommend that if you find someone who knows how to clean properly and is reliable, US\$25 per day would be a reasonable wage (for 7 to 8 hours of work). If you find someone who can cook as well as clean, I'd see if I could adopt them...

failing that, I'd pay more or find other generosities to keep them happy and in my employ.

Getting Here And Getting Around

Getting To Belize And To Ambergris

Belize can be reached by air, flying into Philip Goldson International Airport, just north of Belize City.

Flights to Belize

From	Airline	From	Airlines
Los Angeles	American Airlines, Delta	Charlotte	American Airlines
El Salvador	Avianca	Chicago	United Airlines
Houston	United, South West	Miami	American Airlines
Atlanta	Delta Airlines	Panama City Panama	Copa Airlines
Newark	American Airlines	Dallas	American Airlines
Cancun	Tropic Air	Mérida	Tropic Air
Roatan Honduras	Tropic Air	Tegucigalpa Hon	Tropic Air
Tegucigalpa Hon	Tropic Air	Guatemala City	Tropic Air
Flores Guatemala	Tropic Air		

From the international airport you can catch a 15-minute flight in a small 14-seater plane with either Maya Island Air or Tropic Air for US\$50 to US\$160.

Copa Airlines

The most recent carrier coming to Belize is Copa Airlines. From Hub de Las Americas in Panama, Copa airlines offers more international flights than any other airline with another center of operations in this continent.

The flight from Belize to Panama is programmed to provide convenient connection to São Paulo, Brazil; San Jose, Costa Rica; Bogota, Cartagena, and Medellin, Colombia; Santiago de Chile; Quito and Guayaquil, Ecuador; Managua, Nicaragua; Port of Spain, Trinidad & Tobago; Havana, Cuba; Santo Domingo, Dominican Republic; and Lima, Peru.

Alternatively, if the weather is good and you want to experience a boat ride in the Caribbean, you can catch a water taxi from Belize City to the island for about US\$28. The trip by boat takes 75 to 90 minutes.

Or you can hire a fast Tropic Ferry boat from the Oar House Bar in Ladyville, which will deliver you to any hotel on the waterfront in San Pedro. This service is much more expensive than a water taxi at US\$135, but offers a pickup at the airport and delivery to the door of your waterfront hotel, and includes a drink on the way.

Getting Around Within Ambergris Caye

Taxis: There are golf cart and regular minivan taxis that will get you anywhere in town for US\$5; to go out of town any distance will cost you more.

Island ferries: Until the opening of the new Northern Road, the fastest and most common method most people used to get around on the island outside of the San Pedro Town boundaries was by water taxi, which ply their trade up and down the coast of the island. These taxis operate on a hop-on-hop off basis and fares vary depending on how far you are going.

Bicycle: Most of the time it's easy (and free) to get anywhere in San Pedro Town or now anywhere on the new Northern Road by bicycle.

Scooter or motorcycle: These modes of transport are cheap to buy and operate (though I personally don't like them). Heavy rain and busy traffic on season can make for difficult negotiation of the streets for parts of the year.

Personal golf cart: A relatively cheap, easy, and in my opinion the most practical method of personal motorized transport is by golf cart. Renting golf carts is expensive if you're a tourist.

With new carts starting around US\$6,000 and going upwards (cheaper if you purchase it locally under the QRP program, which allows you to keep the warranty) and quite fuel efficient, golf carts make for one of the most economical methods of getting around. Maintenance, insurance, and parts are all cheaper than if you have a regular vehicle. If you feel you will be doing a lot of driving, a higher end golf cart with a bigger engine can get you around fast.

Car or SUV: If you want to, you can own a SUV on the island. It will be harder to find parking, it will cost you a lot more to buy, insure, maintain, and fuel, but it will allow for anonymous driving and air conditioning if you want it. It's up to you whether you feel you need to spend this kind of money to drive the few hundreds of miles you might be able to put on the clock every year. And a few hundred is a generous amount, unless you live at one extreme of the island or the other, from which you might be able to clock a few thousand if you really try.

Boat: Many people do most of their vehicular traveling around the island by

boat; they can easily zip to their favorite resorts to dock and have lunch... Or take a trip to Chetumal for shopping and supplies and check in at customs on the way home (if they want)... Or go fishing whenever they want... Or just cruise around to kill time enjoying the Caribbean. Many developments have their own dock space for residents, but there are plenty of private or commercial docks you can rent space from, as well. The QRP program allows you to import your own noncommercial boat duty free to the island if you qualify.

Plane: Got a pilot's license? Import your plane duty free into Belize under the QRP if you want! If the QRP is not for you, you can simply pay the duty on your plane and away you go. With over 30 airstrips in Belize, flying is far and away the quickest method of travel around the country. The Department of Civil Aviation in Belize is very helpful and loves to assist those with dreams of flight.

Keeping Busy

Day-To-Day Activities On The Island

How you choose to spend your free time on the island is up to you. Many like to go to the gym or spa, of which there are plenty of options on the island. Others like to eat out often and are regulars at the bars and clubs. This is an island whose economy is based on tourism, so there is always a party going on.

Boating, sailing, and fishing are fun diversions both day and night, as can be kayaking, scuba diving, or any land sports. You could join a local football (soccer) or volleyball group for fun and exercise. For the sport spectating enthusiast, sports bars are not hard to find... and bar games such as the now world-famous Chicken Drop game at Wahoo's Grill or hermit crab races offer live entertainment. Gamblers will appreciate the local casino, too.

There are nearly daily water taxis to and from Chetumal where you can avail of cheaper prices, Sam's Club and other franchises, and a greater selection of goods in general. Some find that a quick trip up to Mexico can be the perfect tonic every now and then, allowing for a change of scenery and a taste of American convenience. Belizewatertaxi.com and sanpedrowatertaxi.com both offer return tickets for US\$50 or US\$57.98.

Activities On Mainland Belize

Throughout the mainland there is an amazing array of tours, activities, and adventures to enjoy for vacationers and residents alike. Birding, Maya tours, fishing, the Belize Zoo, cave tubing, horse riding, nature reserves... the options for activities in Belize are endless.

You can use San Pedro as a base to tour all of Belize, including the other cayes. Organize day trips to Tikal, Flores, or Southern Yucatán. There are plenty of turnkey tour packages available, of course. The independent-minded can put together their own day trips and save money as opposed to going on organized tours, though. For example, instead of paying US\$125 per person for a day tour of the Belize Zoo and other destinations in the west of Belize, you could find another couple to share the costs, take the ferry to Belize City (or fly into municipal airport) and rent a car for the day. You can easily visit the Belize Zoo, Xunantunich and the Cahal Pech ruins, see San Ignacio, or take in some adventure tours in the Cayo District. Done this way, your cost will should be a fraction of what an organized tour would be.

That said, a guide can add a lot to the value of your sightseeing. All guides who conduct tours in the national parks must be licensed by the Belize Tourism Board.

Some sightseeing destinations on the mainland include:

The Belize Zoo: The best little zoo in the world! A visit here is a great experience allowing you close access to the amazing animals indigenous to the region.

Lamanai Ruins: Take a boat ride up the New River and see birds and howler monkeys. This breathtaking tour of the jungle and an ancient Maya city is one of the best.



Altun Ha: Nearly as amazing a tour as Lamanai and takes less time. A great day trip.

Community Baboon Sanctuary: Visit the howler monkey sanctuary and learn all about these amazingly loud fellas.

Crooked Tree Wildlife Sanctuary (CTWS): CTWS Crooked Tree Lagoon is a world renowned bird sanctuary. Birders travel from across the globe to tour these waters.

Tikal: A quick trip over the Guatemalan border brings you to the gigantic ancient city of Tikal. Spend the night in the scenic old town of Flores, or make a day trip of it from San Pedro and fly to and from Flores and take in the ruins without the overnight.

Cave tubing and zip lining: Just off Mile 35 on the Western Highway, amaze yourself with the cave tubing and zip lining experiences available.

Local Grub

An island that values eating and socializing, restaurants in San Pedro are plentiful and varied...

- **Truck Stop** north of the bridge is creating a bit of a stir with its converted shipping containers and outdoor dining, offering great food and drinks in a fun atmosphere.
- **Casa Picasso** is popular among expats and tourists alike.
- For those seeking the highest end fare and service available on the island, **Rain** is located at the Grand Caribe Development and has arguably the best wine cellar on the island.
- The best local restaurant is often said to be **El Fogon** (The Fire Hearth), which offers some of the best authentic local food, seafood, and game meats available. It is all prepared freshly in front of you and is cooked on the traditional open fire. There are very few authentic “fire hearth” restaurants left in Belize and this one is the real deal. (The former U.S. ambassador always ate there when he came to the island.)
- **The Wine de Vine** store hosts Friday night socials featuring gourmet platters and a large selection of wine by the glass. Not to be missed if you’re a wine lover.
- **Red Ginger** is a top-class restaurant located in the Phoenix resort that has won wide acclaim.
- **Caramba** is a great seafood restaurant with good prices and is the only place that sells hog fish.
- **Pirates Cove** serves lionfish—a major and increasing threat to Caribbean coral reefs—in an effort to help save Belize’s Barrier Reef... and this little devil is tasty.
- **Victoria House** has one of the longest established and best reviewed restaurants on the island.

- **Rojo Beach Bar & Lounge** and **Matachica** are worth a drive up north for their luxury food, service, and prices.
- Breakfast and lunch prices at The **Phoenix Resort** are surprisingly reasonable and the service is great. You can enjoy your meal in the comfort of air conditioning, which is not that usual on the island.
- **Estel's Dine By The Sea** is a popular and longtime favorite restaurant on the caye, your standby for seafood, Sunday brunch, and good entertainment. It has a generally great menu and was recently remodeled.

Belizean Celebrations

Jan. 1	New Year's Day	Sept. 10	Saint George's Caye Day
March 7	National Heroes and Benefactors Day	Sept. 21	Independence Day
April 19	Good Friday	Oct. 14	Pan American Day
April 20	Holy Saturday	Nov. 19	Garifuna Settlement Day
May 1	Labor Day	Dec. 25	Christmas Day
May 27	Sovereign's Day	Dec. 26	Boxing Day/ Saint Stephen's Day

Local festivals celebrated specifically on the island (the ones specific to Ambergris Caye) are:

San Pedro Carnival: San Pedro's Carnival is similar to the New Orleans Mardi Gras scene. It is observed during the week leading up to Ash Wednesday. San Pedro Town organizes a week of fun events for visitors and locals.

Costa Maya Festival: The festival is held either during the month of July or August. All five Mundo Maya countries participate: Mexico, Belize, Guatemala, Honduras, and El Salvador. The festival commences on the Tuesday of the designated week and ends on the Sunday. Each country is assigned a night on which their culture and talent is displayed, with Sunday as the grand finale.

San Pedro Lobster Fest: One of several lobster fests in Belize this year, the San Pedro Lobster is held in June (date to be confirmed) and is always one of the best events of the year.

San Pedro Day: June 27 marks the migration of settlers to Ambergris Caye during the Caste War in Yucatán Mexico in 1847. Celebrations include parades, educational workshops and lectures on the islanders' history and ancestors, special church masses, blessings of the fleet and local fishermen, dances, and special concerts; it's a fun day for kids and adults alike.

Generally enjoying oneself can be a full-time occupation if you wish it to be!

The Property Market

The Local Property Market

The local property market has been relatively steady over the past several years. There are no restrictions on foreign buyers owning property on the island. Those looking for deals today should be looking at resales in and around San Pedro Town, or to the new builds in construction on the now easily accessed northern island, or to the southern areas below San Pedro. It's up to you to decide between buying into a development, opting for a single home, or taking the time and effort to manage and/or supervise your own construction project; all options are feasible on Ambergris.

Apartments can be found at prices around the US\$100,000 mark, but if you're looking for modern construction and amenities on the waterfront your prices point will increase sharply.

Remax, Sotheby's, and Coldwell Banker all have offices on the island.

The Buying Process

Once a buyer has reviewed all the options and chosen their desired property, the buyer could make an offer. If the seller accepts the price, terms can be discussed. The time frame to closing could be anywhere from a month to a year depending on what you agree. Short- to medium-term owner financing can also be a possibility, depending on the seller.

Upon acceptance, it is usual that a 10% down payment is lodged with the seller's lawyer or realtor, refundable in the event the title of the property is not good. At this stage it is recommended a lawyer or "lands consultant" does a full title search on the property on the buyer's behalf to make sure the title is good. Title insurance is available in Belize if you want it. Once you know the title is good you can proceed with the purchase in accordance with the terms of the sale that were agreed.

Main differences in the Belizean buying process:

1. There is no real association of professional realtors that regulates its members. Do your due diligence; there are unscrupulous agents out here.
2. There is no legal obligation to disclose any defects in the property or the title to the buyer, so get a lawyer and engineer or surveyor involved.

The Rental Market

For those who want to rent before they buy or to forego the large upfront cost of purchasing property, long-term rental can be found through Sotheby's or the many rental management agencies on the island.

Apartments can be found on the island for US\$750 to US\$1,250 per month and upwards. If you want closer to town or directly on the beach, you will pay more.

Renting a nice three or four bedroom family home on the beach and close to town can run you US\$2,000 to US\$3,500, depending on your tastes.

Health Care

A trip to the doctor on the island will run you US\$25 to US\$35. A full teeth cleaning costs US\$40 to US\$50, and a root canal and crown costs US\$250 to US\$500. Prescriptions are often much cheaper in Belize and good quality generic medications can be found easily. There are no full-service hospitals on the island, but there is a 24-hour polyclinic and a hyperbaric chamber for diving emergencies.

The recommended doctor on the island is Dr. Roberto Gonzalez, general practitioner and OB-GYN, he comes highly recommended by many on the island.

There are two private hospitals in Belize City, just a 15-minute flight away. Both offer a good standard of care, and are much cheaper than medical care in the States.

My daughter was born via C-section in Belize Medical Associates on Thomas Street in Belize City and the care was very good. However, for major illnesses or operations it is generally advised that you return home or attend one of the world-class hospitals in Mérida, Mexico or Guatemala City.

Medical tourism is in its infancy in Belize, but it's becoming a more common sight to see people relax on the island for a week or two while discretely recovering from elective surgery.

RF&G Insurance, the largest Belizean insurance company, offers good options for local and international health insurance packages.





Ease Of Doing Business

Getting phone and Internet accounts are easy on Ambergris. Bring your ID and proof of address (a landlord's letter will do if the utilities are not in your name), pay your security deposit, and you should be hooked up soon.

If you are legally entitled to work in Belize, it is relatively simple to get a trade license for most businesses. The fees vary but are quite low compared to most western countries. There are few onerous regulatory requirements for industry sectors, few inspections from health inspectors, and only basic health and safety requirements. Forming local and international companies is easy with professional assistance.

Banking

However, these graces in the business process are not the whole story... There are obstacles. The main difficulty in doing business on the island is opening a bank account. While it was never the easiest of tasks in Belize to begin with, the FATCA requirements that Belize banks are now complying with mean that the paperwork required is now more onerous than it was. But it is not impossible, nor even particularly difficult, as long as you comply with the bank's due diligence requirements. Arguing with bank officials that they should accept what you want them to accept will not work (yet people still seem to think that it will). The banks are bound by the new U.S. rules; they don't choose these regulations of their own volition. Usually the biggest hurdle is getting suitable references from your own bank or financial institution, or failing that, your accountant.

I personally recommend Atlantic Bank to all my friends and clients as the local or offshore bank they should use in Belize.

You can find the websites [here](#).

Contact them before coming to Belize to open your bank account and get the detailed list of requirements from them. It's much easier to gather your paperwork while at home than trying to track it down after arriving in Belize.

Atlantic Bank also has a great online banking system that allows you to pay most of your bills online with ease.

Credit and debit cards are accepted in most establishments on Ambergris Caye and there are ATMs that you can draw cash from around the island. Local banks can provide you with credit and debit card processing machines for use in your business as well.

Offshore Services

Offshore financial service providers on the island include Courtenay Coye Attorneys-at-Law and Glenn Godfrey Attorneys-at-Law. Both have offices on the island and Georgetown Trust Ltd. (Caye Financial Centre) has its head office on the island. They can offer legal advice, corporate structure, and very useful trusts. Talk to them directly about possible tax or liability mitigation vehicles.

Work Permits

If you are found by the immigration department in Belize to be working for pay without a work permit, you will be deported. This prohibition does not include online work for clients outside of Belize.

The currently accepted method to acquiring a work permit is that a company (independent or a Belizean company you control) applies for the permit on your behalf.

For your own company, your application should be accompanied by a business plan, copies of your qualifications or CV, proof of funds to start the business, and recommendation letters from relevant local authorities.

There is no guarantee that you will be issued a work permit. However, if you are making an investment into the economy or if you are bringing a skill set that is unknown or uncommon (or needed) in Belize, your application will be much more easily approved.

If your application is successful, you must renew your work permit every year.

A Good Place For Families?

San Pedro can be a wholesome, fun, safe place to raise your children. Young children freely walk the streets and parents feel confident the community as a whole will share some of the responsibility for keeping an eye on them. There are arts and crafts groups, bands, dance groups, and more on the island for children's education and enjoyment.

That said, the recurring concern of most parents worldwide is the quality of the schools available in the area...

Primary Schools

The San Pedro Roman Catholic Primary School is the only public primary school on the island. There are several private schools. Most expat children are sent to The Island Academy from the ages of 5 to 14. The academy prides itself on the low student-faculty ratio and its calm and friendly environment.

High Schools

San Pedro High School is a privately and publicly funded secondary school on San Pedro. Most expatriate children are sent to Belize City to one of the private schools there (St. Catherine's Academy, St. John's College, and Wesley College) or sent back home to the United States or Europe to avail of the higher level of education generally available there.

Universities

The University of Belize has several campuses on mainland Belize, the largest being in Belmopan and Belize City.

The University of the West Indies has a Belize City campus and further education in this internationally recognized institution can be continued throughout the Caribbean.

Galen University is located in the Cayo district and offers its own degrees, as well as an accredited U.S. degree in education from the University of North Carolina at Wilmington.

The Washington University of Health and Science, Belize Campus (San Pedro) has been educating Belizean and international students on the island since 2012. Its affiliation with Florida Hospital East Orlando provides it with recognized internships in an accredited U.S. hospital. Here, you can get a degree as a Doctor of Medicine in four years.

Disabled Access

While Ambergris Caye has varying degrees of ease of disabled access, it is not 100% nor even 90% wheelchair friendly. Island life in general, be it on Ambergris or some other island, is not going to be the easiest living for those with mobility issues.

Getting here from the mainland via domestic plane can be challenging due to the small size and constricted space on the small 14-seat Cessna Caravans used by both domestic airlines, these would necessitate those fully wheelchair bound being carried into the small plane by ground staff or friends. Heavier or larger-than-average passengers could find this particularly trying.

Traveling by water taxi would be much easier due to the open space available to maneuver, but you would still need assistance carrying you on and off the water taxi if you cannot manage the few steps onto the boat.

San Pedro is a young town and many buildings not built in the past 5 to 10 years don't have easy wheelchair access. That said, most business establishments are on, or very near, ground level.

However, given that height of the island varies less than 20 feet at its most extreme points and with the prevalence of golf carts as the main form of vehicular transport on the island, people with limited mobility will find it easier to navigate on Ambergris Caye than practically any other location in Belize.

Pets

It is relatively easy to import your pets to Belize. The animal must be fully vaccinated by a veterinarian for all usual communicable diseases, including rabies, and must have the up-to-date certificates to prove this. [See the Rolodex](#) for forms. The fee is US\$25 and you should submit your forms, documents, and payment a week before to avoid any issues when you arrive at your port of entry.

LGBT Living

Homosexuality is not illegal in Belize, but homosexual acts are. As is, technically, any sexual act that is not considered traditional sexual intercourse between a man and a woman according to Section 53 of the Belize Criminal Code. In reality, though, I'm not aware of any instance in the past few decades where this law has been invoked, except in cases of sexual assault or where a minor was involved. Homosexual persons are also technically forbidden entry to Belize. (See Section 5.1 of the Immigration Act.) However, I have many gay and transgender expat friends who live openly on mainland Belize and Ambergris Caye who have never had any more issues than any other expat.

In fact, UNAIDS conducted a survey of 773 Belizeans, ages 18 to 64 and found that 34% consider themselves accepting of homosexuals, while another 34% consider themselves tolerant of homosexuals. Of all the Caribbean countries that were polled, Belize and Suriname had the highest percentage of acceptance for homosexuals.

San Pedro would be by far the most accepting location in Belize for any lifestyle choice.

However, just as in many bars anywhere in the world, even the United States, there will still be some places and circumstances where open displays of affection or other contact between men (women here usually getting the lighter end of the stick) could unsettle some drunken, insecure local and that could lead to confrontation, especially late at night or in a less savory establishment. Use your discretion.

Belize is a great and welcoming country, but please understand that she might still have some narrow-minded machismo evident on the street, and sometimes in the government bureaucracy, too.

Same-sex marriage certificates from other countries will not be recognized here and in many cases will weaken your chances for acceptance if included in visa applications, as it challenges the local status quo.

What Does The Future Look Like For Ambergris Caye...?

The government has plans for improving infrastructure designed to boost tourism on Ambergris Caye.

The major project will be the construction of an international airport on the northern end of the island.

Another important development has been the continuation of the North Ambergris Caye road project. A contract for the construction of additional miles of road, providing land access to the premier resorts on North Ambergris, was signed.

The idea is that the last few miles of the road will lead to the Basil Jones Airstrip which will be redeveloped, redesigned, and expanded into the international airport, to then be renamed the Efrain Guerrero International Airport.

The first FIFA-standard football and mixed athletics stadium facilities for the island, which provides locals with a first-class sports facility and provide a venue for international sporting events, opened in 2017.

The San Pedro Town Council is currently monitoring and assisting six major resort developments currently under construction on Ambergris Caye.

Given the amount of infrastructure and hotel construction that is currently being invested in on the island, and the still-relatively-small nature of the industry on the island when compared to other players in the region, simple economics dictate that these investments will have a significant knock-on effect on the local economy and the tourism industry on the island.

Inconveniences And Annoyances Of Ambergris Caye

Timeframes For Getting Things Done

Getting almost anything accomplished in Belize will take longer than expected. Leave your North Americanized expectations behind, particularly if you are relying on a government agency. Processing permits, visas, and licenses take considerably longer than you are used to. This is the nature of the beast when working within a Central American and Caribbean bureaucracy.

Accessibility

Even though the road system is rapidly developing, the parts of the island that can be easily accessed remain relatively small by most standards.

Infrastructure

As with the above, the ongoing development on the northern island leaves some with the feeling that Ambergris Caye is a work in progress. In some areas the infrastructure is several years away from being fully finished and visually appealing. This does, however, afford the buyer the opportunity to buy property before the attachment of a high, finished-infrastructure price tag.

Petty Crime

Petty crime, as with other forms of crime, can be a problem on San Pedro. How much and how severely it might affect you depends on how aware you are of your surroundings and the decisions you make regarding your own property and safety.

If you don't live in a managed development it is wise to have burglar bars on your windows to protect your property while you are away and to ensure peace of mind when you are at home alone. If you are an animal person and you have the space, consider getting a dog. They are a great deterrent to all vermin, four legged and two.

Medical Treatment

While there are good doctors and a 24-hour polyclinic on the island, there is no full-service hospital. For full hospital care one would need to travel to the mainland to one of Belize City's private hospitals, or, for more advanced medical treatment, one should consider traveling to the international hospitals in Mérida, Mexico or Guatemala City... or home to your own country's better medical facilities.

Sargasso Grass

This strange phenomenon first became a problem throughout the Caribbean in 2014 when large amounts of seaweed became detached from the seabed of its native region in amounts much greater than ever previously recorded. Ocean currents directed the seaweed toward Caribbean shores. While Belize has been less affected by the seaweed washing ashore than other islands in the Caribbean, at the height of the problem beaches were swamped for a considerable amount of time.

Efforts to mitigate the effects were undertaken as part of community and private initiatives. The problem is subsiding, but, because no one is fully sure what triggered such a large release of this seaweed, it is unclear whether this unsightly and pungent problem is a thing of the past or something we are going to see more of in the future.

People Who Should Steer Clear...

Those who believe in a formal, stratified social class will find life somewhat difficult in San Pedro. Here, you might find government ministers enjoying a drink with a street vendor, or a diplomat helping jump start a broken-down golf-cart taxi. Formality can be found if you look for it, but informal (or nearly irreverent) familiarity is often more the order of the day. Those who bring too many airs and graces (and who wish to look down upon the "common man") will be surprised how quickly the local perception forms that the newly arrived gentleman is actually just a self-appointed emperor with too few clothes.

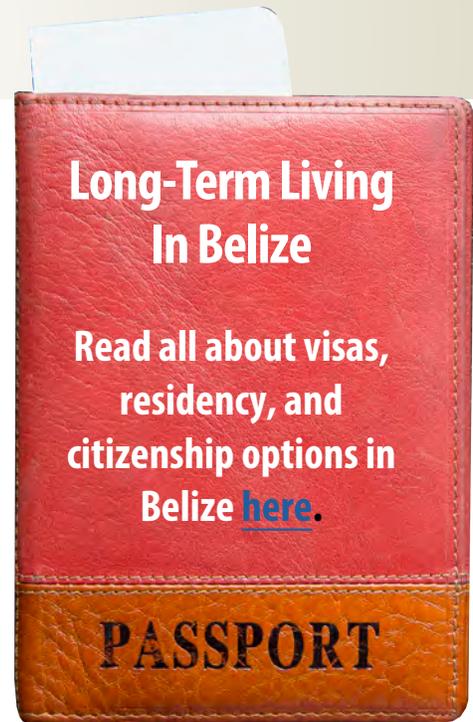
Those who want the island to run how they think it should run, or who think that by complaining louder or ill-temperedly that everyone else will change their usual manner of operating to suit the newcomer, will soon find locals and expats alike avoiding them as they come down the street.

People Who Would Be At Home On Ambergris Caye

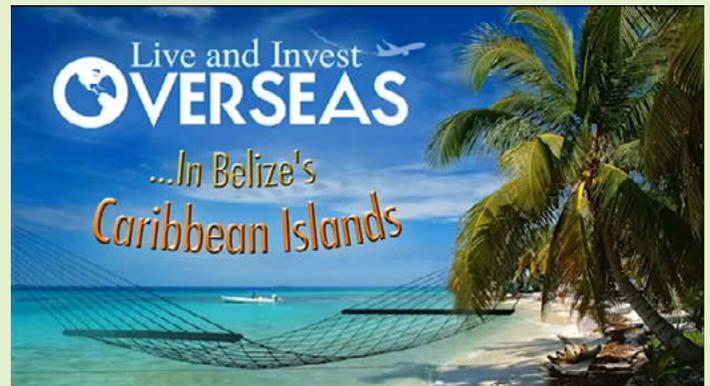


Sunny beaches every day

Sun- and fun-loving people who wish to enjoy the highest standard of living in Belize, be part of a vibrant community, who like to find enjoyment in both the unusual and mundane will love it here. Those who can accept the quirks of living in a small island community for the freedoms that it offers will reap the island's benefits. Those who want to get involved in local groups and social networks, or conversely those who want nothing but the solitude to go boating, fishing, or flying will find their perfect niche on San Pedro.



Belize Video Resource



Unfortunately, this video can't be viewed directly from a tablet or mobile device. If you have any problems loading the videos, please follow the "View In YouTube" link to watch these exciting videos.

[YouTube Link](#)
[Ambergris Caye Overview](#)



Expat Interview: Getting The Low- Down On Jim-Jam

He is the Honorable James Janmohamed, O.B.E. (Order of the British Empire), J.P. (S) (Senior Justice of the Peace), and British High Commission Warden on Ambergris Caye... but many on the island won't know who you are talking about unless you ask for "Jim Jam."

I convinced Jim Jam to meet me at Crazy Canucks Beach Bar so he could give me his account of life on the island since he moved here with his wife Jamilla 30 years ago, after finishing his military service with the British Armed Forces. Always quick with a smile and a laugh, armed with an energy that puts me to shame, and a glint in his eye that can just about make a nun blush, he told me some of his story before he came to Belize.

Born in Uganda to a Middle Eastern father and an Indian mother, he was sent to school in London

the year before the infamous Idi Amin seized power in his country of birth.

He enrolled with the British Army at the age of 15 with the 17/21st Lancers—and as soon as he turned 18 he was sent to Northern Ireland, around the height of the "Troubles." He makes light of what he experienced there, laughing at his "getting blown up a few times." Despite this, he cheerfully proclaims himself to be a great fan of the Emerald Isle. (I was grateful, being Irish myself.)

He admitted he misses the comradery of the old army days—and would not change his life's choices if given it to do all over again.

Jim Jam was the first non-white non-commissioned officer in his regiment's history, as well as the youngest. He served in Belize as a British soldier in 1975 and again in 1979. After he finished his service in 1985, he moved permanently to Belize. I asked him what Ambergris was like then and he mused about the lack of traffic (golf carts only, no cars at that time) on the island.

In an effort to promote what was then just a fledgling dive industry, he would attend the International Dive Equipment Manufacturers Association conferences. He told me about approaching Thomas Cook Travel (a big UK based

travel agency) to sell dive package holidays in the late '80s and how he was told to come back when there was a 100-room hotel on the island. He laughed because there were barely 10-room hotels back then... and there still isn't a 100-room hotel there today!

"It was very, very low key back then," he recalled nostalgically about the old days on San Pedro.

"Now people expect more—it's not as laid-back as it was back then—we have had to become a bit more business orientated now, there are lots and lots of expatriate businesses and the service standards had to increase to meet international expectations."

I asked him what he thought about all the development that Ambergris has seen over the past three decades and he said he misses the old days, but laughed again, saying that all the "old fogies" say the same.

He reconsidered a bit and admitted it wouldn't be fair to stop the progress. The island has been very good to him and his family; he feels blessed. He sent his daughter to one of the top universities in England and he understands that San Pedranos and the new wave of expat residents alike deserve the opportunity to achieve the same success and prosperity for their families.

"Can the new northern developments develop a real local community?" I queried, referring to how large parts of Cancún and other places have become shoulder-to-shoulder monocultures of hotels, with workers bussed in and no full-time residents, only tourists vacationing.

His answer was an emphatic yes, with the right mind-set and commitment by community members.

The new community that is developing south of San Pedro (still slightly remote) has the best civic-minded community watch on the island. In reaction to a series of burglaries a couple of years ago, the residents, expat and local, united and offered their time for free (initially), to deal with the problem as a group. Eventually, organized, paid community watchmen were installed throughout the community, supported by the residents of the area. They keep a low-key presence, taking down all vehicle or golf cart registration numbers that go into their patrol area. Petty crime dropped dramatically and the area is a now model for other parts of the island.

Jim Jam offers some advice to newcomers: "Integrating with the locals is 100% up to you, not the locals. Your effort makes it happen. Be genuine, interact, be humble. I have more Belizean goddaughters on this island than relatives in England and I'm more loved by some of them than by my own dear mother.

"Friendship goes a long way here, especially among locals.

"Some new-comers complain about the 'problems' with Belize, that it takes longer than expected to get things done... or that the domestic planes can be late... but if we change the way things work here too much then I may as well be back in London.

"Sometimes the reason the island planes are late is because of me! If I'm running late, I call the airline and ask them to hold the plane—and they

do! Or if it's already taken off, sometimes they'll circle back around and pick you up if you ask them nicely!

"Where else could you get commercial planes to re-land to pick you up? Where else in the world could this ever happen? You got to take the bad with the good," he laughed.

After the army, Jim Jam moved permanently to Belize in 1985 with his beloved and "longsuffering" wife, Jamilla (his words—referring to the burdensome chore of being married to him).

He reminisced about more innocent times, but realizes it is all for the greater good of the island.

I asked him about corruption on the island. He quoted his wife's usual answer, "Corruption? What's your standard for comparing corruption? Compared to the bank bailouts in the United States or the savings and loan scandals in previous decades in the UK? Either way, Belize is doing just fine."

The conversation continued on to the big infrastructure investments going on in the northern part of the island and the newly announced international airport. He said it will take time, but agreed it could bring a lot of investment money. It could raise the bar for the country as a whole, and while personally he's not thrilled about it, he agreed it is inevitable and with the proper management it can be executed correctly.

He told me that residential lots are opening up half way up the island on the west coast (lagoon side, across from Blackadore Caye, Leonardo DiCaprio's island) by Journeys End Resort and Las Terrazas; these islands are already selling for big money.

He continued on to tell me that even during the big international real estate crash several years ago real estate prices never really collapsed on the island, that people who could afford to hold on

and got actual market value (not the speculative value many were selling for during the peak of the boom). Those that had to liquidate in a hurry—to shore up holes in their portfolios back home—did take a hit, though.

"There has never been a real crash in Belize like the real estate market in the Cayman Islands experienced in the 1980s," he stated.

I asked him if things have changed too much for him, if San Pedro has lost too much of its culture, if it has become "overdone."

With a big smile he said, "I live in paradise, I drive a golf cart around the island and I don't carry a credit card. If I'm out and about and I run out of money, I can run a tab in any restaurant or store. The airline will hold the plane if I call them and anybody in the community will drop me home if I have celebrated too much to find my golf cart. How could it get any better?"

"I have no big insurance bills to pay (there have been only a few successful torts in the history of the Belizean courts), I have no big property tax, and no real issues!"

When I asked him about the rise in the cost of living on the island he said, "Well, yes, it can get high... but if you are smart about it, it's really not so bad. Insurance on my golf cart is less than US\$70 per year. I fill it up once a fortnight (less than US\$30). My wife is a smart shopper and an amazing cook, she buys fresh fruit and fish right off the boats, and she knows what items to buy where (prices for specific items vary greatly from store to store). We eat out a lot, I enjoy the occasional drink to aid my digestion (he chuckles... and chuckles) and we really have a great standard of living.

"We have had the same housekeeper forever, she is part of the family, really. She is a good cook and we pay her US\$150 for a six-day week. We could find one cheaper, but she is great. When I lose money around the house, I know she will



find it and put right back on the kitchen counter, so I don't even have to bother to look for it!"

I asked him, aside from accommodation and travel back to England, what would be a reasonable budget for a couple to enjoy a good life on the island, eating out a couple of times a week, socializing, and generally covering reasonable needs without scrimping. He replied, "Well, aside from rent and transport, you could easily live on US\$1,000 to US\$1,500 per month." This wouldn't be extravagant, just good living, according to Jim Jam.

"What about health insurance?" I asked him

"RF&G Insurance has a great international health insurance package. I had a friend who had to fly to Miami for a heart operation last year. RF&G covered the full costs of the operation. The rates are really pretty good, even in comparison to lower UK health care costs."

"And charities?"

He told me the SAGA Humane Society is "the guilt club" and is very well attended, both because people want to assist a good cause and because there aren't many other charities on the island.

I questioned this promptly as I have always heard about the generosity of San Pedranos. His answer was "Yes, there are a few charities, like the Holy Cross Primary School, that rely on contributions to provide a better level of service for their students. But on San Pedro we really don't have charity, we have community—we take care of our own. San Pedranos love to give. If someone

on the island needs an operation, we hold a barbecue or cake sale and everyone turns up and buys a plate, or three—whether or not they really want to eat what they buy—and thousands of dollars appear. There are no handouts. The community rallies around and it's not like you have to come begging for help. Money flows in from everyone."

For example, the Royal British Legion (Belize Branch) is a charity for former British servicemen...

"Every year we run the Poppy Appeal as our major fundraiser for the year all over Belize. The RBL (Royal British Legion) holds its meetings at the flagstaff mess in Price Barracks in Ladyville just outside Belize City. My wife Jamilla has, over the years, often held a five-course fundraising dinner to raise money for the appeal. Last year, the entire mainland of Belize raised just over US\$1,000 during the campaign. San Pedro (with Jamilla's assistance) raised US\$12,000—12 times the entire contribution of the whole mainland. Belizean born San Pedranos contribute more to the foreigner supporting RBL than many British people do!

"When a hurricane affects a part of the country (as irregular as that is) San Pedranos always contribute many times more per capita than anyone on the mainland. In the last major hurricane that effected the deep south of Belize, San Pedro donated nine times more than all of Belize City!" (Belize City has five times the population of San Pedro.)

When I asked him what the population of Ambergris Caye is, he made a little whistling

sound and said, "That's hard to tell, I often got into a debate with members of the government when I was the head of NEMO (National Emergency Management Organization) and it was always underestimated. Local workers who are not born on the island always gave their home town or village as their address on the census forms, even though they spend seven out of eight weeks working on the island. I reckon there are 20,000 full-time residents on the island."

Jim Jam was head of NEMO from Hurricane Mitch to Hurricane Dean and was awarded the Order of the British Empire for his tireless efforts during these emergencies and for the lives saved and essential services coordinated during these trying times.

"Hurricane Mitch wiped out most of the docks on the reef side of the island and saw water damage to the front streets," he told me. "Hurricane Keith wiped out power on the island for up to a month in some places. The Cayman Islands and Canada both helped sponsor the power reconnection under the Caribbean Disaster Emergency Response Agency agreement. Water was less of a problem, because there was no paving on the streets back then, we could just sink the pipes back into the sandy streets easily. You see, sometimes progress brings its own issues."

As we finished up our conversation, Jim Jam snuck off behind the bar to quietly pay the bar tab I had promised to cover, to acknowledge the gracious gift of his time for my interview. A great guy... the only thing difficult about him was allowing me to pick up the tab!



Caye Caulker— A Slower Pace Of Life

A small island off the coast of Belize in the Caribbean Sea, Caye Caulker measures about five miles long by much less than one mile wide at its broadest. Here is where the idyllic sleepy Caribbean paradise of your mind's eye remains... a backpacker's and retiree's paradise.

Other islands in the region may have lost their traditional Caribbean vibe and identity, now representing a more modern picture of island living, but Caye Caulker is unchanged in the most of important ways.

Small, laid-back, and inexpensive compared to Ambergris Caye, Caye Caulker runs to its own slower, simple beat. The island is popular for its impressive street food vendors, restaurants, and friendly atmosphere. There are over 30 tiny hotels and a number of restaurants and shops.

The signs on the street and the locals you saunter past tell you to "go slow." Very quickly you'll find your pace slacken and your hurry evaporate. You have stopped on the street to chat with groups of locals... and you have forgotten why you left your house or hotel... or where you left your shoes...

Caye Caulker is located 15 to 20 miles northeast of Belize City (lying closer to the city than San Pedro) and is accessible by the same boats

and planes that service Ambergris Caye. Flights from the mainland to the island take about 10 minutes, and water taxis reach the island in 45 minutes. From San Pedro, a water taxi reaches Caye Caulker in 25 minutes. Once on the island, the usual mode of transport is simply walking. Bicycles and golf carts are also common and can be rented or bought on the mainland or San Pedro and delivered via barge.

The island is, essentially, a sand bar over a limestone shelf with underwater caves. In front of the village, a shallow lagoon meets the Belize Barrier Reef to the east; this area is popular with windsurfers and snorkelers.

A narrow waterway known as "the Split" divides the island in two. This popular area on the island is frequented by tourists and locals alike for swimming, fishing, relaxing, and partying at the island's most popular bar.

The location of the village on the island is believed to have remained the same for thousands of years. A bay at the back of the village provides shelter for boats while reef at the front provides good protection from large waves. Also, coral sand near the village provides good anchorage compared to the soft mud found elsewhere on the island.

Caye Caulker has been inhabited for hundreds of years; its current population levels are a result (as with San Pedro village) of the Yucatán Caste War in 1847, which caused indigenous and mestizo (those of mixed Maya and Spanish descent) people to flee the massacres for the safety of then British Honduras.

Economy: The main industry on the island prior to tourism was fishing. The island sits in the middle

of natural migration routes for fish, and feeding grounds for conch and lobster. During World War II, fishermen living on the island collected debris from torpedoed ships in the Caribbean that came floating ashore. The most lucrative were bales of rubber.

Accommodation: Hotels and guest houses are reasonably priced on the island, even on the oceanfront. Here, good rates can be negotiated for both short- or long-term stays. For those intending to stay for a long trip or to move to the island indefinitely, long-term house or apartment rentals prove to be the more economic option.

There is less of a formal rental management system on the island. Oftentimes, the best route is to simply spend a little time asking locals and realtors if they know of anything that is currently on offer with good value.

Buying Real Estate: For those who want to purchase property on Caye Caulker, you will have to decide whether you want to purchase an existing home on the island or to buy land and build your own. There are realtors on the island, but the major realtors in San Pedro often have more listings for Caye Caulker than the island's local agents. It costs more to build on the island than it does on mainland Belize, but it can be well worth the effort.

There is inexpensive land available on the northern part of the island above "the Split." The slightly more adventurous can get good deals here, but they will have to deal with the reality of having to travel to and from Caye Caulker village by boat. This is not a problem for many, and once you have a boat you can choose to easily travel to San Pedro or to the mainland for a change of pace or to visit with friends.



TAP INTO BELIZE'S TOURISM MARKET FOR INCOME AND PROFIT WITH THIS TURNKEY INVESTMENT

- Partner with an established developer with a successful track record in Ambergris Caye...
- Capitalize on the growing luxury tourism and conference market in Belize...
- Earn rental cash flow while your property grows in value that's fully turnkey...
- A limited number of units are available starting at US\$319,900 not including closing costs and furniture...



CLICK HERE
FOR MORE INFORMATION





Expat Interview: Preserving Tradition In The Face Of Progress

“Like a handful of ice, the money some of the younger generation sell their heritage for melts away before they learn how to handle it.” Melvin quietly lamented, referring to the sale of land that has been in a family for generations—at seemingly good prices—to more savvy investors who develop it and make a massive profit.

Melvin Apolonio Badillo (66 years old) shook his head, but smiled proudly as he pointed to his son Hanns’ tour operator business (E-Z Boy Tours) right on the waterfront, a stone’s throw from their family’s M&N Motel.

He is proud of the fact that so many of the businesses on Caye Caulker are owned by Belizeans who have lived on the island for generations. His gurgling and bonny granddaughter, Hannah Badillo (five months old), a sixth generation Caye Caulker resident, was being fed in the background by her doting father Hanns. His wife gently chided him; he had a

14-person reef-dive appointment in 10 minutes. He grinned and continued feeding Hannah. (Luckily, living 50 yards from work, Hanns is nearly always on time.)

Melvin is somewhat torn between his desire for his granddaughter’s ability to earn a proper living and the preservation of his beloved island’s identity. He thinks it can be done, but only if the locals and newcomers continue to work together to actively preserve its identity and traditions. And they have, so far.

Melvin told me of one of the founding fathers of modern Caye Caulker, Luciano Reyes, who came to the island more than 100 years ago. He concentrated on fishing and coconut planting (for coconut oil to export to the mainland and abroad). I mentioned the lobster industry and his response was, “Back when I was a young man we used to catch them by free diving (no scuba tank, just flippers—if you had them). There were so many we could pick them off the sea floor, or you could spear them, or just use a small net to tangle a group of them in one go. And it was similar with conch (large sea snails that are very popular locally), but they move very slowly.

“Later, an American taught islanders to make lobster pots so they could catch them easier, even though they crawled everywhere on the sea floor. And fish there were so numerous in the

1960s and 70s you could buy a whole string of fish for 15 to 25 cents. Six big snapper!”

“What’s the price for lobster locally now?” I asked. He responded, “If you get to know the fisherman and go to meet his boat as he comes back in, you can usually get a legal sized whole lobster (approximately one pound) for US\$5 each.”

I asked him about crime back then and he burst out, ‘Oh, yes, we had crime... and no policemen. So if your bicycle got stolen you just went around to Virgil’s house and made him give it back.”

I asked him about the fishing tradition on the island and he told stories of the old days, with pods of lobster so thick on the ground you could hardly see any sand through the clear blue waters from your boat.

He laughed about the antics they got up to back then. “We respected the lobster season opening and closing dates, but we also needed to feed our families. Usually a good day fishing got us about 200 pounds of lobster tail, but what we did was make pens on the sea floor and for the weeks coming up to the opening of the season we would swim down and catch them, and put them into the corrals we had made, so that on the day of the open season we could simply go collect them all—sometimes 1,000

to 1,200 pounds worth of tails in one morning. And remember, back then we didn't have motors, it was all by sail power. The fisheries guys knew what we were doing but it was not illegal. We were not harvesting any lobsters from the ocean out of season!" He slapped the table as he laughed.

Belize banned all forms of trawling several years ago in an attempt to protect its fishing and tourism industries. Trawling indiscriminately catches and kills nearly all marine life over vast areas of the seafloor, and most of the catch is simply dumped back into the ocean, leaving death and devastation in its wake. Melvin is proud his country was one of the first to ban this type of fishing.

Melvin talked of the days he used to sail his small boat to Roatán in Honduras around Easter time to sell fish. "The prices were better there, and the market bigger."

Melvin met his wife in Sarteneja, a fishing and traditional boat building village on the northern coast of Belize. She, along with her half sister, came and got married on the island. Melvin and his wife have four children, two sons and two daughters, now grown. He showed me his hand-built hardwood sailboat that his son uses for their starlight booze cruises (I went on this tour a couple of years ago and it was great fun), crafted in Sarteneja by a friend of his. "You cannot get this kind of work anymore in the United States, but for the price of a medium-sized car you can still find craftsmen to build you this, a 42-foot, custom, tropical-hardwood sailboat."

He talked to me about the popular swimming spot on the island, "the Split," which, despite guidebook claims that it was formed by a hurricane when it hit the island, was actually dug out by locals under orders of the then village chairman and area representative to allow boats to pass to the other side of the island without having to drive or

sail all the way around. Since then, erosion has widened it significantly. It's also a very popular night fishing spot among locals and tourists.

"What many people don't know is that a huge cave sits beneath the island," he continued. "An American diver once came here, saw the entrance on a dive, and later blew out the blockage with TNT. In the huge cave underneath us there's an air pocket, but there's also lots of silt down there. Only expert cave divers should ever attempt it. It's easy to get lost." When the first divers came back up, they came to him to say they found a big heap of sand with some pieces of board and some windows sticking out of it, and they could not figure out how it got there. He burst out laughing again and he joked, "That's when I remembered my great uncle's house. It sunk through a fissure in the 1942 hurricane, and is still there today in ruins. We didn't know until they dove the cave that first time."

The island is structurally sound and you should not need to worry about your house sinking these days if you build it properly.

Melvin reminisced about him being a young man in the 60s, and how only two bars out of all the structures on the island had electricity and they ran off small generators. Power came to the island toward the end of the decade and gave them light from 6 p.m. to 9 p.m. Then the fishing co-op got an ice machine, which really changed things for the islanders, allowing storage of fish products and better negotiation of prices from buyers.

When asked about other changes the island has seen, he told me about one the more interesting effects the advent of electricity (and television) had on the local families.

"Family size got smaller in that generation. We had something else to do after dark," he said with a slightly ribald chuckle.

He talked of his granduncle, who had the only small liquor store on the island before Hurricane Hattie in the early 60s (the biggest hurricane landfall Belize has experienced in living memory). Rum selection was non-existent, and the wily gent bought overproof rum (80% alcohol) in five-gallon glass bottles from the city, mixed it with water, and then sold it to the islanders. "A pint of rum was BZD\$1 back then and all the beer was imported from abroad."

I asked if there are any superstitions that have been kept over from the old days. He looked a little puzzled so I explained that in Ireland, fishermen held the belief that a caul (a piece of the embryonic sac that stretches over the baby's head during birth and sticks to the baby's crown like a second skin, or a tattered swimming cap) would prevent them from drowning. The phenomena is fairly rare so this made genuine dried cauls very valuable to the old fishermen.

His eyes lit up and he exclaimed "Yes, yes, we have a similar belief about that, except, if a baby is born with it, we say they will see the spirits throughout their life." Then he remembers another one, "If you take a piece of the navel cord of the newborn baby and cast it into the sea, your child will not fear the ocean during his life."

Melvin stood up, a clear signal that the interview was over. He said he could talk all day about the old days on the island, but he had to catch the boat to the mainland. He was going to visit family, but he told me to be sure to call and visit him again as soon as I could. We shook hands and I thanked him. Although I often just pay lip service to offers like these, I came away thinking that I really would be coming back to visit and I was grateful for this glimpse of the island's colorful past.



Ambergris Caye Rolodex

By Con Murphy

Education

Galen University
<http://www.galen.edu.bz/>

The Island Academy
Address: Coconut Drive, San Pedro,
Ambergris Caye, Belize, Central America
Phone: +501-627-4619
Email: islandacad@gmail.com

University of Belize
has several campuses on mainland Belize, the
largest being in Belmopan and Belize City.
<http://www.ub.edu.bz/>

The University of the West Indies

<http://www.open.uwi.edu/belize/>

Washington University
of Health and Science

Seagrape Drive, San Pedro, Ambergris
Caye, Belize, Central America

Offshore Services

Atlantic Bank

Local banking: www.atlabank.com

Courtney Coye Attorneys-at-Law

Offices on the island and Caye Financial Centre
<http://www.courtenaycoye.com/>

Glenn Godfrey Attorneys-at-Law

Offices on the island and Caye Financial Centre
<http://www.godfreylaw.net/>

Pet Importation

Belize Agricultural
Health Authority
www.baha.org.bz

Tourism

The San Pedro Tourist
Guide Association
Town Hall on Barrier Reef Drive, tel. 501-226-2391.

Transportation

Belize Water Taxi
www.Belizewatertaxi.com

San Pedro Water Taxi
www.sanpedrowatertaxi.com

For Your Eyes Only

**Special Thanks for Being
A Preferred Reader...**

Get 12 Additional Reports For Only US\$2 Each...

Dear ***Overseas Haven Report*** Buyer,

I hope you enjoyed reading about one of the world's greatest overseas havens.

I'd like to let you in on something: Each one of our Overseas Haven Reports is but a single element of the greatest resource available today on the world's top overseas retirement havens.

This unique subscription service is called ***Overseas Living Letter***.

Every month, subscribers to ***Overseas Living Letter*** receive an honest, current, and complete introduction to one of the places we've identified as offering tremendous advantages for the would-be retiree abroad...

These are the locations that should be on your radar, either for your immediate retirement or as places to invest today as part of a longer-term plan. Each of these comprehensive reports addresses not only the pros, but also the cons of each destination featured.

This is critical if you want to make a smart, informed choice.

Overseas Living Letter has correspondents all over the world who are living the life you've been dreaming about, right now!

And, over the three decades I've been covering this beat, I've known literally many thousands of people just like you who've taken the leap.

Retirees who have built the lives of their dreams, and yours, overseas... and who are right now enjoying a retirement lifestyle that goes far beyond what you might believe is possible.

This extensive network of contributors will provide you with all the tips, tricks, and firsthand insider intelligence you need to follow in their footsteps...

- Where to look to find the kind of life that suits you—at the beach, in the mountains, among the vines, in the big city...
- Insights into what the community is like, who your neighbors would be (locals, expats, or both), and how they live...
- What it would cost you to live there, including detailed monthly budgets...
- Whether it's better to rent or to buy, given the local market right now...
- What to take with you, what to ship, and what to leave behind...
- Which visa options would make most sense for you and how you qualify...
- Who to contact for legal help, health insurance, banking, shipping, residency, taxes...

Read our correspondents' firsthand reports every month. Email them your questions (yes, they'll respond!). Search the archives, available to you free, for more information on the locations that interest you most.

In short, I'm offering you a bridge to the retirement of your dreams... and a chance to try it out for a special discounted price of [less than US\\$2 an issue](#).

Start laying the plans for a retirement that **so far exceeds your expectations... and even your current lifestyle...** that if you hadn't read so many reports from people actually living it today—you wouldn't believe it possible.

All I ask is this: If you like what you read in your *Overseas Haven Report*... keep reading. Subscribe to ***Overseas Living Letter***, and then, every month, you'll receive in your inbox a new, up-to-the-minute, information-packed Overseas Haven Report providing another from-the-scene guide of the good life in another of the world's premier overseas retirement havens. I predict it will become your favorite read each month.

In each issue you'll read about the world's most affordable places to retire... the friendliest places to live... best weather... lowest tax burdens... the most beautiful, most exciting, most infatuating places to hang your hat...

From Chiang Mai, Thailand, and Cuenca, Ecuador (cheapest)... to Ambergris Caye, Belize, and Kuala Lumpur, Malaysia (foreign resident friendly)... from El Valle, Panama (sweet mountain living in a top tax haven)... to Mendoza, Argentina (wine country on a budget)... from Dumaguete, Philippines (exotic and ultra-cheap)... to Algarve, Portugal, and Languedoc, south of France, (Old World living on a budget)...

What are you waiting for? [Take me up on this special subscription price, here now.](#)

The World's Best Value Destinations For Living and Investing

Plus, When You Subscribe to *Overseas Living Letter*—Risk-Free—Today, You'll Receive 3 Special Reports (US\$115 value)

Because right now you can get 12 monthly issues of *Overseas Retirement Letter*—for just US\$24, only US\$2 an issue (regular rate US\$76). You save US\$52 with this special introductory offer.



- **SPECIAL REPORT # 1:** The Live and Invest Overseas Annual Retire Overseas Index—one bumper report each year... (retail price: US\$49).

- **SPECIAL REPORT # 2:** The Top Ten Ways To Make Money While Traveling... (retail price: US\$39).

- **SPECIAL REPORT # 3:** 6 Passive Income Opportunities To Help Grow Your Nest Egg And Fund Your New Life Overseas... (retail price: US\$27).

Plus, [sign on today for 24 monthly issues of Overseas Living Letter](#)—for a locked-in rate of US\$42, or only US\$1.75 an issue—and you'll receive two additional special reports—and you'll receive a fourth special report, again with our compliments...



- **SPECIAL REPORT # 1:** FAQ—The Most Frequently Asked Questions Related To Living And Invest Overseas... (retail price: US\$19).

- **SPECIAL REPORT # 5:** Travel Tricks: How To Travel Better But To Pay Less... (retail price: US\$19).

That's a total value of US\$153.

What are you waiting for?

I'm putting my entire network of experts and resources at your disposal, in order to help you:

- **At last, figure out the best place in the world for you for part- or full-time living...**
- **Start living the good life from as little as US\$892 a month...**
- **Say goodbye to financial worries (I'm going to arm you with the information you need to fund your new adventure overseas whenever you're ready... you do not have to delay)...**
- **Learn the practical, nuts-and-bolts things you need to help you set yourself up overseas with the least hassle and the greatest success...**

We have no time to lose... let's get started.

[Start now and claim your free reports here.](#)



Kathleen Peddicord
Founding Publisher,
Live and Invest Overseas™

Kathleen's Personal Guarantee

I guarantee that my *Overseas Living Letter*—delivered monthly via email—is the most straight-shooting, tell-it-like-it-is report available about the best-value destinations on the planet for living and investing abroad.

But if you don't feel *Overseas Living Letter* delivers the kind of make-your-nest-egg-last-forever opportunities you're looking for, you can cancel at any time. If you do, I'll promptly reimburse you for any issues remaining in your subscription, no questions asked.

The Special Reports are yours to keep, no matter what.

[Subscribe now!](#)





OVERSEAS
Haven Report