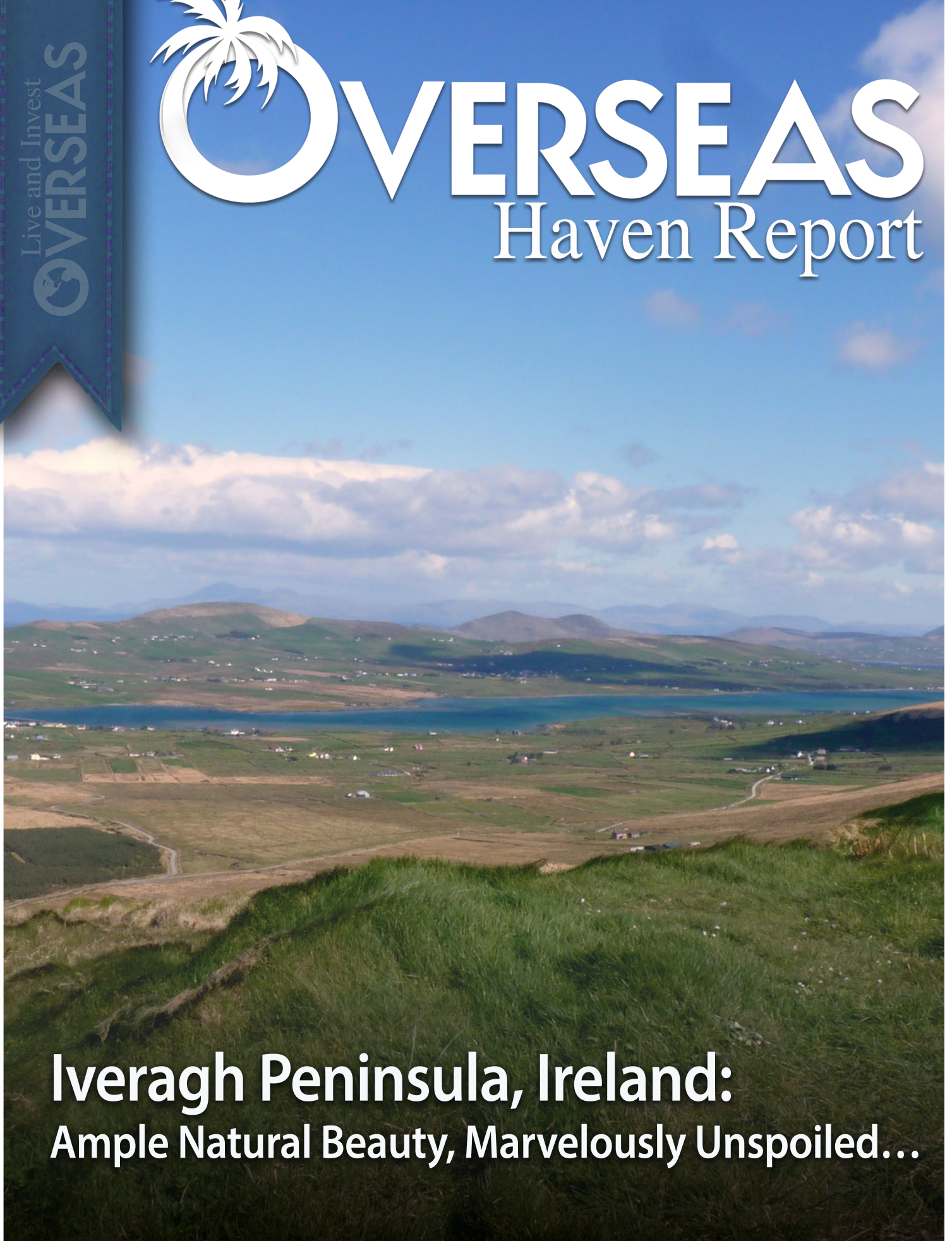




OVERSEAS

Haven Report



**Iveragh Peninsula, Ireland:
Ample Natural Beauty, Marvelously Unspoiled...**



OVERSEAS

Haven Report



Iveragh Peninsula, County Kerry - Welcome to the “Irish Riviera”

By Lynn Mulvihill

As we started our clockwise tour of the Ring of Kerry one day in early June, I realized just how much I’d been missing out. Considering the size of the Emerald Isle (my native home), I’d been under the impression that by seeing most of its golden beaches and crashing Atlantic waves, there was little left to surprise me. How wrong I was.

White sand? I really didn’t know it existed in Ireland. But, on the southern shores of the Iveragh Peninsula (the jagged leg that the Ring of Kerry wraps around), that’s what you’ll find...along with panoramic views out to the Scariiffs or mysterious Skellig Islands--depending on your position--and beyond to the wide Atlantic horizon.

If you’d like to experience a part of romantic, “postcard Ireland,” with its patchwork fields, stony walls, mystical forts, and craggy caves--a place that’s all about the great outdoors, with opportunities for hiking, mountain climbing, kayaking, sailing, or just strolling the national parks--this is your place. And, with the collapse of the property market, now is your time...

”

staff

Kathleen Peddicord
Founding Publisher

Kat Kalashian
Editor in Chief

Charles Conn
Managing Editor

Sophia Titley
Editorial Assistant

Hélena Kletochkina
Design Director

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

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Live and Invest
OVERSEAS

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Still mesmerized by these surroundings, we arrived at our vacation rental: a house perched 600 meters above sea level with ceiling-to-floor windows looking out to sea. (Really, no other form of entertainment was necessary for the duration of our stay.) As she handed over the keys to the property, my conversation with the caretaker, a lady in her thirties, went something like this:

“Are you from around here originally?” I asked (in pure envy).

“Yeah, from just down the road.”

“Sure when you’re from somewhere like this, why would you move?” It was rhetoric, I thought.

“Well, we moved away for a while,” she said. “But we got robbed...so we came back.”

I shook my head in sympathy, thinking they must have moved to a big city like Cork or Dublin. But no...

“Yeah, that was in North Kerry,” she sighed. “We’re happy to be back.”



The Emerald Isle and her prized Ring Celtic Tiger. For an Irish native like me, it’s a nostalgic glimpse at the Ireland of my ancestors.

Welcome to the Kingdom

The County of Kerry in its Gaelic form (*an Chiarraí*) translates as “Ciar’s Kingdom.” Some time around 65 AD, Ciar took possession of an area of land south of the Shannon that incorporated the Dingle Peninsula. Later, “The Chiarraí”—who claimed to be the descendants of Ciar—invaded and took possession of the greater area that forms the County of Kerry today. The title was used over the years to distinguish Kerry as almost a separate world to the rest of Ireland, isolated as it was and with its own distinct dialect and culture. Today, you’ll hear the Kingdom most used on the national sporting scene (for hurling and Gaelic football) or by the tourist board.



The Riviera at Derrynane

Though the entire County is full of beautiful places, steeped in history, I’ve chosen to focus on a section of the Iveragh Peninsula. The Ring of Kerry, which is known all over the world, weaves its way around this peninsula. One hundred and seventy-five kilometers (108 miles) around, it is undoubtedly one of the most scenic drives in Ireland. And, though it can be done in a day, you should give yourself ample time to stop and breathe in its amazing views, stroll about its timeless villages, and sink your feet into its white sands and clear (but not so warm) water.

My favorite part of the peninsula is the bottom half of the misshapen Ring, roughly from Kenmare around to Cahersiveen—taking in the villages of Sneem, Castlecove, Caherdaniel (our base this past summer), and Waterville. About four kilometers from Caherdaniel is Derrynane beach. Here I was amazed by more than the white sand. The Atlantic water is the clearest I’ve swam in, in many years (and I’m counting the Caribbean and Indian Ocean). And, while not matching those tropical temperatures, under the brilliant June sun, this was also the warmest water I’d found in Ireland. I couldn’t help but think, with a sense of humor that we were on the “Irish Riviera.”

Of course, nobody visits any part of Ireland for a sun holiday. And, I have not chosen to report on this part of the world for its beaches alone. For me—and for the thousands of Irish people who choose the southwest for their annual summer vacation—this is an escape to the Ireland of yesteryear.

This is a part of the country that has managed to avoid major development (in a good way). You won’t find freeways. Nor, as you wind your way around its craggy peninsulas, will you stumble on tacky Golden Arches.

Parts of County Kerry (including much of the Iveragh Peninsula) are designated as “*Gaeltacht*” areas. Officially, this means that the Irish language (*Gaeilge*) is recognized as the vernacular. (More about the language issue later.) But preservation efforts go beyond the language alone. Gaeltacht areas are also about preserving (and promoting) the local landscape, culture, and heritage.

Historical highlights

As a full history of the region is well beyond the scope of this article, I'm going to zone in on some Kerry nuggets...the things that make the Ring of Kerry (and indeed, the county as a whole) the colorful place it is today. (You'll find a good summary of the history of the region, along with a historical timeline [here](#)).

The Skelligs

"All the way along this Kerry stretch I'm in sight of the Skellig Islands... The two Skelligs lie on the horizon -- one a little like a basking shark fin, the other lower, like a child's drawing of a ship's hull with a squat funnel, the two pointed at each other as if on a collision course." So wrote Jasper Winn in his recently published book "*Paddle: A long way around Ireland*," an account of his round-Ireland trip by kayak.



Ships and sharks

The Skellig Islands bear one of the most important historical sites in the region. And, you have to envy Winn's solitary encounter with these mysterious islands. Now a UNESCO World Heritage Site, the larger of the Skelligs, Skellig Michael ("Michael's Rock") became the site of a 7th-century monastery. Nine miles off the coast of one of Ireland's most remote corners, this was as reclusive as these monks could get. For 600 years, it remained a center of monastic life for Christian monks who lived in clocháns (beehive-shaped stone huts). And, because of the challenges in getting there, and climbing its craggy 230 meters, the monastery remains well preserved today.

By the 12th century, the monks had abandoned their island settlement and taken up residence at another monastery at Ballinskelligs on the mainland. But from the 16th century, people still came to the Great Skellig (Skellig Michael's other name) on pilgrimages. Two lighthouses were added in the 19th century and keepers would have lived out there to operate them. Since the 1980s, operation of one of the lighthouses (the only one in use today) has been fully automated.

You can take a day-trip to the islands and climb to the well-preserved remains of the abbey. But, be warned, people have fallen to their deaths in this pursuit, so exercise caution. Despite my burning curiosity (dating to my primary school days) about what life must have been like for these holy men, I'm quite happy to observe the rocks through a telescope from the mainland and leave the mystery to the seagulls, kittiwakes, puffins, and other birds and wildlife that call them their home today. Little Skellig, closed to visitors, is home to the second-largest population of gannets in the world.

"The Liberator"

You can't get far around the Ring of Kerry--and certainly not through Caherdaniel--without encountering a mention of Daniel O'Connell, "The Liberator." Born in 1775 near Cahersiveen, O'Connell was adopted and raised by his wealthy uncle at Derrynane. After schooling in France, he went on to study law in London and Dublin and was called to the Dublin bar in 1798.

At a time when the United Irishmen (a revolutionary republican organization) were actively fighting their cause, O'Connell founded the Catholic Association as a peaceful, legal means toward emancipation--removing the restrictions and laws imposed, at the time, on Roman Catholics. Members paid a penny a month (called the "Catholic rent"), which raised a large fund, and O'Connell was well backed by the clergy. The turning point happened at the County Clare election in 1828 when O'Connell was elected by a majority of 1,100 votes--a huge victory over the government candidate. Fearing a rising, the British Government granted Catholic emancipation in April 1829. O'Connell left the bar to devote himself to politics and was the first Catholic in modern history to take his seat in the House of Commons, London.

This was surely the highlight of his career. He continued to fight for the poor Irish peasant, but his cause for the repeal of the Act of Union was not so successful. The cause became so strong, with



O'Donnell: Liberator, Catholic and man of peace

hundreds of thousands of supporters turning out for his monster meetings, that alarm bells were ringing in Britain. After spending some months in prison (for conspiracy), the aging O'Connell's health was deteriorating. Not long after, Ireland found itself in the grips of famine, and O'Connell left Ireland in January 1847. He died in Genoa the following May.

Derrynane House, which O'Connell inherited from his uncle--and where his descendants continued to live until 1958--is open to the public, along with the surrounding national park. Among the items on display, you'll see O'Connell's famous black glove. The Great Liberator had, in 1815, been challenged to a duel with John D'Esterre, a member of Dublin Corporation which O'Connell had openly and heavily criticized. D'Esterre was killed in the duel, and, O'Connell, who detested violence of any kind, vowed never to fight again. He wore the black glove in remembrance whenever he attended mass.

Storytelling and *an seanchai*

The kingdom of Kerry has turned out some of Ireland's greatest writing talents--John B. Keane being perhaps the most well-known. And, with such a long history of story-telling, it's no surprise.

It all began with the *seanchaí*, who, for centuries, was an integral part of Irish life. The *seanchaí*, however, did not write his stories on paper. In ancient Celtic culture, he was employed by the chiefs to memorize important information for the clan. Thus, history and laws were remembered in verse and recited, on request, by the *seanchaí*.

As these verses were passed down from *seanchaí* to *seanchaí*, a certain style developed and this type of story-telling became an art. One of the most famous seanchaithe (plural) was Peig Sayers from Dunquin, Co. Kerry, who moved to the remote Great Blasket Island after her marriage to a native island fisherman. Her autobiography (*Peig*) was dictated to her son and published in 1936. Thanks to its presence on the Irish Leaving Certificate (final

exams in secondary education) syllabus for a few decades, Peig herself became a household name. The book (in its English translation) starts as follows:

"I am an old woman now, with one foot in the grave and the other on its edge. I have experienced much ease and much hardship from the day I was born until this very day. Had I known in advance half, or even one-third, of what the future had in store for me, my heart wouldn't have been as gay or as courageous as it was in the beginning of my days."

In modern Ireland, Peig's stories of extreme poverty and fear of God may be met with a certain amount of cynicism (and, there's no doubt, she exercised her "seanchai's license"), but they are a marvelous record of what life would have been like for a young lady raising a family on a remote island, off the coast of a bigger remote island, on the outskirts of western Europe. The tradition of the seanchaí still lives on today--though modern seanchaithe perform for entertainment rather than public duty.

Kerry also has a busy literary scene. One of the county's (and country's) most popular annual events is the Listowel Writers' Week, attracting a big international crowd to its workshops, readings, and competitions. It celebrated its fortieth year in June 2011. (More in "[Save the date!](#)")

A quick tour

Now that you've an idea of the lay of the land, let's take a whirlwind tour of some of the villages and towns on this southern stretch of the Iveragh Peninsula--the places where you might find your dream Irish home...or where you'll pop to when you need to find good coffee...or a creamy pint of Arthur Guinness's famous black brew.

Weaving in a clockwise direction, we'll start at Kenmare, which links this peninsula with the neighboring Beara Peninsula (one that's split between Kerry and West Cork). Founded in 1670, Kenmare has a fairytale feel (it's known as "the jewel in the Ring of Kerry"), and you sense that little has changed in the centuries that have passed. With its freshly painted shop fronts, clean streets, and more family run businesses than any trace of familiar brands, it's a pretty place to stop and walk around. And, on its doorstep, just north of the town is Killarney National Park (see "[All roads lead to Killarney](#)"). Activities around Kenmare include boat trips around the bay to see the local seals, horse riding expeditions into the mountains, and golf in the stunning surroundings of [Kenmare Golf Club](#).

Next up is Sneem (pronounced "Shneem" by the locals) which calls itself "the knot in the Ring of Kerry." A popular coach stop, this has a bustling feel about it in summer. Visitors are well catered for with accommodation, bars, tea rooms, and craft shops. And, it's at Riney's Bar that I found good coffee to go (always an effort



Old Peig: 1873-1958

in Ireland). On the town's events calendar are a walking festival, annual family festival, a triathlon (taking advantage of the stunning surroundings), and, for the first time in 2011, inspired by the U.S. of the 1960s, a JFK 50-mile walking challenge.

About 10 miles from Sneem are the neighboring villages of Castlecove and Caherdaniel. It's around Castlecove that I first laid eyes upon Ireland's turquoise waters. A roadside sign touts Ireland's only beach bar. Unfortunately, the beach at Castlecove is backdropped by a collection of not-so-attractive mobile homes...which is just one reason why Caherdaniel stood out as the more attractive of the two.



White sands and lucky mobile homes

Blink and you'll miss the village of Caherdaniel (its Gaelic version translates to English as "Dónall's stone fort"). It has two pubs (one is also the post office and small convenience store), a church, and a primary (elementary) school. The Blind Piper pub is a recommended stop for lunch. From its outdoor tables, you can enjoy watching very little happen... Heading out of the village toward Waterville, you are on a steep incline, offering dramatic views out over the Scarriff Islands. After passing the Scarriff Inn (a tour bus stop that should be avoided), you'll have commanding views down into stony green fields and the landmark Staigue Fort. Personally, for its sheer out-of-this-world beauty, were I looking for a foothold in this part of the world, I'd narrow my search to the area between Caherdaniel and Waterville.

At last, winding your way around to Waterville, you'll see the unmistakable shapes of the Skelligs basking out at sea. Anywhere else in Ireland, Waterville might be admired. But compared to the other towns and villages you'll meet around the Ring, it lacks that wow factor. It does have a long, stony beach, perfect for a windswept stroll. And, while the village proper may not appeal as a home base, you only have to detour off the main road to find yourself lost in yet another magical place. If you did settle around here, you'd find plenty of amenities close at hand.



Distant Skelligs basking in the sun

The shops are well stocked, though pricier than the major chain supermarkets in bigger towns like Killarney. Waterville Golf Links have been ranked in 13th place among the courses of Ireland and Britain. Waterville was a favorite vacation spot of Charlie Chaplin and his family--hence the landmark statue in the middle of the village and the inaugural Charlie Chaplin Comedy Festival that ran in August 2011.

From Waterville, it's less than eight miles (12 km) to Cahersiveen, birthplace of Daniel O'Connell, and the largest town on this side of the peninsula. O'Connell's Church, built in 1888, is named for the Liberator and has the honor of being the only church in Ireland to have been named after a lay person. A town unsure of its own spelling--choose also from Caherciveen, Cahirsiveen, and Cahirciveen--this is another visitor hot-spot with plenty of choice in accommodation and dining. From here it's an easy boat hop to Valentia Island (see [Local activities and attractions](#)).

Local hospitality

"What can I get you, sir?" If you're a lady, and you find yourself addressed in this way, be neither alarmed nor offended. It's



A short hop to Valentia's lighthouse

All roads lead to Killarney

Killarney--the most northeasterly co-ordinate on this unshapely ring--is the gateway to the Ring of Kerry. No matter where on the peninsula you live, Killarney will be your closest main town--the place you'll go to shop for anything more than the essentials--and when you need entertainment beyond your local watering hole. It's a charming town, no doubt, but its greatest attractions are its natural ones--the famous lakes and mountains that comprise Killarney National Park.

Covering 96-square-kilometers, there are numerous ways to explore the park. You can follow the National Park walking route or bike trail (there's accommodation within the park for those planning an extended stay)...island hop on the Lower Lake from the abbey at Innisfallen Island (where the Annals of Innisfallen--a major source of medieval history--were written in the 12th to 15th centuries) to the castle at Ross Island...or be taken around a scenic route by horse-drawn carriage. The 18-meter Torc Waterfall is a popular attraction (best viewed after a heavy rainfall). Climbers can admire the views from Eagles Nest (320 meters) or, farther up, at Purple Mountain (832 meters). On these higher grounds, you might spot the country's only remaining herd of red deer. For hardy climbers, McGillycuddy's Reeks, also part of the national park, are Ireland's highest mountains. At 1,038 meters, Carrauntoohil is the highest peak.

Friends of mine, who have been visiting these parts on vacation for the last seven years, say if you only do one thing, head for Muckross. Don't bother paying to see Muckross House. Instead, follow the "Dinis" walk route around Muckross Lake. Halfway around is the Meeting of the Waters (the meeting point of the three lakes) and the welcome Dinis Cottage where you can stop for tea and a sandwich while you admire the scene. (Insider Tip: My

friends also put me onto Dundag Bay, with its lakeside stretch of beach. This hidden bay isn't signposted along the route. To get to it, follow the signs for the boat-house walk from Muckcross House (turning right along this walk will bring you to the beach. Or ask any of the horse-drawn carriage drivers along the way to point you in the right direction. Apart from meeting one local, in-the-know family, my friends and their young children had the beach to themselves that afternoon.)

You can drive to many of the attractions in the park. One famous stopping point is "Ladies View," where Queen Victoria's ladies-in-waiting made a stop, during Her Royal Highness' visit in 1861, to admire the surroundings. Today, a café awaits you here when you stop to do the same.

I have barely scratched the surface here. For a full history of the park--and ideas of how to plan your visit--the [National Park website](#) is a great resource. Ordnance Survey maps #78 and #83--available at <http://www.osi.ie>--are also recommended.



Mythical meeting at Muckross

something I've encountered in parts of West Cork and Kerry and appears to be some little quirk in the vernacular. The first time, I thought I'd misheard our waitress--or that she was looking at me but speaking to my husband. When she handed me my lasagna with a "Now, sir!" on the side, I realized I was the "sir" in question.

The Irish people, as a whole, are renowned worldwide for their charm and friendliness. In reality, like most parts of the world, if you're in a big city, you don't get a true sense of this hospitality. But, in the outback that is Kerry, there's far more of a community spirit and opportunity to strike up conversation with complete strangers.

In the time that it took to concoct my two take-away café lattes that morning in Riney's of Sneem, I learned more about my friendly bar-tender than I'd ever have garnered from the assistants at the coffee shop in my home town that I've been visiting for four years. Not only was she a good story-teller, this lady was a

business person. One of her first questions was which of her "illy" signs I'd spotted. (The Kerry people rely heavily on the tourist trade for their income, so they do pull out all the stops for visitors. That said, their friendliness is nothing but genuine.)

Simple but tasty fare

In the last decade, Ireland has embraced international cuisine, and in most sizeable towns and cities, you'll find anything from Italian, French, and Thai to Polish, Slovakian, and Lebanese. Not so much on the Ring of Kerry, though. Chinese is as exotic as it gets (nearly every Irish village has a Chinese take-away). Restaurants in this neck-of-the-wood are more traditional with a strong focus on seafood. Think beer-battered cod or pan-fried hake, served with mushy peas and thick, homemade chips (fries).

One of the best spots we found on our trail around the peninsula was QC's Seafood Restaurant, Bar and Townhouse on the main

street in Cahersiveen. As its name suggests, focus is on fish-- the family operates three trawlers and runs two fish shops. When it comes to fish, I'm a strong believer in minimal interference and QC's prides itself on keeping things simple (no fancy sauces). We'll be back. Since June 2011, the townhouse has five guest rooms. See [QC Seafood Restaurant](#) for more details.



Providing the mainstay of Kerry's fare

Also offering a great variety of dishes (and a good choice of specials) is The Blind Piper pub in Caherdaniel. And, my tip of where not to go is the prominent Scarriff Inn between Caherdaniel and Waterville. Claiming to have "Ireland's best view," the food here was mediocre. The car-park-full of buses should have been a show-stopper, but we gave in to hunger. Tip: Stay clear of any restaurant with bus parking. It's sure to have set menus (to cater for the crowds) and you'll overpay for a less than satisfactory meal.

If you're a steak-lover, you'll be well catered for almost anywhere. You'll just need to get up to speed with how Irish chefs tend to treat beef. Like your fillet well done? In Ireland, that translates as "cremated." Medium will come back well done. And so on. Unless you're in a French restaurant (where the chef is 100% French), "blue" steak, as you know it, does not exist...and would unlikely be requested by your average Irish person.

Did somebody say rain?

*"Rain from God to us, but may it not be wet
May tomorrow's portion fall tonight"*

-- Translation of an old Irish proverb

No matter what time of year you plan to be in Ireland, you are bound to be met with some of our ubiquitous rain. This past summer was the wettest on record. And unfortunately, the farther west you go in the country (and you can't get more westerly than Kerry), the wetter it gets. Thanks to its location--and mountainous landscape--the Iveragh Peninsula has a number of "black spots," signifying that between 1961 and 1990, mean annual rainfall in

The quirks of life in rural Ireland

The first night at our vacation rental--a five-bedroom house that I'd booked to accommodate 11 members of my family--we turned on the heating only to find we were suddenly without water. Our caretaker couple were quick to the scene (at almost 10 p.m. on a Thursday night), and, when they couldn't fix it, organized a plumber for the following morning. That plumber was on the scene by 10 a.m., but he needed a part...which meant a day-trip to Killarney.

We spent the day out driving the Ring of Kerry, without need for running water. By that night, as the rest of my family arrived, there was still not a drop from the taps. Without the prospect of a shower, the mob was starting to get a little restless. Finally, by the following evening (that's two days without running water), the plumbing was semi-fixed and the queue for the shower was formed.

But, thanks to the messing around, the washing machine did not work and my seven-week-old daughter was down to her last clean vest. At that point, I got a text message from the caretaker saying that the owner, at that time on business in Dubai, wanted to convey his apologies and to reassure us that he would give us some refund on what we had paid.

On my last night in Caherdaniel, the owner called my mobile phone from Dubai. Sounding embarrassed by the whole affair, he said he would give us a full refund on the house...and, should we like to book one of his properties in the future (he mentioned a newer one closer to Waterville with a view of the Skelligs), he would give it to us at a generously discounted rate.

I tell you this story for two reasons:

First, it shows the good nature of the people, even at an economically difficult time. This was early June and the first time the house had been occupied for the season (which probably explains the plumbing issues).

Second, and most importantly, you need to ask yourself if you could live with the quirks of rural Irish life. Because the weather was on our side and we were enjoying our short vacation, we didn't get too bothered by the lack of water (or the unexpected sediment in it when it returned...the plumber had some further work to do after we'd left). And, we certainly saw the funny side of it all.

Living here, you need to appreciate that things may take a while...sometimes a long while... The best thing you can do is to make friends with the locals and keep your sense of humor.

these patches was greater than 11 inches (280 mm). According to Met Ireland, the wettest months in almost all regions are December and January.



Ominous clouds settle in

That said, snow was the greatest showstopper in Ireland last November/December. The coldest winter in 50 years, significant snowfalls in late November, followed by sub-zero temperatures right through to late December, meant much of the country was carpeted by compacted snow, making conditions treacherous for walking and driving. Normally, snow is pretty rare in Ireland, falling mainly on high ground.

As for temperature, records from Valentia Island in 2007 show a minimum temperature in January of 40 degrees Fahrenheit, with a maximum of 49 degrees. Average daily sunshine was 1:25 hours, and rainfall (above 5 mm) on 11 days. For July, the minimum temperature was 53 degrees, maximum 64 degrees, daily sunshine for 4:31 hours, and rainfall (above 5 mm) on five days.

The real skinny

Now that you have some idea of the history, heritage, landscape, and people of the region, it's time to address some practical issues.

One of the first questions you should always ask when looking at any potential retirement destination is whether you could live here all year. For the Iveragh Peninsula, I would say, in most cases, probably not.

As I advised when I wrote about Ireland's [Copper Coast](#) for the foreign retiree (especially on a limited budget), Ireland only makes sense for part-year living. The main reasons for temporary living would be:

1. You probably want to avoid paying tax here. Tax rates are rising and new levies and taxes are being introduced every year. By staying just 182 days (or less) in Ireland, you avoid being taxed as an Irish resident. (If you own property here, you will have to pay property tax when it is introduced.)

2. The long and winding pathway to residency. Ireland used to be the "gateway to Europe." It was relatively easy to get a passport here...and then you were free to roam the rest of Europe. Not so any more. Unless you already hold an Irish passport (for example, through descent of Irish parents), acquiring Irish residency is usually a long and complicated process. As a tourist or business visitor, U.S. citizens can stay in Ireland, visa free, for up to 90 days a year.

If you do have your heart set on a more permanent stay in the country, the best starting place for information is the website of the [Irish Naturalisation and Immigration Service](#). Qualification criteria for the various residency types are complicated—and always under review—so check the website regularly for up-to-date information.

3. Lastly, specific to the Iveragh Peninsula... Because of its remote location, unless you are really seeking a secluded spot, you probably wouldn't want to be here in winter. Compared to other parts of the country, it would just be that bit more difficult to meet other people...and, the weather wouldn't be on your side. That said, if you're a writer or artist, those might just be the kind of conditions that attract you.

No place like home

An old Irish proverb goes: "*Níl aon tinteán mar do thinteán féin.*" Literally "there's no hearth like your own hearth."

If you're only planning to live here part-year, you might think renting your home a viable option. And, yes, you could be lucky and find a good deal. But, particularly if you plan to live here in the summer, you'll be competing with the vacationing set looking for short-term rentals. And prices are raised accordingly during the best months of the year.

Really, if this is an area of the world that you think will form part of your long-term retirement plan--a place that you would hope to come back to every year, or even every other year--then it's worth taking a look at what's for sale.

In the last few years, following decades of soaring prices, Ireland truly has become a buyer's market again. Even the asking prices, though considerably lower than what they would have been five years ago, are not indicative of real values. Just this week, I heard of two properties that sold at 50% their current asking prices--one was a five-bedroom home in one of the most sought-after residential locations of my hometown.

The lowdown on the property market

The good news, as I've said, is that this is an excellent time for the buyer. The bad news is that the market is all over the place and nobody knows what anything is worth.

This, of course, can work to your advantage. For the first time in 20 years, Irish property is at an affordable level. While we still haven't seen the bottom, prices have fallen as much as 50% in

some areas. And, with so many distressed sellers out there, you certainly have room for negotiation. More than ever, price-tags are to be treated as some owner's or agent's wish, rather than a guide.

And, as you'll notice driving around the Ring of Kerry, you can't drive more than a mile without seeing a "For Sale" sign. Undoubtedly, the majority of these homes were built or renovated in the boom years, as holiday homes, and now lie vacant.

For the Irish market in general, the best measure of current property values has been exposed in recent fire sales. The first Irish fire sale took place on April 15 this year in Dublin's Shelbourne Hotel. With limited capacity inside the hotel, interested parties gathered outside on the street, while some found seats in a neighboring pub where they watched the auction via live television stream. To give you an idea of how much values have dropped, here are some results of the April auction:

- One pub in Arklow, Co. Wicklow that sold for 3 million euro in 2005 went for 400,000 euro.
- Near Dublin Castle, a penthouse apartment that sold for 1.3 million euro at market peak went for 345,000 euro.
- A three-bed, 112-square-meter apartment in Dublin city center was asking 1.35 million euro in 2007. It went for 345,000 euro.
- In Bray, Co. Wicklow, a two-bed apartment that sold for 320,000 euro in 2004 went for 154,000.
- A terraced building—made up of a one-bed apartment and two two-bed apartments—in Clifden, Co. Galway was, up until recently, asking 280,000 euro. It went for 140,000 euro. (Clifden would be a popular tourist spot in the west.)
- On Raglan Lane in Ballsbridge, Dublin, a 213-square-meter property with four bedrooms, roof terrace, and balcony sold for 550,000 euro (2,582 euro per square meter). Similar properties in the area were valued at almost eight times that in 2007.



Farmhouse for sale...there's no hearth like your own hearth

Between the excited crowds and lots of media attention, it seemed the auction was a huge success. All but two of the 87 properties cleared and many sold for far above their reserve values.

Since then, however, buyers have become more conservative and values are being questioned. At an auction that took place in West Cork (including properties in Kerry) not long after the Dublin event, only two of the 64 properties sold. Commentators reported that the reserves were too high. And, in the second Dublin auction that ran in July 2011, many of the properties sold without meeting their reserve prices.

Most of those buying at the auction were investors and foreign buyers. The auctions are managed by Allsop UK and scheduled to run every quarter. Keep an eye on the [Allsop website](#) for details of future sales.

What about building your own property? Planning laws are strict in Ireland, even for locals. As a native Waterfordian, for instance, I could have my work cut out for me to buy a building plot just across the river in neighboring County Kilkenny. In some cases, depending on the local planning authority, to buy a particular plot of land, you may need to have been born within a certain radius of that land (this could be as little as a two-mile radius). And, buying in a Gaeltacht area, rules are even tighter as the authorities work to preserve the natural landscape.

Bottom line, foreign buyers on the Iveragh Peninsula really need to focus on either new-builds or re-sales. On the new-build market, there are some attractive holiday cottages around the southern stretch of the Ring of Kerry that have been built in the natural stone. One small development I came across near Caherdaniel was almost impossible to pick out a couple of miles down the coastline as it blended in so well with the surrounding stone.

Probably more attractive to foreign buyers in search of a piece of romantic Ireland would be an older property, recently renovated with some nice features. I've included a number of these in my list of "[Iveragh Peninsula Sample Properties](#)."

The language question...

"English is mostly spoken in Ireland, but in the Irish language this is called *Béarla*. Speaking English is therefore speaking *Béarla*, though that's the Irish word for English.

"The Irish word for the Irish language is *Gaeilge*—or, in English, Irish.

"To the non-Irish-speaking visitor, Gaelic is the Irish language—though in Ireland, it's not that at all. To the Irish, gaelic is not a language—it is a game of football played by 30 players in two teams with one ball.

"The Gaelic Athletic Association (GAA) organises games of gaelic, and sometimes this is done in Irish and sometimes in English, but the referee's decision is final.

“There are areas of Ireland where the spoken language has not died out and these are called *Gaeltachts*. Somebody who prefers to live their life through the medium of Irish, yet does not live in a Gaeltacht area, is known as a *Gaelgoir*. They can be approached with confidence in either language when seeking directions.”

--Excerpt from *The Irish Companion* by Brendan Nolan (Published by Think Books)

Still confused? Despite the fact that you may find yourself living in a Gaeltacht area, you won't have to worry about the language. Everybody will speak to you in English. In fact, I didn't hear a word uttered in the Irish language on my travels here. I have no doubt that some locals speak the vernacular to each other, but all my conversations were in English (even though I was prepared to do business in my native tongue as required).

Of course, if you do wish to pick up a few words of Gaelge, you couldn't come to a better part of the world. Many students come to the Gaeltacht to brush up on their native language skills and you'll have no problem finding a course to suit your needs. The best place in Kerry to learn Irish is on the Dingle Peninsula. You'll find details of upcoming classes at: <http://www.oidhreacht.ie/> (click on “Béarla” for the English version).

No country for sick men

Unfortunately, my account of the Irish health-care situation back in [2009](#) remains unchanged. Ireland is not a place you should consider if you have serious health issues. For the past few years, there has been a hiring freeze and budgetary cuts within the Health Service Executive, resulting in severely understaffed wards and lengthy patient waiting lists.

In the last year alone, health insurance premiums have risen by as much as 14%. The annual premium for my husband and I and our three children is currently just short of 3,000 euro. For day-to-day general complaints, you will be fine. But I would not like to have

to spend extended time in an Irish hospital. On many recent occasions, hospitals have closed their doors to visitors due to outbreaks of MRSA.

On the positive side, my experiences of maternity services in the last five years (through the births of my three children) have been nothing short of excellent. For the births of my second- and third-born children, I opted for homebirth--which has limited support in Ireland. Not only did I give birth in my own home, with two midwives for support, but for the last six weeks of my pregnancy, I was visited at home for my antenatal checks. The midwives also visited me at home for five days after each birth. And the service was entirely free through the public system.

Health crisis issues aside, living on the Iveragh Peninsula, getting access to emergency services would be a challenge in itself. Apart from some local clinics and community hospitals with limited services, your closest general hospital would be as far away as Tralee. Bottom line, you need to be in reasonably good health to consider this part of the world for retirement.

Your tax burden

If you spend 183 days or more in Ireland in one year, or 280 days over a period of two years, you are considered a resident for tax purposes. (In the latter case, you'll be considered a taxable “resident” in the second year.)

Since I covered the tax beat back in [2009](#) the bands have changed significantly. For an individual in 2011, income tax is paid at 20% on the first 32,800 euro, and 41% on the balance. For a married couple with one income, it's 20% on the first 41,800 euro and 41% on the balance. See more rates, covering different circumstances, at www.finfacts.ie – a great source of financial information.

In 2009, an income levy was introduced and is today applied at rates of 2% on the first 75,036 euro; 4% on the balance between 75,037 euro and 99,944 euro; and 6% on earnings over 99,944 euro.

If you own a second home in Ireland—regardless of whether you live in the country or not—you'll be subject to an annual tax of 200 euro. From January 2012, a flat rate property tax of 100 euro is being introduced. Water charges are expected to come into practice in 2014.

Capital gains tax is 25%. The standard rate of VAT is 21% and, in most cases, is built into the listed price for goods and services.

Revisions are being made regularly, so keep an eye on the [Finfacts](#) website for updates. Another good source is the “Money and Tax” page on the [Citizens Information](#) site.

Cost of living

With everyone feeling the effect of higher taxes the past few years, the good news is that the prices for goods and services have become



Time ticks by...albeit very slowly

Save the date!

Every town (and even small villages) in Kerry has a busy schedule (especially during the summer months). These are just some of the highlights...

Listowel Writer's Week - This weeklong festival has been running since 1970. Listowel in North Kerry has produced many of Ireland's finest writers including John B. Keane, Brendan Kennelly, and Gabriel Fitzmaurice. The festival celebrates these and other great writers and gives new writers a chance to develop their skills through workshops. Website: <http://writersweek.ie>.

Rose of Tralee International Festival - Another North Kerry event, the Rose of Tralee International Festival is 52 years-old and one of Ireland's biggest annual festivals. The week-long event culminates in the selection and crowning of the current "Rose." More than 30 "Roses" participate every year--some native Irish, many others are Irish descendants from as far away as Australia, the United States, and the Middle East. Other activities during the week include a Gala Rose Ball, street entertainment, and live music. Website: <http://roseoftralee.ie>.

Puck Fair - The details of the origin of the Puck Fair are sketchy to say the least. One version links the famous "King Puck" (a goat) with the arrival of Oliver Cromwell to Killorglin; another to a festival involving Daniel O'Connell. Though each makes a good story, both involve a good stretch of the imagination. However, the Puck Fair can be traced as far back as 1603--making it Ireland's oldest festival--and is undoubtedly one of the annual highlights in this part of the world. The three-day event includes plenty of free street entertainment, workshops for kids, and the annual crowning of King Puck. Website: www.puckfair.ie.



Ireland's oldest fair

Festivals local to the Ring of Kerry

Cahersiveen Festival of Music and the Arts runs in August every year. As you'd imagine, the focus is on traditional music, but activities in the 2011 event included sheaf throwing, a Honda 50 run, bird watching, a football tournament, an illustrated talk on bats, and tractor pulling. Where else could you bag 100 euro for correctly guessing the weight of a lamb? Don't believe me? Check out the photo archives for 2004 (and other years, too) at <http://www.celticmusicfestival.com>.

Charlie Chaplin Comedy Festival, Waterville. As mentioned earlier, Waterville was a favorite spot of the comedy actor and filmmaker. In 2011, the town held its first film festival and is hoping to quickly expand onto the international scene. As well as screening some of Chaplin's best-loved movies, festival highlights included acting and film-making workshops, circus workshops for children, and a screening of shortlisted films. Website: www.chaplinfilmfestival.com.

more consumer-friendly. "Sale" signs are ever-present in shop windows. Since our disposable income has taken a hit, vendors are fighting to stay in business and offering all sorts of deals and promotions. And, especially when buying bulky items (furniture, cars, etc.), you do have room for bargaining.

In these recessionary times, there is a move toward recycling unwanted items. We recently needed to get rid of a set of internal double doors, and not wanting any money for them, my husband put them up on Jumbletown. In less than 24 hours, he'd had three calls. And, two days later, the doors were collected by a happy local buyer. When you're looking to furnish your Irish home, it's worth taking a look around [Jumbletown](http://www.jumbletown.ie) and also www.donedeal.ie (used items for sale) for a freebie or bargain in your area.

For an idea of what your day-to-day groceries and basic services will cost, see "[Ireland Price Check](#)." And, you'll also find a sample monthly budget [here](#).

Local activities and attractions

Ireland has some of the world's most scenic golf courses, and Kerry itself will not disappoint a golfer of any level. [Kenmare Golf Club](#) says of itself, "Whilst the course can be very exacting for a good player, it is never unfair to the weak." With three championship courses, [Killarney Golf Club](#) is a world-class club and has hosted major championships, including the Irish Open and Ryder Cup. [Waterville Golf Links](#) has been named one of the top 100 courses in the world and is ranked 13th in Britain and Ireland by *UK Golf Magazine*.

Derrynane, near Caherdaniel, is one of the finest beaches in the country. Here you'll also find Derrynane Sea Sports. Don't be put off by the shanty-esque look of the place. It's well-equipped with all you need for canoeing, sailing, body boarding, windsurfing, and more. Details [here](#).

Blueberry Hill Farm, one mile outside Sneem, offers a range of packages that will appeal to all the family. Children can get involved in milking, gathering eggs, feeding the animals, making butter, and a treasure hunt. For anyone interested in getting back to the land, it also offers one-day courses in butter-making, bread-baking, preserving, bee-keeping, milling timber, basket making, and blacksmithing, among others. Website: www.blueberryhillfarm.ie.

Two miles from Sneem, Parknasilla Resort & Spa, a private estate of more than 500 acres, is ideal for a weekend break or a day-trip. Apart from the joy of simply walking or biking the woodlands, onsite activities include tennis, horse riding, petanque, water polo, archery, and clay-pigeon shooting. The spa offers everything from facials (for both sexes) and hot stone massage to seaweed wraps and thermal spa treatments. An advanced anti-aging facial for men (lasting 75 minutes) costs 105 euro, while a 55-minute, deep tissue muscle massage will set you back 80 euro. Midweek accommodation specials are currently offered from 139 euro per person sharing.

Of course, the Ring of Kerry itself is a major attraction. You can follow the trail in one epic journey...or in phases during your time in Ireland.

Getting here and staying connected

As mentioned earlier, the natural beauty of this region is what makes it special. The downside of this (if you're somebody who must have excellent infrastructure) is that the Ring of Kerry is not a simple exit off a motorway. Or even off a national road. Narrow and winding roads are the order of the day. And, if you do keep a car here, a four-wheel-drive is recommended. That said, the roads are in good condition. Potholes will frequently occur in winter, especially after snow, and may take some time to repair.

The closest international airport (with frequent connections to the U.S.) is at Shannon, Co. Clare. Dublin Airport also has a busy transatlantic schedule. Keep an eye on the [Aer Lingus website](#) for special offers. The Kingdom has its [own airport](#), located between Killarney and Tralee, with connections to Dublin, London, Manchester, and Frankfurt (a good hub for exploring greater Europe). You can also fly to many destinations from Cork City (about 90 minutes away).



Four-wheel drives highly recommended

As for telecommunications issues...even in this remote part of the country, you'll have no problem getting a telephone installed. And, I had a strong signal on my cell phone everywhere around the Ring of Kerry (and on Valentia). In Ireland, in general, once you go beyond the main cities, Internet services differ greatly from place to place, depending on who is servicing the area. Kerry Broadband claims to offer the fastest way to broadband Internet service. Its platinum package offers a 5Mb download speed and 120Gb monthly limit for 50 euro a month. More details and packages [here](#). Really, if Internet service is important, check your options (and that you can get the service you need) before you rent or buy your home.

Could it be for you?

Without doubt, Iveragh is one of the most stunning parts of Ireland. If you're drawn to a more traditional way of life, surrounded by nature at its best, the area is hard to beat. You just need to be aware of the challenges of living in a remote rural setting (for many people, that's all part of the charm). I'm already planning my return visit to the region. This time, I'll be headed straight for Killarney National Park. Where will your Iveragh adventure begin? ■

To read about the cost of living on the Iveragh Peninsula visit Lynn's online resources:

Ireland - [Price Check](#).

Ireland - [Monthly Budget](#).

Iveragh Peninsula - [Sample Properties](#).

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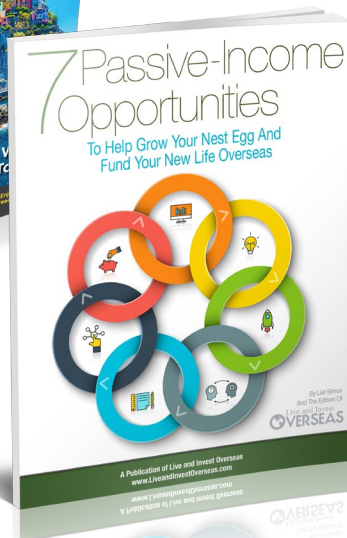
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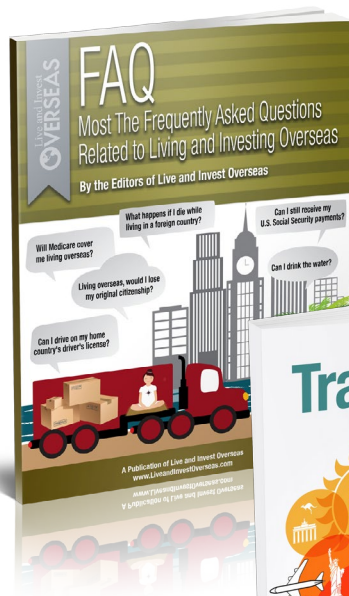


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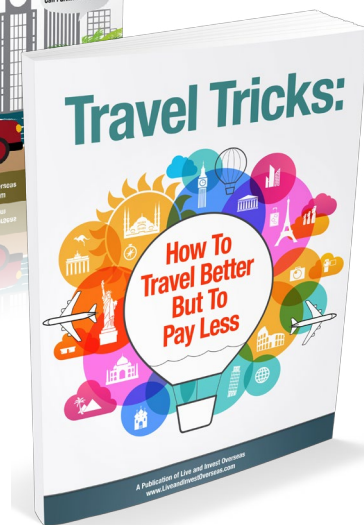


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