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Haven Report

Cuenca, Ecuador
South America's Top Expat Destination Is More
Attractive Than Ever...



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Cuenca:

South America's Top Expat Destination Is Still Going Strong

By David Morrill

As a favored destination for English-speaking expatriates, Cuenca is strictly a 21st-century phenomenon. Although it had received favorable notice in travel publications for years and was known to foreign students as a good place to study Spanish, the city didn't make a big impression on North Americans considering relocating overseas until the turn of the century.

So what's Cuenca's appeal?

"The infrastructure is good and getting better, the weather and colonial culture are excellent and it was relatively easy to get to, especially from the United States," says Live and Invest Overseas Correspondent Lee Harrison, who moved to Cuenca from New York in 2002. Most important, he added, "The city is the perfect size for a lot of people—large enough to have big city amenities and cultural activities but small enough to have a comfortable, homey feel."



Photo by Municipio de Cuenca

A classical ensemble performs in a historic district church



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The cultural attractions that Harrison refers to includes Cuenca's Cañari and Inca heritage, its well-preserved Spanish historic district (second only in South America to nearby Quito's in size), and its reputation as a center for the arts. The city has one of the best symphony orchestras in South America, which performs free much of the year. It also features dozens of museums and art galleries and hosts an international film festival and an art biennial.

Another major draw for expats is Cuenca's low cost of living, allowing North Americans to live comfortably on Social Security and pension checks. Other incentives include: an efficient public transportation system, the best drinking water in Latin America, and good health and dental care. Ample opportunities for outdoor activities abound, including biking, fishing, and hiking. To enjoy, go 15 miles to Cuenca's west to nearby Cajas National Park, or drive a few hours to Ecuador's Pacific coast or the Amazon jungle.

And Cuenca is a great place to get around on foot.

The city got a public relations boost in 2003 when *The New Yorker* magazine featured a cover story about the city's famed Easter soup, *fanesca*, by poet and food writer Calvin Trillin. Describing Cuenca's historic district, Trillin wrote, "It doesn't look like a 16th-century city that has been preserved; it looks like a city that has been in use since the 16th century." He also remarked on the walkability of the city. "It is what I think of as a walking-around city—the sort I like going back to."



Cuenca's iconic cathedral on Parque Calderon

Two years later, the German magazine *Stern* rated Cuenca as the best place to live in Latin America for foreigners, and *National Geographic* included Cuenca in its list of the world's top 50 historic cities.

Cuenca's "coming out party" came in late 2009, when it was named the world's #1 retirement destination. It was the first time a single city had been bestowed the honor, as opposed to the country. Within months of the first accolade, dozens more followed. *Condé Nast Traveler*, CNN, *The Guardian*, *The Washington Post*, and ABC news all offered glowing reviews on Cuenca as an international hot spot.

Cuenca also holds the distinction of being one of the first live-overseas destinations to be promoted primarily on the internet. When popular expat locations in Mexico, Costa Rica, and Panama came to the public's attention in the 1980s and 1990s, they were first promoted in newsletters, newspapers, and magazines.

"Cuenca's popularity came at a time when the internet was coming of age, in the early 2000s, and it was easy for people to learn about it," says Harrison. "You no longer needed a magazine or newspaper subscription to investigate other countries. You could sit on your couch with a laptop and do it."



The city is well-known for its walkability

What A Difference A Decade Makes

Most longtime Cuenca expats agree that the city has changed for the better—dramatically in most respects—since the first rush of expats arrived 10 years ago. Although the colonial charm and warmth of the locals remain unchanged, its infrastructure has undergone impressive upgrades and entertainment and dining options are burgeoning.



Photo by David Morrill

Cuenca's tram system goes operational in June

The single most visible change is the city's European-style tram system, a great new form of public transport.

And, of course, the expat community has grown dramatically. From an estimated 300 to 400 North Americans in 2007, many of whom married into Ecuadorian families, the number of English-speaking foreign residents has swelled to 8,000 to 9,000 today. Plus, as many as 2,000 Europeans live in the city, most of whom speak English, as well as small but growing numbers of Chinese, Koreans, and Japanese. Add to that several thousand non-Ecuadorian Latin Americans, such as Colombians, Argentinians, Brazilians, and Venezuelans, and it's clear that. . . .

Cuenca has become a truly international city.



Photo by David Morrill

A group of Cuenca expats on an city art tour

The expat community's growth has greatly benefitted foreign residents. Cuenca now has a broad range of civic and social clubs, special interest groups, and volunteer organizations sponsoring a wide variety of events and activities. . . . theater troupes, fishing clubs, bicyclists, creative writers, U.S. and Canadian veterans, Buddhist meditation, photographers, hikers, quilters, artists,

and investors. . . . Volunteer organizations support a variety of worthy causes, including spay-neuter programs for street dogs, providing shelter and training for abused women, and a school for disabled children. . . .

The Oil Boom

A fortunate development for Ecuador—and for her expats, as well—was the oil boom from 2005 to 2014. As per-barrel oil prices surged beyond US\$100, public revenue soared, so the government embarked on ambitious infrastructure projects, such as construction of and upgrades to highways, the electrical system, and water and sewer systems. In addition, there were multibillion-dollar initiatives to improve health and education and reduce crime and poverty.

Once a middle-of-the-pack Latin American country in highway quality, poverty, and crime rates, Ecuador surged to the top of the list as a result of this investment. Today, the country ranks second only to Chile for highway quality and low crime rate and has the continent's largest per-capita production of electricity, wholly derived from hydroelectric power.



Photo by David Morrill

In the last decade, many city parks have had a facelift

Among the projects of the boom years were Cuenca's new tram system and a subway in Quito.

Much of the credit for the "decade of progress," as it is sometimes called, goes to former President Rafael Correa, a European- and U.S.-educated economist who advocated adopting European and North American standards in Ecuador, and moving away from what he called the "banana republic model of inertia." Although

Correa has fallen from political grace since the election of his former vice president, Lenin Moreno, and is currently living with his Belgian-born wife in Brussels, most Ecuadorians still credit him for much of Ecuador's advancement.

A Storied Past

Although Cuenca's four rivers are what impressed the Spanish settlers in the 16th century when they formally named the city "Santa Ana de los Cuatros Rios de Cuenca," the indigenous Cañari nation called it by a different name a 1,000 years earlier: Guapondelig or "Plain Wide as the Sky."

When the Inca conquered the Cañari in about 1470, shortly before the Spanish arrived, they gave the city another name: Tomebamba, "Large Pplateau."



Photo by Municipio de Cuenca

The Inca Pumapungo temple is now an archeological park

Tomebamba would have been the northern capital of the Inca empire, alas, its glory was short-lived. A civil war between brothers to control the Inca empire destroyed the city in the 1530s and 1540s. When Cieza de León, chronicler of the Spanish conquest, saw Tomebamba in 1547 it was in ruins; yet de León noted that, before its destruction, "it must have been the finest and richest city in all of Peru."

The Cañari, who settled the area about 1,400 years ago, weren't the first in the valley. In fact, archeologists believe the valley has been continuously inhabited for at least 5,000 years. Some 20 miles southeast of Cuenca is the Chopshi cave, one of the earliest sites of human habitation in Latin America, where 11,000-year-old artifacts have been discovered.

Cuenca's Tourism Award

For two years running, Cuenca has been named the "Best Destination for Short Vacations in South America" by World Travel Awards (WTA).

The Cuenca Tourism Foundation reported double-digit increase in number of tourists to the city in 2018, particularly from Europe. They credit much of the growth to international publicity from such honors as the WTA award.



Photo by Municipio de Cuenca

Indigenous costume are a big attraction for tourists

Other top South American winners of WTA tourism prizes in other categories include Bogotá and Medellín in Colombia; Buenos Aires, Argentina; Lima, Peru; Rio de Janeiro, Brazil; Santiago, Chile; and fellow Ecuadorian cities of Guayaquil and Quito.

Within the last three years, Cuenca has also been named by TripAdvisor as one of the top 10 off-the-beaten-path destinations in Latin America and as a "hidden gem" by *Condé Nast Traveler*.

Pumapungo

Today, all that's left of Tomebamba is the Pumapungo ("Door of the Puma" in the Quechua language) Inca temple site. The park, located at the intersection of Calle Larga and Avenida Huayna Cápac and behind Museo Pumapungo, consists of low foundation walls of several of the Inca's most important religious installations, including the Temple of the Sun, where the high priests conducted worship ceremonies, and the residence of the Virgins of the Sun, women chosen to serve Inca royalty and priests in various capacities.



Photo by David Morrill

Statue of Inca King Huayna Cápac stands near his birthplace in Cuenca

Among Pumapungo's claims to fame is that it was Huayna Cápac's birthplace, the last emperor of a unified Inca Empire.

On the lowest levels of Pumapungo's terraces is an entrance to a tunnel more than 100 feet long, which served as a mausoleum that safeguarded the *huaca* ("sanctuary") and *panakas* (mummies embodying the spirits of Inca ancestors). You'll also see the remains of a large irrigation canal that fed a purification bath and watered the gardens along the stepped terraces where the Incas grew plants used in ceremonies.

Nearby are the foundations of barracks that housed the soldiers who guarded the sacred sites of Pumapungo. German archaeologist Max Uhle, considered the father of Andean archaeology, began excavating Pumapungo seriously in the early 20th century.

The Central Bank of Ecuador purchased the land containing the ruins in 1981 and began a restoration process. Artifacts found in the ruins, along with Uhle's map of the site, are displayed inside the Central Bank Museum in the archaeological room.

The Republic Of Cuenca

On the afternoon of Nov. 3, 1820, hundreds of *cuencanos* cordoned off the Plaza Mayor—today's Parque Calderón—trapping 110 Spanish soldiers inside. Their mission, according to leader Tomas Ordóñez, was to "throw off the yoke of colonial domination and establish a community of freedom."

The bayonet- and gunfight in the plaza was over in less than two hours, according to Cuenca historian Juan Cordero. Royalist forces killed or injured several dozen rebels, including Ordóñez, who survived a bullet to the groin. The Spanish soldiers not killed in the uprising were taken prisoner.



Photo by Municipio de Cuenca

Cuenca's coat of arms was designed after the 1820 rebellion

The day after the fight, Vázquez de Noboa was named president of the Cuenca Board of Governors, and the Republic of Cuenca was proclaimed. At Cuenca's Constituent Assembly, 35 representatives met on Nov. 15, 1820, to discuss the possibility of joining other rebels in Quito to form a regional government.

The Republic of Cuenca didn't last long, as the Spaniards regrouped and defeated the rebels at the Battle of Verdeloma on Dec. 20, 1820. They recaptured Cuenca two days later.

The Spanish victory was itself short-lived. A year and two months later, on Feb. 21, 1822, Antonio José de Sucre liberated Cuenca from Spain once and for all.



Photo by David Morrill

Cuenca's historic is the second largest in South America, after Quito's



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Inca stones from Pumapungo were used to build this El Centro church

Also on the grounds are the Jardines del Inca botanical gardens and a bird-rescue center. Pumapungo became an Archaeological Park in 2003.

The Historic District Is Still Cuenca's Beating Heart

Unlike many other growing Latin American cities, Cuenca's historic district remains the city's downtown. Government offices are located on or near the main square, Parque Calderón. Nearby, three of the city's largest auditoriums host symphony concerts, operas, and visiting musical and theater acts. The district, also known as El Centro, still remains a major commercial center, with hundreds of mostly small businesses housed in historic buildings.

El Centro plays host to the largest celebrations along with dozens of parades during the year. Cuenca's foundation and independence holidays and Corpus Christi, are all occasions for massive nighttime fireworks shows at Parque Calderón. The famous Pase del Niño Viajero Christmas Eve parade attracts more than 200,000 participants and spectators.



The historic district hosts dozens of parades a year

Cuenca's historic architecture is on display in El Centro, highlighted by 20 churches, some dating to the mid-1500s.

In the early 20th century, the historic district accommodated the entire city of Cuenca, at one time boasting a population of 90,000. Today, the district represents less than 25% of the city's land area and less than 20% of its population.



Church steeples stand above the historic district skyline

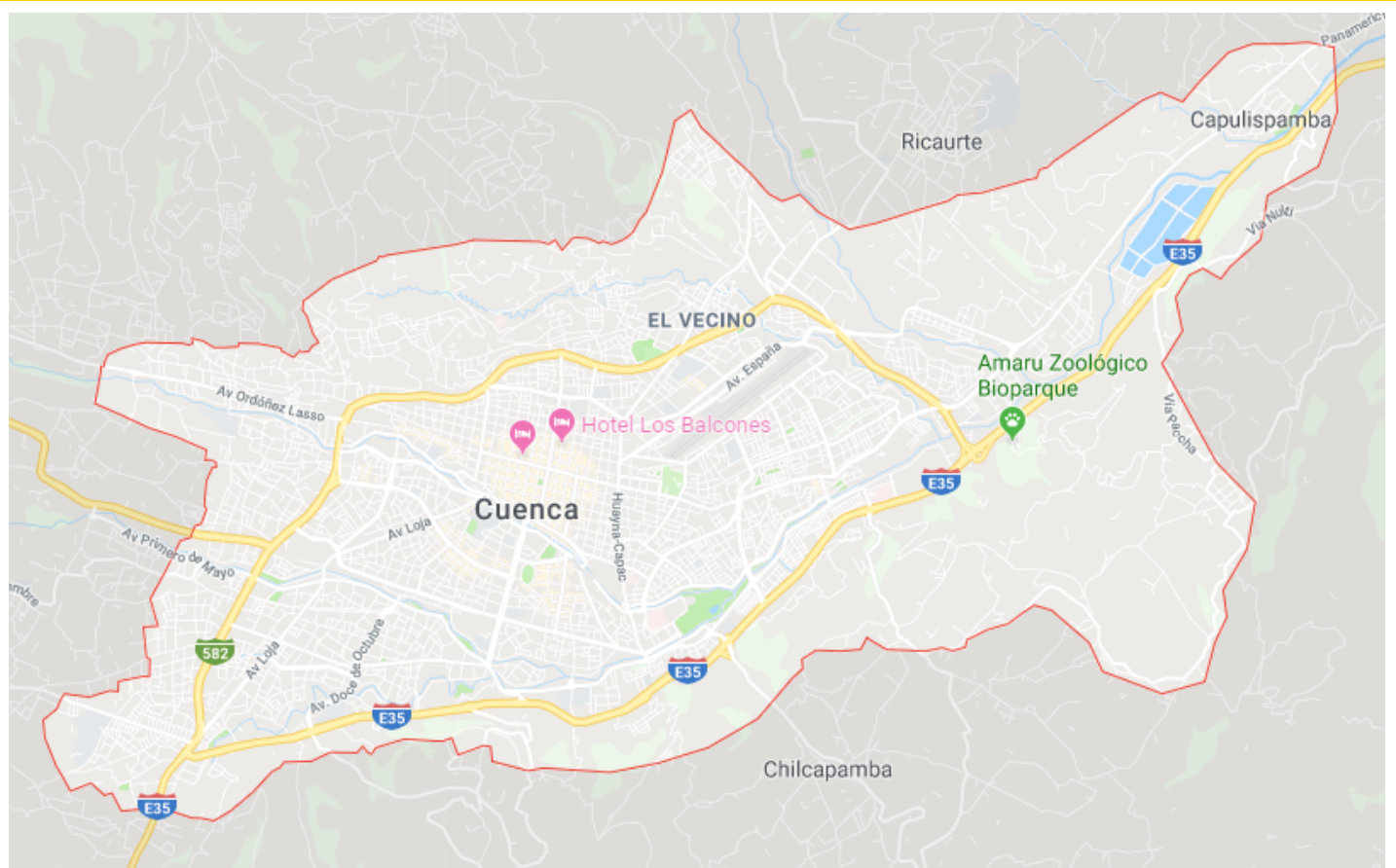
Shopping For Groceries

Cuenca's foodies have a choice of modern supermarkets and traditional farmers markets, or *mercados*, where produce arrives fresh every morning.

The city has more than a dozen supermarkets, most of them located in shopping malls outside of the historic district. The Supermaxi chain compares favorably to North American stores in size, layout, and selection, while Coral is a discount chain aimed at economy-minded shoppers.



Cuencanos have many grocery shopping choices, like this supermarket



City of Cuenca



El Centro, Cuenca

Although traditional farmers markets are disappearing in many large Latin American cities, they are alive and well in Cuenca. Of the nine large indoor markets in the city, three of them are in the historic district. Shopping in them offers a glimpse into the city's past, as they operate largely as they have for decades, with dozens of vendors selling goods that are often grown and produced by their families. The markets are veritable perpetual motion machines, with suppliers rushing around with large bundles of produce on their backs, children of vendors running down the aisles, and shoppers browsing bins of fruits and vegetables and haggling with sellers.

When you visit Cuenca, be sure to drop by the Diez de Agosto Market at Calle Larga's west end, near the corner of Tarqui. It's the most popular market with foreign residents. In addition to food sales, you often find concerts by indigenous bands in the large atrium and shamanic cleansings being administered under the escalators. Diez de Agosto also features an aisle of medicinal plants that can cure what ails you, and the vendors are happy to offer free instructions about preparation.



Cuenca's farmers' markets are beehives of activity

The largest *mercado* in town is El Arenal, usually referred to as FERIA Libre. The sprawling 2-hectare complex on Avenida Las Américas, on the west side of the city, not only sells all the fruits and vegetables, meat and fish, and dry goods of the smaller *mercados*, but live chickens, guinea pigs, domestic birds, and even goats and pigs. On Wednesdays, hundreds of clothes merchants set up shop in one of the market's parking lots.

Shopping For Crafts

Cuenca is one of South America's top destinations for craft hunters. Whether it's Panama hats, ceramics, tapestries, or leather goods, the city offers buyers an abundance of choices.

Ceramicist Eduardo Segovia Still Going Strong at 79

Although he just celebrated his 79th birthday, Cuenca ceramicist Eduardo Segovia shows no sign of slowing down.



Ceramicist Eduardo Segovia

During a 65-year career, Segovia's work has encompassed a stunning range of styles and themes; from Incan, Aztec, and other pre-Columbian cultures to African, Spanish, Dutch, and Italian, from the classical to the modern, from the whimsical to the serious.

Segovia credits the breadth and diversity of his work to being primarily self-taught. "I have no advanced formal training. My teachers have been books and works of art I have seen in person." He takes inspiration where he finds it, he says, much of it from Latin American artists, but also from Europeans such as Picasso and Miró.

Segovia has also established a reputation in Europe, particularly in the Netherlands, where he has had several exhibitions and conducted workshops for graduate art students. He's been the subject of two European documentary films, showcasing his work to millions.

When asked if he has plans to retire, he says no way.

"I still have the enthusiasm for creation. I can't imagine life without it," says Segovia. "Every day, I absorb the colors, the textures, and the themes of the world around me and I am compelled to give these things shape."

Although the production of Panama hats (*sombreros de paja toquilla*) began on the Ecuadorian coast, near the source of the palm tree the hat fibers are harvested from, large-scale production moved to Cuenca early in the 20th century. The hat earned its name when tens of thousands were shipped to the Panama Canal construction site between 1904 and 1914. In the 1920s and 30s, as many as 10,000 were employed in hat manufacturing in Cuenca.



Photo by Robert Bradley

A proprietor of a crafts shop sticks with her knitting

Cuenca has been known for its ceramics since colonial times, producing decorative work and statuary as well as handcrafted dinnerware. Today, the dinnerware tradition continues under the Artesa brand, which sells in Ecuador and North America.

Most of Cuenca's famed leather products are shipped to Spain. The city's also renowned for its detailed metalwork, both functional, like building latticework and decorative art. Miguel Illescas, known worldwide for his metal sculpture, often of fanciful lizards and insects, has a studio on Calle Larga, just east of the historic district.



Photo by David Morrill

Dinnerware is still made by hand in Cuenca

Collectors can purchase crafts at permanent sales locations in galleries or in El Centro stores. They are also available at crafts fairs during holidays and festivals.

Cuenca's "Expat Experiment"

The rapid growth of Cuenca's expat community, has not only attracted foreigners looking for new homes but the attention of university researchers. In his book "Gringolandia: Lifestyle Migration under Late Capitalism," Canadian sociology professor Matthew Hayes examines the impact, both positive and negative, of North American immigrants on Cuenca.



Photo by David Morrill

Expats meet with U.S. consulate officials

Longtime expats are interested in the community's evolution, as well. "There has been a transition underway for several years," says Sylvan Hardy, who has lived in Cuenca since 2003. "During the boom years, 2009 to 2012 or so, it was overwhelmingly older retirees moving in. Today, we are seeing more younger expats, a lot of them with children, moving to the area, and fewer retirees. We're seeing more people who are working remotely, by internet. There are also more folks from Europe and Asia. In my opinion, it's a positive change."

One big difference between Cuenca expats versus other expat communities in Ecuador and elsewhere is the interaction between the foreigners and the locals.



Photo by David Morrill

An expat tries on a Panama hat at a factory showroom

Cuenca is not a city where expats live separately from the local population. You won't find any gringo-only gated communities or condominium complexes here. Neither will you find many restaurants, bars, and cafés that cater exclusively to foreigners.

"What struck me about the city when I moved here in 2011 was how easy it was to meet educated, middle-class *cuencanos*," says expat Liam Higgins. "In Mexico, I lived in a community of folks almost exclusively from the United States and Canada. The only locals that I knew were the maid and the gardener and a few other service workers. In Cuenca, my next-door neighbor is an Ecuadorian doctor who studied in the States. Another neighbor down the street is a civil engineer who worked in New Jersey for 15 years."

Higgins' experience is more the norm than the exception in Cuenca, where many local residents have spent time in North America or Europe, often studying there. Even *cuencanos* who haven't spent time overseas have family members who have or still do.



Many expats in new areas of town close to the historic district

Where The Expats Live

Within the city, greater concentrations of foreign residents live in or near the historic district. Many expats live in modern condominium communities several blocks from El Centro, mostly to the west and south. Within the district itself, they rent and own apartments in restored historic buildings, as well as in new complexes designed to mesh with surrounding architecture.

As Cuenca's expat community has grown and matured over the years, many foreign residents have moved into other established neighborhoods outside of the historic center and into the suburbs. Some have relocated to rural areas or smaller towns outside of the city to live at a slower pace or in a more subtropical climate, yet close enough to Cuenca to enjoy city culture, dining, and other amenities.



For those looking for rural living, there are plenty of options outside of Cuenca

Communities at lower, warmer elevations than Cuenca, such as Paute and Gualaceo to the east and the Yunguilla Valley to the south, have become popular with expats.

How Expats Spend Their Time

Cuenca expats don't lack for things to do.

Six-year Cuenca resident Tom Espy says he is busier now than he ever was back in the States. "I'm involved with bicycle and hiking clubs and we take trips all over the country. I'm almost constantly on the go and I love it," he says. "I have friends who are big in the arts and who perform with the local theater group and sing with the international chorale. If you can't find something to do in Cuenca, you're not looking very hard."

Espy says he also volunteers more than he did back home. One project he and his wife Sylvia work with is an expat-funded soup kitchen that feeds Colombian and Venezuelan refugees. "It's enormously fulfilling and we've made friends with one of the refugee families and spend a lot of time with their kids. It's like we have a brand-new set of grandkids."



The expat Azuay Community Theater

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Other expats volunteer to repair housing for the poor, teach English to disabled children, and assist at weekend animal spay-neuter clinics. "There are so many opportunities to give back to the community and there are so many needs," says Sylvia Espy. "Fortunately, there are some good organizations that provide services and that need people to help."

Expatriate Communications Networks

With at least four Cuenca Facebook groups; a website, [Gringo Post](#), for buying and selling household goods; and even an online newspaper with the largest English-language readership in Ecuador, [CuencaHighLife](#); it's easy to stay in touch with fellow expats. You just need to choose how.

Residency And Citizenship

Ecuador has always offered a relatively easy path to permanent residency and, with recent changes to the immigration law, it now offers one of the least expensive. Unlike many other countries, residency comes with few restrictions. Legal residents enjoy almost all the rights of citizens, including the right to work and operate a business and access to a generous program of senior citizen discounts. Residents even have the right to vote.



Tourists are attracted to the holiday crafts fairs



The glorieta in Parque Calderón.



Ceramics for sale during a city festival



Cuenca's Rio Tomebamba divides the historic district from New Town

Shipment Of Household Goods

One benefit of residency is the duty-free importation of household goods. There are strict rules and some prohibitions of what can be brought in. Your attorney or moving company can explain.



For more information on residency and citizenship in Ecuador, [click here](#).



Photo by Robert Bradley

A street musician on the Andean flute

Pets

Ecuador does not enforce a quarantine on pets brought into the country. There are restrictions on the number of animals that can be brought in, and an international veterinary health certificate is required.

Getting In And Out Of Cuenca

It's relatively easy to get to and from Cuenca. For overseas travelers, the connection is through the Guayaquil and Quito international airports. Depending on the day of the week, Latam Airlines and Tame, Ecuador's government-owned airline, operate between four and eight Cuenca-Quito flights. To connect to Guayaquil, take the hourly shuttle service from 6 a.m. to 9 p.m., to ride on a comfortable 16- or 20-passenger *busesta*. The trip takes about three hours.

There is occasional talk that Cuenca will add flights to the States, but this is unlikely given the city's mid-size population and the high-quality service of the Quito and Guayaquil airports. It's possible, however, that cross-border flights to destinations such as Lima and Cusco in Peru, and Medellín, Colombia, will be added in the future.

Cuenca's Tram Plan

Officially the Tranvía de los Cuatro Ríos, Cuenca's tram system is designed to transport 120,000 passengers a day at peak capacity. The system has a single 20.5-km line stretching from the southwest part of the city, near Baños, to the industrial park in the northeast. The route runs through Cuenca's historic district on Calles Gran Colombia and Mariscal Lamar.



Photo by David Morrill

The new tram system begins operations in June

Future plans call for the addition of several spur lines to serve shopping and residential areas as well as hospitals and universities.

Designed to alleviate traffic congestion and upgrade Cuenca's public transportation service, the tram is a European-style intermediate rail system built by the French tech and transport company, Alstom. It's the first of its kind in South America.

Originally budgeted for US\$232 million, the final cost came to US\$282 million due to design changes and inflation.



Photo by David Morrill

Cuenca's Mariscal La Mar Airport

Ecuador has more than a dozen intra-provincial buses serving every corner of the country. Before you book a trip, however, get recommendations about which line to take. Although clean, modern buses exist, others are not as well-kept. You don't want to end up on what the locals call "chicken buses."

Getting Around Cuenca

A major convenience for residents of Cuenca is its well-developed public transportation and taxi system. It's one of the reasons that less than 20% of expats own cars.



More than 200,000 ride Cuenca's buses each day

The city's 475 public buses cover all corners of town, including the suburbs, for only a 30-cent fare. Much of the fleet is new, plus regulations taking effect over the next five years mandate that all replacement buses be electric. The shift to electric is significant, as the largest single source of pollution in Cuenca's city center is diesel fumes.

You pay the bus fare with a digital card that can be reloaded at hundreds of local stores. Coins are not accepted.

For those wanting more personal space, the city's 2,500 taxis are cheap and efficient. Most daytime taxi fares range from US\$1.50 to US\$2, and most expats have at least one taxi company bookmarked in their cell phone. In busy parts of town, it's easy to hail a taxi from the curb.

On The Hoof

As previously noted, Cuenca is a "walking-around city" and most expats are seasoned pedestrians. Some centrally located expats tell us that they rarely or never take buses or taxis. "The central city is compact and I can get almost everywhere I need to go by

foot, even to a couple of shopping centers with supermarkets," says longtime resident Sylvan Hardy. Walking is also healthy, he points out. "It's why most people who move to Cuenca lose weight."

Walkers do need to be cautious. Outside of the area close to Parque Calderón, you'll find sidewalks in poor repair. At many points in the historic district, old buildings interrupt sidewalks, narrowing and, sometimes, actually eliminating the walkway. Also, Ecuadorian drivers are less sophisticated than North Americans and Europeans, so they frequently fail to yield to pedestrians. Walkers beware!



In the city center, good sidewalks make walking a pleasure

Springlike Year-Round

Average daily high and low temperatures in Cuenca are 69°F and 52°F (11°C to 20.5°C). The highest temperature ever recorded was 82°F, while the lowest was 29°F (28°C and -1.6°C). Average annual rainfall is 34 inches (864 mm). March, April, and May are the wettest months (about four inches of rainfall for each), and July and August are the driest (less than an inch per month).

No snow has been recorded in Cuenca in the past 50 years. However, as much as 12 inches (300 mm) has fallen in the higher elevations of the Cajas Mountains, a few miles west of town.

Newcomers, beware! In Cuenca, like in all of the Ecuadorian Sierra region, UV rays pose a serious health threat, even on cloudy days, thanks to the city's high elevation and proximity to the equator. Use sunscreen or, like the natives, a parasol.

Proximity to the equator also means day length remains consistent throughout the year. The longest day lasts, at most, 12 minutes longer than the shortest.

Ignore The Weatherman

You'll notice that there's no "news, sports, and weather" on the six o'clock TV news broadcasts in Cuenca—only news and sports. Neither will you find much in the way of weather forecasts in the local newspapers. You'll also notice the repeated inaccuracy of internet weather forecasts from such services as The Weather Channel and AccuWeather.

There's a reason for this. Accurately predicting the weather on the equator beyond several hours in advance is difficult.

A number of factors determine Ecuador's weather, the most prominent being the equatorial or intertropical convergence zone or, as seafarers call it, "the doldrums." This is the area where northeast and southeast trade winds converge and die out, preventing the formation of the strong weather fronts to which high and low latitudes are accustomed. Rarely are strong high-pressure ridges or low-pressure troughs found near the equator.



Rain or shine, Cuencanos love a parade

Forecasting is even more difficult because of the unique geography: On one side, Ecuador borders the world's largest ocean and, on the other, the world's largest jungle, plus the world's second-largest mountain range bisects the country. To that add another twist: One of the world's strongest ocean currents, the Humboldt, runs several hundred miles offshore.

Cost Of Living

Despite exaggerated claims of just how cheap it can be to live here, the cost of living is indeed one of Ecuador's best selling points.



Many foreign residents live in modern condominium complexes

The savings come not just from point-of-sale purchases, but from a lifestyle change. Take car ownership, for example. Instead of the two cars in the driveway that most expat couples had before leaving North America, most have none in Ecuador. Expats get by with public transportation, resulting in hundreds of dollars in savings per month. The few expats who do own cars have only one.

In a 2017 survey by Cuenca's foreign affairs office, more than 85% of expats said they had downsized their housing arrangements from back home.

Among the categories offering the biggest savings in Ecuador is housing. The average purchase price of a home in Ecuador is less than 50% of a comparable property in the States.

For instance, compare US\$145,000 to US\$325,000, (based on 2018 statistics from the Asociación de Corredores de Bienes Raíces del Ecuador, ACBIR, and the U.S. Census Bureau respectively). Renting in Ecuador is an even a better deal, US\$375 compared to US\$1,350 in the States (again, based on 2018 rates from ACBIR in Ecuador; U.S. figure from ABODO).

You'll also save a lot in utilities. Because of its elevation and location near the equator, homes in Cuenca don't require air conditioning or heating, other than the occasional use of a space heater on chilly mornings. Sweetening the deal even further, liquefied petroleum gas costs about 15% the international market rate because the government subsidizes it. Almost all homes in Cuenca use gas for cooking, hot water, and clothes dryers. You'll rarely pay more than US\$6 or US\$7 a month, including the home delivery of gas cylinders if necessary (most condominiums have central gas). Gas usage helps lower electric bills, which rarely run more than US\$60 even for large homes.

[Go here for fully itemized budgets for Cuenca.](#)



Photo by David Morrill

Some expats live in renovated apartments in the historic district

Big savings also await you in full-pay dental and medical care, health insurance, eating out, and groceries, although the latter depends on whether you are buying local products or imports. In addition, many cultural events, including symphony orchestra performances, are free in Cuenca.

Thanks to Ecuador's 2016 trade agreement with the European Union and across-the-board reductions in import tariffs and taxes, a wide variety of items have lower prices. Prices for imported food, cars, clothing, cosmetics, liquor, and electronics have dropped by 50%—in some cases, more. A bottle of Johnnie Walker Red Label scotch that cost US\$55 in 2015, now costs about US\$19. A 40-inch smart TV priced at US\$800 three years ago, now sells for \$450.

Although some new medications are more expensive at local pharmacies or not available at all, most cost the same or cheaper than back home. Ecuador makes wide use of generics, many of which aren't available in North America. Many drugs that are available only by prescription in other countries can be bought over-the-counter in Ecuador.



Photo by David Morrill

Elegant dining in historic houses appeals to many expats

What's More Expensive?

As a rule of thumb, almost all imported goods cost more than local products. Although tariffs have dropped substantially, new-car prices are 20% to 25% more than in North America. Almost all electronics, including computers, cell phones, and stereo equipment, cost more... with the exception of two cell phone brands manufactured in Cuenca. Most appliances cost more too... but prices of Cuenca-made Indurama models are comparable in price to imported units, or even less.

Taxes

Ecuador has low taxes. Value added tax (VAT) is 12%, one of the lowest in Latin America. Compare that to Colombia's 19% VAT or 18% in Peru. Income tax ranges from about 10% to 35% and applies only to income above US\$10,800 a year. Ecuador doesn't tax foreign income.



Photo by Robert Bradley

The annual property tax on this 180-square-meter house was \$178

Annual property taxes are also a bargain. In Cuenca, tax bills rarely run above US\$250, even for large properties, and can be as low as US\$30 for small apartments. For a typical, modern three-bedroom, three-bath, 1,500-square-foot condo, the tax is US\$90 to US\$110.

Real estate capital gains taxes average 10% of the sales price, but can be reduced by the amount of time the property is owned and by the age of the seller—there are breaks for those over 65.

Health Care

As a regional medical care center for Ecuador's southern Sierra region, Cuenca offers a wide range of facilities and specialties.

The city boasts at least 11 hospitals and clinics with emergency room facilities, plus a dozen others that provide specialty services. Several foreign-operated companies in the city service medical tourists, focusing on plastic surgery, joint replacement, and dental care.

Health care generally costs 20% to 25% less for comparable services in the States. Dental care averages even less.



Photo by Municipio de Cuenca

Expansion of Cuenca's Mount Sinai Hospital will be completed soon

Public Health Care

By law, all Ecuadorians and visitors to the country are guaranteed health care, no matter their ability to pay.

Ecuador's government has a two-tier public health system: One for members of the Social Security system (IESS), which foreign residents can join as voluntary members, and the public health system that's open to everyone. Both systems operate large hospitals in Cuenca as well as dozens of satellite health centers and specialty clinics.

About 22% of Cuenca expats are voluntary members of the Social Security health program. It costs US\$86 a month and provides full coverage, including dental care, with no exclusions for age or preexisting conditions. The system also offers free medicine through its own pharmacies, although some medications are not available.

Like all public health systems, the Social Security plan has major drawbacks, such as long waits to see specialists and for non-life-threatening surgery. Navigating the bureaucracy can be

frustrating. Many expats in the system hire local facilitators to help them set up appointments and complete paperwork. It's not uncommon for members to also have private health insurance, with a high deductible, in case they decide to seek private medical service.



Cuenca is known for its parks and plazas

The Social Security hospital, José Carrasco Arteaga, is the largest in the city.

The public health system (separate from the Social Security system) is typically used by only the poorest Ecuadorians. But, like Social Security, it provides a full range of services and its hospital offers some services and procedures not available elsewhere, such as cancer laser surgery. Expats who end up in the emergency room of the Vicente Corral Moscoso public hospital discover that they pay nothing for services, even if they require follow-up service. Two expats that we know had open heart surgery following trips to the Corral Moscoso emergency room. The operations would have cost US\$40,000 in the States. In Cuenca, they paid nothing.

Health Insurance

You can choose from more than a dozen health insurance companies, not to mention international carriers, such as Bupa and Best Doctors. Many of them offer travelers insurance in other countries. Most expats pick policies with high deductibles due to the low cost of services in the country.

Most domestic plans offer coverage throughout the country. Bear in mind, some are based in specific hospitals and require out-of-pocket payment of 10% to 20% if you use a hospital out of the system.

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Ecuador's immigration law requires all foreign residents to have private health insurance or be a member of the Social Security health system.

Dental Care

In Cuenca, dental care is so good, many foreigners visit the city specifically for it. It's so affordable, at least one medical tourism company in the city boasts that tourists can enjoy a free vacation with the savings from dental procedures.

A man visiting his brother in Cuenca recently wrote in his travel blog that he paid US\$190 for a root canal at a local dental clinic, noting that his wife paid US\$1,400 for a similar procedure in California a month earlier. A dental cleaning and exam typically runs US\$50.

Real Estate In Cuenca

Buyers and renters have plenty to choose from in this market. In addition to local real estate agents, you'll find a number of English-speaking agents who cater exclusively to foreigners.



Photo by David Morrill

This two-level, 130-square-meter condo rents for US\$650 a month

Rentals

One of the best deals for renters is the large supply of turnkey units, that is, apartments and houses that come with everything, including furnishings, a fully equipped kitchen, all utilities paid, electricity, water, gas, cable TV, and internet. They're commonly called holiday or vacation rentals in other markets. In condominiums, the turnkey rental cost usually covers the building's fee.

For those making exploratory trips to Cuenca or even new expats, the turnkey option makes a lot of sense. Not only are all your housing needs covered, many rental agents will help out with simple repairs and even language-related difficulties.



Photo by David Morrill

A number of renovation projects are underway in El Centro

In addition to turnkey options, you'll find units in the standard rental market where the tenant provides furnishings and pays utilities and fees. Keep in mind that "unfurnished" in Ecuador, as in much of the world, usually means no kitchen appliances.

Rental costs are exceptionally low in Cuenca, compared to most of the world. A turnkey three-bedroom, two-bath apartment in an upscale complex would typically run about US\$800 per month. On the standard rental market (without furnishings and utilities), the same unit would cost about US\$500 a month.

While prices on two-bedroom turnkeys begin as low as US\$450 a month, you can find suites for as low as US\$200 in secure buildings within walking distance of the historic center.

Most new foreign arrivals prefer rentals in modern condominium complexes, but you'll find many single-family houses on the rental market as well, even if fewer of them are turnkey. At the time of writing, the classified section of the local newspaper lists an unfurnished 240-square-meter four-bed, three-bath a mile from the historic district for US\$700 a month. Further from the city center, a sprawling 320-square-meter five-bed, five-bath suburban rental goes for US\$900 and includes a large backyard.



At least two new projects overlook the Rio Tomebamba

If you rent in the standard rental market, it is important to have an attorney look over your rental contract and have it notarized. Ecuador law strongly favors the rights of tenants but obtaining justice can be a lengthy process if the paperwork is not in order.

A Buyer's Market

Despite recent signs of life, Cuenca remains a real estate bargain, with a large supply of homes for sale.

At the end of 2018, the Cuenca real estate market started to signal the end of a five-year slump. Prices for new houses and condos showed a 2% increase over the same period in 2018. Although prices didn't drop during the slump, sales were slow and the number of properties for sale increased dramatically.

This price stagnation followed a boom period from 2008 until 2014, when prices for all properties appreciated at 12% annually, and some, such as new condos, appreciated at 20% and sometimes more. Ecuadorians themselves sparked the boom, as some were returning from overseas and needed housing and some, while remaining overseas, wanted to invest in their home country. It's estimated that between 20,000 and 25,000 Ecuadorians moved back to Cuenca from the States and Europe between 2008 and 2015.

Ironically, Cuenca's and Ecuador's real estate boom came as most of the North American and European real estate market was in a deep recession.



The view of the cathedral domes from a nearby condo project

Despite recent signs of life, Cuenca remains a buyer's market with a large supply of homes for sale.

Looking at current offerings, a three-bed, three-bath, 165-square-meter condo with an outside terrace in a modern complex is listed for US\$148,000. The building has underground parking, 24-hour security, and is within walking distance of El Centro and a tram station.

A smaller two-bedroom condo, within walking distance of a small shopping center and supermarket, is on offer for US\$115,000.

If you need lots of a space, a 600-square-meter, five-bed, five-bath house in an upscale intown neighborhood is on the market for US\$310,000. It's close to a river park, shopping and hospitals

Check The Pet Policy

Whether renting or buying in a condominium complex, if you have a pet, it's important to make sure that pets are allowed. Some complexes prohibit dogs altogether, while others limit their size.

Crime And Safety

Ecuador's has been investing in herlaw enforcement, hiring more police officers and modernizing its forensic capabilities—and it's paid big dividends. In 2018, the United Nations Office of Drugs and Crimes included Ecuador on its top 10 list of countries that

had shown the most dramatic improvement in reducing crime since 2007. Ecuador's crime numbers stand in stark contrast to other Latin American countries... including some with sizeable expat populations.



Although crime in Cuenca's public areas has dropped, caution is still advised

In its report on first quarter 2019 world murder rates, InsightCrime shows Ecuador tied with Argentina and Paraguay for second-lowest in Latin America, 5.5 murders per 100,000 population. (Chile is first in the region, with a rate of 2.3 per 100,000.) By contrast, Colombia's murder rate is 27 per 100,000 in 2018, Mexico's is 14, Panama's is 11, and Peru's is 7.3.

According to UN and InsightCrime statistics, the rate of violent crime tracks closely to murder rates.

Cuenca's murder rate is second-lowest among Ecuadorian cities (2.1 per 100,000), ranking it among the top 5% of safest communities in Latin America, according to InsightCrime.

Ecuador continues to battle illegal drugs, particularly on the northwest Pacific coast border with Colombia. Despite stopping most overland drug shipments through the Inter-Andean valley, offshore transit routes between Peru and Colombia continue to pose challenges. Due to the dangers, tourists are advised to avoid the area of Esmeraldas Province bordering Colombia.



Petty crime, such as pickpocketing, is a problem at some farmers' markets

Caveat

Property and petty crimes remain a problem for Ecuador, as it is for almost all of Latin America. Even if police say that rates have declined in recent years, tracking opportunistic crime is difficult due to under-reporting.

Cuenca expats have learned to follow basic precautions to avoid crime, especially when out in public areas, such as markets and festival events: Don't wear expensive jewelry in public areas, especially earrings. Just as important, don't carry computer bags, purses, or camera bags in public unless they are essential to your outing.

A common trick used by petty thieves in Ecuador involves distracting their victims. If you're approached by a stranger, especially one telling you something is on your clothes, back away. Thieves often work in twos or threes; one will distract the victim while the others go through his bags or pockets.

Watch your stuff!

Learn Basic Spanish

Long before Cuenca was an expat destination, it was popular with foreign language students to learn Spanish. Like Antigua, Guatemala, and Oaxaca, Mexico, Cuenca is known for the clear-spoken delivery of the language.



There's a large number of bilingual, mixed couples (N. American - Ecuadorian) in Cuenca

Today, at least a dozen Spanish language schools flourish in the city, as well as legions of Spanish teachers who offer private lessons, either at schools or in students' homes. It is highly recommended that new expats sign up for classes. Although full mastery of Spanish can be a tall order for most foreigners, a basic grasp of Spanish will pay off big.

Doing Business In Ecuador

One of the benefits of legal residency in Ecuador is the right to work or open a business. While most expats who do business in Ecuador do it remotely, working with clients in North America or Europe, many have locally based brick-and-mortar shops or service-oriented businesses, such as restaurants, operating out of their residences.



Expat children join local kids during festivals

A word of advice if you want to start an Ecuadorian business. Before you begin the initial paperwork, talk to a recommended business attorney and accountant. The start-up process and reporting requirements are often confusing or downright Byzantine to foreigners, and prospective business owners should seek professional advice before making the leap.

Schools For Foreign Children

Although no English-only schools exist in Cuenca, several others offer courses in English as well as German and French and follow the International Baccalaureate curriculum. The Center for International Studies School (CEDEI), offers a k-12 program taught by North American and Ecuadorian teachers. The Colegio Alemán Stiehle, called the German school by expats, has a largely German teaching staff and a reputation for sending more graduates to overseas universities than any other high school in the city.

Most expat children who attend local schools take several months of intensive Spanish before beginning classes and many of them continue language lessons afterward.

The LGBT Scene In Cuenca

The LGBT community is less sophisticated and developed in Latin America than in North America and Europe, and Cuenca's is no different. Although it has moderated in recent years, *machismo* remains a strong cultural force. Most LGBT expats agree that the local community is growing rapidly in acceptance. Cuenca's LGBT community sponsors many events, such as the annual LGBT International Film Festival, which has gained wide acceptance in the community at large.

Seven-year resident Brian Ehlers, shared his thoughts about being gay in Cuenca on an expat blog. "My partner and I feel very comfortable here. We have many straight gringo and Ecuadorian friends who are accepting and loving and have never been victims of abuse or insults. On occasion, we have participated in the local gay scene and feel comfortable there as well despite some language challenges. Although we are open about our gayness, we are not 'flag wavers' and I understand that some younger gay expats may feel less comfortable. My advice to all LGBT people interested in Cuenca is to come down and spend a few weeks. Comfort levels are very personal and you have to be here to know how you feel."

Complaints And Annoyances

Cuenca's elevation of 2,550 meters (8,365 feet), can be a deal-breaker for some. Although most people acclimate to the elevation within three to four weeks, others can't make the adjustment, mostly because of heart and respiratory issues. Solt's important that prospective expats spend time in the city before preparing to up sticks, to determine if elevation is a problem. Cuenca is about the same elevation as the U.S. ski resort of Vail, Colorado.



The high altitude poses a problem for some but not all

Other annoyances include nighttime noise from loud bars and dance clubs, barking dogs, and car alarms. Recent city ordinances deal with all three of these but enforcement can be lax. However, citizens can file a complaint against noisy businesses, and several bars in the historic district have closed as a result. Animal control efforts have reduced the number of street dogs by two-thirds since 2012, eliminating some barking, but it's still up to owners to control dogs in their homes or yards.

Looking Forward

In March, Ecuador signed an agreement with the International Monetary Fund (IMF) for more than US\$11 billion of badly needed loans over the next four years. The deal comes with strings attached. Depending on your point of view, this can be good or bad news, as the country will be forced to reduce its public debt, liberalize labor laws, and reduce business regulations. IMF is also asking the government to reduce the

current number of subsidies, including those for fuel... after all, one of IMF's objectives, is to open new markets to international investment.

The IMF agreement is part of a political right turn led by President Lenín Moreno. In many cases, the current administration has reversed the policies of Moreno's predecessor, Rafael Correa, an avowed socialist. The results of the March election suggest that the trend will continue.



The seminary courtyard, next to the cathedral, is a recent addition to local dining options

For current and future Cuenca expats, the political changes will have little impact. Ecuador remains friendly to foreign residents, with no upcoming changes to visa regulations. Just as important, Ecuador remains a peaceful country where political change comes through a democratic process, not by violence and repression.

Cuenca's expat community should continue to grow and prosper along with the rest of the city. 🗣️



About The Author

Longtime Ecuador expat David Morrill has worked as a newspaper and magazine editor, columnist, and book reviewer. He was also a public relations agency owner and university administrator. Born in California, he moved from North Florida to Cuenca in 2004. He is editor of [CuencaHighLife](#).

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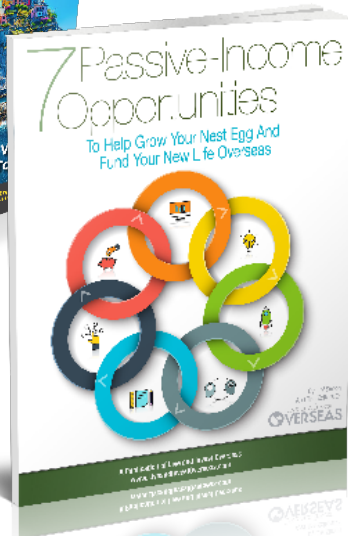
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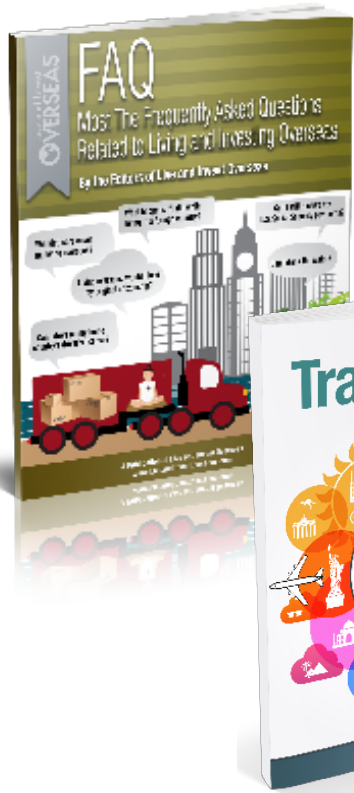


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