



Your Key To Making Money!

Newsletter Sign-Up

HOME | **UNCATEGORIZED** | PERSONAL FINANCE | INVESTING | REAL ESTATE | ECONOMY

Newsletter | About | Calculators | Stats | RSS | Contact | Stay Connected



Lorimer Wilson
Editor-in-Chief

Latest Posts:

- So the Dow's Up: So What?
- A Big Picture Look At Market Signals, Commodity Trends, Canada's Economy Is In Trouble - Here Are 6 Reasons Why

PROFILE
BIO

Friday, March 8th, 2013 | Posted by Editor

The 10 Best Places to Retire in Mexico

[Like](#) [Tweet](#) 4 35

[+1](#) 0

“Follow the munKNEE” via [twitter](#) & [Facebook](#) or [Register](#) to receive our daily **Intelligence Report** (Recipients restricted to only 1,000 active subscribers)

As an artist who is neither a real estate salesperson nor a travel agent pushing an agenda, I feel it's time to have a real look at the very best places in Mexico to retire with real pro's and con's so the reader can really make an informed decision on where to go that serves their needs, interests and ambitions.

So writes “Johnny Punish” ([www.JohnnyPunish.com](#)) in edited excerpts from his article written originally as an exclusive for [www.munKNEE.com](#) (Your Key to Making Money!) and under the title *The Top 10 Places to Live and Retire in Mexico* and the reasons why.

Punish goes on to say:

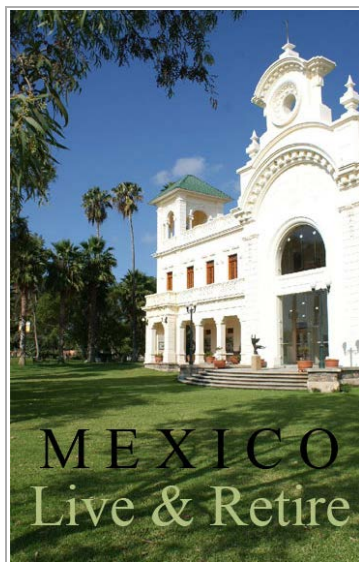
In the process of putting together this comprehensive report I have consulted with highly experienced ex-pats who have lived and/or live in the places that I rate here so, without further wait, here's the top 10 places to live and retire in Mexico and the reasons why:

1. Lake Chapala, Jalisco
2. Ensenada, Baja California
3. San Miguel de Allende, Guanajato
4. Guadalajara, Jalisco
5. Merida, Yucatan
6. Riviera Maya, Quintana Roo
7. Mazatlan, Sinaloa
8. Puerto Vallarta, Nayarit
9. La Paz, Baja California
10. San Cristobal de las Casas Chiapas

[For those interested in 5 places to retire and rent for less than \$500 per month other than in Mexico please read [this](#) article.]

1. Lake Chapala, Jalisco (Winner)

<http://www.youtube.com/watch?v=dodSP4eHTTE&feature=youtu.be>



WHAT'S HOT

LATEST | WEEKLY TOP 10 | OPINIONS

1. So the Dow's Up: So What?
2. A Big Picture Look At Market Signals, Commodity Trends, Economic Indicators & Related News
3. Canada's Economy Is In Trouble – Here Are 6 Reasons Why
4. 2013 Will Go Down In History As THE Best Buying Opportunity for Gold & Silver Metals and Stocks – Ever!
5. 2013 vs. 2007: An infographic on the Dow Then & Now
6. Research Says Stock Market Bull Should Continue Its Run Until...
7. We Think Interest Rates are Making a Long-term Turn Upwards
8. 2000 & 2007 All Over Again? Yes & Here's Why
9. Coming Soon: Further Devaluation by Deception
10. This Analysis Suggests Gold Might Spike to \$2,600 in June and \$4,866 in January 2015
11. History of Gold:Silver Ratio Suggests Much Higher Price for Silver in Future – MUCH Higher!
12. The 10 Best Places to Retire in Mexico

According to Kristina Morgan of Focus on Mexico, "Of all the places in Mexico I have been, none can quite compare with Lake Chapala. There's something about this place that just seems...magical and, as corny as it sounds, that's the word I hear people use to describe Lake Chapala time and again. Lake Chapala gets into your heart and becomes home. It's like stepping back 50-70 years here regarding the simpler lifestyle, culture and values. When I'm here I feel like I can be me, like I can breathe a little more freely and be the person I want to be and this is a sentiment expressed by most everyone who has ever been here or lives here".

Lake Chapala used to be just a retirement community but in the last 10 years that's changed and a lot of younger families and entrepreneurs are moving there for the obvious business opportunities and lower cost of living.

The Lake Chapala community is comprised of a string of villages, mostly on the north shore, with Ajijic being the crown jewel of the area in terms of artisans, charm and amenities. Horses clopping down the road, vendors selling fresh fruit, women weaving, live music everywhere from classical to salsa and teenagers helping their grandmothers are common sights. There's a happy hum of activity there.



The most compelling reasons are listed below.

Pros

The Climate: The weather, of course, is a huge draw. National Geographic touts Lake Chapala as the 2nd best climate in the world. The Lake is surrounded by the Sierra Madre Mountains and is a mile high so there is very little humidity. The distance inland is still close to the ocean but far enough away to not have to worry about storms and hurricanes off the coast. We have all the same flora as Hawaii as well as the same vegetation in arid states like Colorado—pines and palms—growing equally well, side by side!

The most-developed expat/English infrastructure in Mexico: You may feel like you've stepped back in time, but there's still a lot to do here, from golfing, to boating, to organized group activities including a community theater in English, two American Legion posts, the Lake Chapala Society, churches in English in every denomination, concerts and events (the Bolshoi Ballet even came to Ajijic!), live entertainment, world class restaurants that will impress even the most seasoned palate and much more!

Ajijic and the Lake Chapala area is the largest expat community anywhere outside the U.S. and Canada. I figure 20,000 expats can't be wrong but as Latin World says, "Despite being home to one of the heaviest concentrations of North Americans in Mexico, Lake Chapala doesn't feel quite as Americanized as other retirement enclaves in Mexico." I believe that is due to the fact that this isn't a resort area catering to tourists, but rather a place to adopt a new way of life and be a part of a community.

There are also many real opportunities to get involved and make a difference through any of the numerous charities here if you want to volunteer your time. The rewards are greater than any paycheck.

Affordable, top-notch medical care is available: The University of Guadalajara, less than 1 hour away, boasts an excellent medical school. In fact, many U.S. doctors are educated there! There are excellent facilities, doctors, specialists and medical staff in Mexico and a major benefit is that they are readily available (no long waiting periods). Many of the doctors even speak English and often have taken some training in the United States or abroad. The doctors here have such a gift for listening carefully to you and not making you feel as if they don't have time to spend with you. They even make house calls! There are two clinics here as well.

Proximity/Accessibility: Guadalajara, airport, coast: One of the reasons we chose Lake Chapala is its easy access to other places of interest in Mexico. Ideally located about 40 minutes from Guadalajara (Mexico's 2nd largest city), 25 minutes from Guadalajara's international airport, and as close as 3 hours to the pacific coast and a 12 hour drive to back to the U.S. so it is easy to trade the frigid winters and the wilting heat of summers north of the border for paradise. We wanted to know that they can get back home quickly if we need to so being so close to the airport makes being home in a few hours possible. It is interesting to note that travel is part of the culture in this area, for Mexicans and retirees alike and the low surcharge at the airport in Guadalajara makes flying more affordable.

Low cost of living: I didn't move to Mexico to spend a lot of money! It has been said that Lake Chapala is the place to be if you want a bargain and all the amenities you're used to from back home.

Home prices are still low here. I know people who have looked into different retirement destinations all over Mexico and say they have found the best deals here. We also have an MLS, which almost nowhere else in Mexico has so it is easier find the right home for you. On the coast, you must purchase property through a bank trust but because we are inland you are allowed to own property outright through a direct deed.

We pay our maid about \$35 USD a week for 15 hours of work. I never could have had a maid for 15 hours a week while we lived in Colorado. The average cost for a single person to live very well is \$1800 a month but I know many people doing it on significantly less than that. We can have a steak dinner for \$12.00, with wine

13. Gold Miners Have Hit Rock Bottom Bargain Value – Now's the Ultimate Buying Opportunity!
14. S&P 500 Is Still Undervalued By 5.3% – Here's Why
15. Retiring? Here are 9 Countries in Asia Worth Considering
16. Greedometer's Previous 6 Market Warnings Were Bang On – Will Most Recent Warning Prove Equally Accurate?
17. We're No Longer Investors – We're Just Playing Financial Chicken! Here's Why
18. The 5 Stages of Economic Collapse: Financial, Commercial, Political, Social & Cultural – Where is the U.S. Now?
19. A Hypothetical Look At What Could Possibly Be In Store for the U.S.
20. I'm "making the call" for a market correction of 50% – or more!!

Puerto Vallarta
Vacation Deals

SAVE UP TO 50% OFF

SEE OFFERS ▶

bookit.com

A Chinese Market Opportunity

▶ Global Linkages distributorships in China

American Business News

▶ U.S. Business News

Best Personal/Career Development Site

▶ Your Energy Signature

Canadian Business News

▶ Canadian Business News

Energy & Resources News

▶ Energy & Resources News

Financial Article Summaries

▶ Financial Article Summaries Today (FAST)

Gold & Silver Prices

▶ Up-to-the-Minute prices on Gold, Silver & Platinum

International Business News

▶ International Business News

▶ News from Around the World

Most Popular Links

▶ Real Time World Statistics

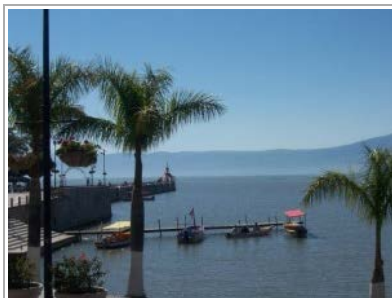
and there are fresh organic foods and a weekly farmers market available as well. Labor is very inexpensive here, too so if you are interested in custom work or art, etc it's easily within reach.

All of this adds up to a lifestyle there is no way I could afford to duplicate in the U.S. and that it would be hard to give up.

This is a real community: To me, this is the most compelling reason to come here. People come to Lake Chapala for the weather and lower cost of living and end up staying because of the people. Lake Chapala still has a small-town feel to it. It seems like everyone knows everyone and the people, both Mexican and expats, are very friendly and look out for each other. This area also has the largest singles population owing to the sense of safety and community here. It is said that people are nicer here than they were back home. The Mexicans are still very warm and welcoming, largely due to the fact that most of the transplants are very cognizant that we are guests in their country and we try to be as gracious and considerate as our Mexican friends are. There is still an old-world, genteel flavor here. Mexicans embrace family, customs and tradition and tend to dote on their children and cherish their elderly. The people who come here are frequently in awe of the close ties in our community and how quickly they are welcomed and accepted. I haven't seen anything like this anywhere else in the world, not even in other places in Mexico.

A safe and secure environment: Despite a rather negative media representation which focuses on drug related violence, Mexico is actually a top choice when it comes to safety. The conflicts which make the headlines are mostly limited to the U.S. border area; the majority of the country is virtually unaffected, and news of these unfortunate events is as distant to these areas as it is to the U.S., and in some cases, even more so. "In Lake Chapala violent crime is almost unheard of," points out Shawn Gaffney. "In Lake Chapala, the citizens walk the streets at any time of day or night safely and confidently." Statistics back this feeling of comfort; in most parts of Mexico, violent crime is significantly lower than in large U.S. cities.

Stunning beauty: Lake Chapala has breathtaking sunsets over the lake, and majestic mountain views. Flowers are prolific and seem saturated in bold color. There are charming cobbled streets with stone walls and fuchsia bougainvillea draped like petticoats over the tops. The best way to give you a picture is that people say it looks like Hawaii. The vivid color here is whimsical and artistic, with many murals all over the area, including some that are painted on houses and businesses. There are at least 3 waterfalls in the area and thermal springs that will transport you with their relaxing and curative properties. Sun-drenched terra cotta tiles, mesmerizing vistas and tropical foliage make it feel like you're on permanent vacation—but without the heat, humidity, tourists, hurricanes or expense.



Solid investment: When you're considering a place to retire, no one wants to flush their money into an area where they would have a hard time getting it back out if they ever needed to. This area is at a steady growth rate with promise of more future growth. You'll get a lot of bang for your buck now while knowing your money will grow here.

Slower pace of life: We can learn so much from the people here about what is truly important in life. For those who are seeking to simplify their lives, Lake Chapala should be on your short-list. This isn't a "time is money" culture. Mexicans work to live while many of us have lived to work. In general, the people here have their priorities straight. It's all about how you treat people and recognizing that each day is a gift to be lived fully and graciously.

Cons

Altitude: At a mile high, some people who have respiratory illnesses may find this is a little too high in altitude for them. However, some people report feeling far better here and being able to sleep better than they ever could. The elevation is also a major reason we have such a temperate climate and why the area isn't prone to natural disasters.

Language: If you move to Mexico you're going to have to learn at least a little of the Spanish language to get by. Some people find this daunting and intimidating. The good news is that compared to anywhere else in Mexico, English is spoken to one degree or another by most people.

Small villages: If you're looking for a big city feel then Lake Chapala isn't for you. Think quaint fishing villages with an old world feel and modern amenities and you'll have the idea. However, village life has its benefits in safety and community and if you need a break from the tranquility and want to head to the big city then Guadalajara is just up the road.

Noise levels: This can be said about any area in Mexico but I still think it needs to be said. Village life is noisy with live music, church bells tolling at all hours, roosters who crow all day and night, fireworks, parades and processions, parties and cars driving by announcing everything from their wares to who has a fresh catch of fish down at the pier. On Mother's Day, some lucky moms are woken before dawn with mariachi bands serenading them outside their window. If this would drive you crazy, then be sure to look for homes on the outskirts of the villages or in a planned development, or gated community. Thankfully, there are a lot of places

▶ U.S. National Debt Clock

Precious Metals Technical Analysis

▶ Goldrunner Fractal Analysis

▶ Weekly Market Update

Real-time Ticker Tape

▶ Real-time stock market quotes

Stock/Warrant Research Sites

▶ Stock Research Portal (mining and oil & gas stocks)

▶ YCharts (Stock Ranking, Analysis & Charting)

Useful Links

▶ Currency Converter

World Markets-at-a-Glance

▶ World Indices, Currencies, Commodities, Bonds, etc.



to choose from to escape the noise.

Not a Business Mecca: For those young and aggressive, they will be disappointed because the Lake Chapala area is NOT a mecca for business. Business gets done but for the most part, retirees are slower more set in their ways and thus are not seeking big opportunities so trying to sell them something using a carrot for the future can be frustrating and will land you in the “con man” category real quick.

It is not the ocean: Lake Chapala is Mexico’s largest lake at 77 miles long and 13 miles across but if your heart is set on a daily routine of drinking a margarita on the beach with endless waves stretching out to the horizon then this isn’t for you. While this is the largest lake in Mexico and the conquistadores thought this was the ocean when they first arrived here, it is still a lake – a beautiful lake.

In short, Lake Chapala is a one in a million place with everything it offers. Of course, one size doesn’t fit all but if you’re looking for a paradise with a low cost of living, an established English infrastructure and activities, modern amenities, near-perfect climate and a friendly and safe community, come visit Lake Chapala and see if this might be for you. Retiring in Mexico couldn’t be better.

2. Ensenada, Baja California

According to John Vogel of BajaWine.info, “In Ensenada, you have everything that a major city could have but it’s still a small family town” The weather is very temperate between 60 to 80 F mostly all year round. It’s never too hot or too cold in Ensenada as it’s on the Pacific coast in a bay so it’s somewhat shielded by direct ocean winds. For Expats, it’s an easy transition because Ensenada is really half Southern California half Mexico. Most speak English as the border is just 1 hour away. So travel back and forth is relatively easy. It’s a major benefit for those that want to live an Mexico lifestyle but still get the San Diego Chargers game every NFL Sunday for a little tailgating.

Pros

- Close to US Border
- Easy going beach weather
- Inexpensive
- Very little rain fall
- Family friendly city
- All kinds of events held almost every weekend

Cons

- Airport is in Tijuana about 1 hour away and San Diego International Airport is about 1 hour and 30 minutes away by car albeit, there is a border crossing that could take from 1 to 3 hours depending on time of day.
- Anti-septic Mexican culture meaning that the culture in Baja is more close to the USA culture as it’s a mixed culture. If you’re looking for authentic rustic old Mexico, Ensenada is NOT the place to be. This is San Diego South and the peoples of Baja are a hybrid of Mexico and USA.
- You must have a car to get around.

3. San Miguel de Allende, Guanajuato

According to Rebecca Fass San Miguel de Allende is “the most wonderful place on the planet”. This place is probably the most well-to-do city in all of Mexico. With world class arts, music, and amazing restaurants with the highest end peoples from all over the world, SMDA is the most equistite classy place to live in Mexico. So if your looking to hob-nob with the rich, famous, artsy types, and peoples who really hold their own at the highest levels, SMDA is the place to be.

Klaudia Oliver says “I can’t speak for that many places in Mexico but I can certainly suggest that San Miguel is THE top destination. Why? Because there is an overriding sense of well being which permeates the inhabitants of this beautiful colonial town. There is a swirl of social events and it’s like a college campus for baby boomers with cultural and social activities constantly”.

Pros

- Amazing cultural beauty
- Old Mexico meets the well heeled traveler
- Small town full of super interesting internationally reknown people that you will get to know quickly
- English spoken everywhere
- 3 hours away from Mexico City and all it’s available big city offerings
- Friendly small town atmosphere
- Beautiful architecture and history.
- Excellent nightlife

Cons

- Not close to major city or airport
- High desert elevation means it’s cold in winter and hot in summer
- Extreme temperatures mean that in one day can go from high 80’s at high noon and then into the 40’s at night.
- Very expensive to live.
- Feels like living on a desert island since there is nothing within an hour away.

- Nearest airport is in the City of Leon; about an hour and a half away.

4. Guadalajara, Jalisco

The weather is amazing; Perfect really! Guadalajara is the 2nd largest city in Mexico so if you are used to living in the city, then you will enjoy Guadalajara as it is the very best big city in Mexico. Guadalajara is not as inexpensive as it used to be but you can still find bargains if you look hard.

5. Merida, Yucatan

An old colonial city in the heart of the Yucatan jungle. It is very hot and humid mostly all year round and so you must love warm to hot weather to enjoy Merida. Amenities are excellent. According to resident expatriate, Randy Miller, "I live in a very nice 2 bedroom house, living room, kitchen, dining room, 1 bath front and back yards and fully gated, I pay 3000.00 pesos a month, which translates to about 270 dollars. The water bill is 5 dollars a month and electric is about 50 bucks a month. Progreso, our closest beach, is a fabulous place to swim. It's only a short 20 minute drive from the house. There are so many things to do here; art, markets, museums, theater and so much more".

Merida is about a 4 hour bus ride from the major resorts of Cancun and Playa del Carmen. It's a Mexican business working city where prices are low and life is excellent.

6. Riviera Maya, Quintana Roo

Welcome to the Jungle! The Riviera Maya includes Cancun in the North, Playa del Carmen in the center and Tulum in the South and all points inbetween.

According to Bil Mabra , " Even though the cost of living in the Riviera Maya is a bit higher than other areas of Mexico it is still way more affordable than in the United States or Canada. Think about it, can you live comfortably on \$1500usd per month where you are now? In Mexico you certainly can. Can you afford a housekeeper 2 times per week where you live now? In the Riviera Maya you can. Realistically if you own your home then your expenses will consist of utilities, upkeep, taxes, food and entertainment. A retired couple with an income of \$1500 usd per month can live very comfortably in Mexico even in the Riviera Maya which is slightly higher than the rest of Mexico".

Even with the real estate market in the U.S. taking a huge dive, the properties in Riviera Maya are still cheaper. Consider buying something that is not right on the beach but possibly walking distance or a 5-10 car ride to the Caribbean ocean. Right now you can find 2 bedroom and 3 bedroom condos and homes from under \$50,000usd to \$200,000usd depending on your budget and your needs and property taxes are less than 1% per year of the property value. Lastly, upkeep on your Mexican home will not cost you as much because the cost of labor is a fraction of what it is in other countries.

If you are retiring then a question everyone has is about health care. In the Riviera maya there are 3 top hospitals—2 of them are run by a group from Spain called Hospiten. The other is the American Hospital in Cancun. Hospiten is recognized for being a top notch medical facility the world over and is on par or above most health care facilities you find in the U.S. and Canada. Most of the doctors and nurses that work at Hospiten are bi-lingual so even if your Spanish is not that great you can still communicate very effectively.

It is an every day occurrence for people to migrate from the U.S. to have all types of medical procedures—everything from cosmetic surgery to heart bypasses and everything in between – done in Mexico. Compare the cost of healthcare and medications in Mexico to the cost in other countries and you will find the cost is usually more than 50% less.

The Riviera Maya climate is tropical but the actual daily temperature does not vary that much from the winter time to the summer time. Yes, summertime there is more humidity and it gets hot but typically there are only 3 months of the year where it is very hot from July to September. A lot of people take their vacations during this time if they want a little break from the heat. The other 9 months of the year it is very comfortable.

Highs in the winter time are usually around 84 degrees fahrenheit with lows in the high 60s to low 70s. Highs in the summertime are typically around 93 to 95 degrees with more humidity in the hottest months. If you come from a colder climate it takes a few months to get acclimated but once you do it sure is nice wearing your shorts and flip flops in January and February.

Living in the Riviera Maya also allows many people to get in and out of the country very easy. There is an international airport in Cancun servicing many major cities daily in the U.S. and Canada and another airport is now being built near Tulum. Getting to and from the Riviera Maya of Mexico has never been easier.

As far as amenities go, how about going shopping at Wal-mart, Costco or Sam's Club and then going to have lunch at Applebee's? Yes, now in this area of Mexico there are mostly all the creature comforts which all of us have grown accustomed to such as high speed and wireless Internet, satellite TV and GSM mobile phones.

20 years ago, this was a small fishing community – from Playa del Carmen to Tulum. Now, because of the influx of European and Mexico City money, this area has exploded. This is good for many reason, people choosing to now move and live here, have all the necessary amenities that one could need. The beaches are some of the best in the world. Miles and miles of white sand and beautiful Caribbean warm waters.

7. Mazatlan, Sinaloa

Mazatlan is a local Mexican resort city. It is older, inexpensive, and has a wonderful older downtown with excellent cultural rustic Mexican life. Excellent seafood in this very unique resort town.

8. Puerto Vallarta, Nayarit

Life in the pacific tropics is excellent in Puerto Vallarta. Lovely fun downtown, great restaurants. Prices are relatively high for Mexico and so it's not for the budget retiree.

9. La Paz, Baja California Sur

Inexpensive city life on the Sea of Cortes near Cabo San Lucas, La Paz is a family friendly small city. It's very hot so it's not for those that love colder climates.

10. San Cristobal de las Casas, Chiapas

Randy Bowser, who's live in Mexico for over 10 years says, "I lived in San Cristobal de las Casa for 1 year and have to say really liked it a lot. The truest of Mexican culture exists in San Cristobal. It's 5000ft above sea level. It does have a chilly feel to the climate year round but the beauty of the area is well worth the trade off. It's not really a viable place to live for the younger generation but for those retiring from life and wanting a slow, relaxed, peaceful existence, then this would be the place for you. It's a magical place.

Register [HERE](#) for *Your Daily Intelligence Report* Newsletter

It's still FREE

Only the "best-of-the-best" financial, economic and investment articles posted

Edited excerpts format provides brevity & clarity for a fast & easy read

Don't waste time searching for informative articles. We do it for you!

Automatically receive every article posted - Register [HERE](#)

Recipients restricted to only 1,000 active subscribers!

or

"Follow Us" on [twitter](#) & "Like Us" on [Facebook](#)

Related Articles:

1. Retiring? Here are 9 Countries in Asia Worth Considering



More and more retirees are looking to retire abroad where the sun shines almost daily, the weather is temperate, the lifestyle is enjoyable and the cost of living is a fraction of their current expenses. Have you ever considered Asia? This infographic compares the cost of living, lifestyle and personal safety of 9 countries worth considering. Words: 999; Photos: 5

2. Mexico Is One of the 10 Best Countries to Retire In – Here Are the Other 9 and the Reasons Why



Rising costs in the U.S. are driving more people to consider retirement in less expensive locales and the list of potential resting spots is long and varied. International Living compiles annual lists on the best places to retire based on things like cost of living, ease of entry, healthcare, insurance and access to amenities. [Below are their top 10.] Words: 950

4. 5 Places to Retire and Rent for Less Than \$500 Per Month



Housing is likely to be one of your biggest retirement expenses. One way to approach your search for the ideal overseas retirement haven is to focus on retire-overseas choices where housing is cheap. [Below I present five such places for your consideration.] Words: 1040

5. Canada is a Great Place to Retire – Here's Why



While [Green Valley] Arizona, [Naples] Florida, [Ajijic - Mexico or Mendoza - Argentina,] or some hidden island in a foreign land, might seem like the dream place to live out the end of one's life, it turns out that Canadians just might be better off at home [and Americans and others should seriously consider emigrating to Canada