

# **Absolut Fenix Real Estate**

The Absolut Fenix Real Estate team is "absolutely...the best," when buying or selling homes, land, or commercial property in the Ajijic-Chapala area of Mexico. In this thriving Lake Chapala retirement community, we, at Absolut Fenix, take pride in our role as leaders in establishing and maintaining the local multiple listing service, enabling buyers to more easily find that special property.....from a village condo to acreage.

Fenix is the Spanish translation of phoenix, the legendary bird dramatically reborn from the ashes of its previous existence. Thus, the Absolut Fenix logo symbolizes our promise to you of better things to come, especially something as positive as relocating to the beautiful, idyllic Lakeside area.

We work with hundreds of expatriates every year, helping them to learn about Lake Chapala and to make solid decisions about relocating or retiring here. Our many referrals and return clients offer the most valuable testimony to our expertise, success and integrity.

To help you become thoroughly informed about the beautiful Lake Chapala region of Mexico, or Lakeside as we call it, we have prepared this informative, downloadable, info pack. It contains all the information you will need to make a successful, stress-free move. It also contains information about the Absolut Fenix office, our services, and professional staff, as well as valuable information to help you live life to the fullest once you are settled into your new home.

We invite you to explore our site, view our listings, take a look at our Info Pack, and discover what Lake Chapala has to offer. The Absolut Fenix sales team is ready to serve you, offering decades of real estate experience and advice about living here Lakeside.

## **About Us**

Absolut Fenix is a full-service real estate company. Our Ajijic office is located just west of the Colon intersection in Ajijic on the Chapala-Jocotepec highway. Our main office is located in San Antonio Tlayacapan on the lake side of the highway. We are proud of our exemplary standard of professional conduct on behalf of every one of our clients, be they buyers or sellers.

### **Our Pledge to You**

Because Absolut Fenix is "The ABSOLUT leader in Real Estate," our goal is to broker a fair, equitable and worry-free transaction between the buyer and seller, one which closes on time, and is legally sound. Toward that end, we adhere, via means of our membership in AMPI (Mexican association of realtors), to the National Association of Realtors® Code of Ethics.

## **Our Team**

Absolut Fenix is proud of its reputation for professional, friendly and helpful service. Each one of our team members has been selected for their personal integrity and expertise in every area of real estate. Like our namesake, the mythical phoenix that rose out of the ashes to transform itself, members of our sales team have made the transition to life Lakeside, and we know exactly how you feel, what your concerns

are, and how best to alleviate those concerns. We also know Lakeside like the back of our hands, and understand that information, education and trust are of paramount concern.

We, at Absolut Fenix, offer our expertise in helping you enjoy the quality of life you expect and deserve in every facet of your new life in Mexico. And we'll help you find a home you love. We'll educate you about areas, prices, local construction, local traditions, real estate laws, and how to communicate and interact with our Mexican hosts.

Remember, there is absolutely no one better qualified than an Absolut Fenix professional to help you settle into your new life here and to feel at home.

## **MLS Services**

Absolut Fenix is a member in good standing of the Multi-Listing Services (MLS); the Grupo Inmobiliario del Lago (GIL); the Asociacion Mexicana de Profesionales Inmobiliarios (AMPI), Chapala chapter, whose members enjoy membership in the National Association of Realtors® and abide by the by-laws and Code of Ethics of that association. MLS/GIL and AMPI are the only listing services operated by local real estate boards. These memberships enable us to co-broker sales with affiliated real estate offices Lakeside, in Mexico and in the States. Our agents are certified by the Mexican government to sell real estate in Mexico.

There are hundreds of Lakeside homes and lots listed for sale in the local MLS. Listings range from a few hundred thousand pesos for a small home in a Mexican neighborhood to a million-and-a-half dollars for a majestic mountainside estate with views of Lake Chapala and the mountains on the south side. In 2006, the average Lakeside home sold through the MLS was a three-bedroom, two-bath home for approximately \$200,000 dollars.

### **Additional Services:**

Absolut Fenix agents and staff are glad to offer information on such topics as

- The history of Lakeside
- The facts about each Lakeside subdivision
- Everything you need to know to keep your home in perfect condition
- The pros and cons of each Lakeside area
- The pros and cons of renting versus buying
- The facts about the rental market
- Buy, build or remodel?
- What it takes for a successful closing
- Insurance, theft and the rumor mill
- How and when to call the police
- Where to shop
- How to get around Tonalá and Tlaquepaque
- What to do once you begin living Lakeside
- Noise ordinances and how to effect change
- How to be part of the solution, not part of the problem

## **Prime Areas – Some Gated, Some Not.**

### **TLACHICHILCO AREA** (pronounced “T-la-chee-CHEEL-ko”)

Six miles to the east of Chapala, at the widest, deepest part of the lake, you will find a little area not at all like the rest of lakeside. The area is unique in its history in that the inhabitants never surrendered to Spanish invaders. It is unique in character, too. Lots are large and unwalled, each with its own gorgeous view of the lake and mountains.

Homes here are relatively new, as development began here only a few years ago. The area is reputed to have the finest drinking water Lakeside. Another big plus for the community is the irrigation water from the nearby dam, the only one Lakeside. The popular Chapala Golf and Country Club is only five minutes away. For those whom enjoy peace and tranquility, large gardens and spectacular beauty, the mostly undiscovered, wide-open spaces of Tlachichilco are worth a look.

### **CHAPALA**

Chapala was the first Lakeside village to be placed on Spanish maps in the early 1500s. In Chapala is the largest American Legion Post outside of the States, with its own clubhouse, restaurant and activities. Many expats have business or banking activities in Chapala and you will see them meeting for conversation with friends in one of the several coffee shops and sidewalk cafes. Near the church and the former Braniff (of aviation fame) estate is the pier and malecon, the Mexican version of a boardwalk. Here you'll find vendors of souvenirs, food, clothing, boat tours and more.

Just outside of Chapala, off the highway to Guadalajara, are the bedroom communities of Las Brisas de Chapala and Chapala Haciendas. On the highway to the east of Chapala, is Vista Del Lago, which surrounds the nine-hole Chapala Golf Course.

### **CHULA VISTA**

Five minutes west of Chapala is the established subdivision of Chula Vista, where some 260 homes step their way up the side of the mountain to capitalize on the spectacular 180° views of Lake Chapala and the mountains. The Chula Vista Country club features tennis courts, clubhouse and an executive nine-hole course with great lake views. As is typical of much of the area, flowering trees, shrubs and plants of all descriptions abound throughout the area.

### **PUESTA DEL SOL**

Puesta del Sol is a small, very private, colorful, flower-lined, cul-de-sac of charming, nicer brick homes just west of Chula Vista and north of the village of San Antonio Tlayacapan.

### **SAN ANTONIO TLAYACAPAN**

Along the main road, midway between Chapala and Ajijic is the village of San Antonio Tlayacapan. This village has remained largely unchanged. Behind the walls are lovely homes with modern appliances, pools, beautiful gardens, and happy expats. You will learn not to judge any home from the curb.

Off the highway in San Antonio you will find Mail Boxes, Etc., a pharmacy, a hardware store, Paz liquor store, Super Lake with many imported food products to satisfy those cravings, Tony's meat market, and Tony's Restaurant. Just east of these establishments is the Absolut Fenix Office. Across the highway is the Lakeside Little

Theatre, Mexico's oldest English-language theatre, which recently celebrated its 40<sup>th</sup> year Lakeside.

### **LA FLORESTA**

La Floresta is an older, charming neighborhood. Here, the trees, on the highway running through La Floresta, meet overhead to form a leafy canopy. Homes here range from small to large, from modern Santa Fe to old Mexican. Wander through to see the gardens and homes. Note that the large spaces between the wide streets and the homes are common areas. La Floresta, which means "Where the flowers are" in Spanish, is the location of the local 465-seat auditorium where classical musical performances, folkloric dance groups, plays and choral groups may be seen and enjoyed on a regular basis. La Floresta is within easy walking distance of San Antonio Tlayacapan, to the east, and Ajijic, to the west.

### **AJIJIC**

The Village of Ajijic is the center of most of the activities of the expat community. This once sleepy fishing village had a long and noble Indian history, and then it was discovered by the rest of the world. Writers such as DH Lawrence came and were inspired, as were musicians, actors and dancers. Some stars, such as Elizabeth Taylor and Charles Bronson, came here to get away from the hectic pace north of the border. The community is a haven for many writers and artists, inspired by their beautiful surroundings.

The village church is dedicated to San Andres the patron saint of Ajijic. Both it and the little chapel were built in the 1500s and are located on the central plaza. San Andres Church, rebuilt in 1749, is referred to as the "new" church. The traditional, shady plaza is the center of local fiestas and is always busy with vendors and families. Sunday evenings the young people still walk in the traditional "paseo," the boys one way, girls the opposite. Although taken up for repairs on many occasions, the cobblestone streets date back to colonial times with the cobblestones being used again and again.

Near the lake, on 16 de Septiembre at #16-A, is the Lake Chapala Society, with almost 4,000 members. The society is located on the former estate of Neill James, a famous travel writer and long-time resident. Stop in and visit their lending library, video rental club, and ask about the many other activities and services. Many fine restaurants, hotels and B&Bs are located in the village. A clean, inexpensive room may run \$40 US per night. You will enjoy browsing the numerous designer boutiques, shops, art studios, and galleries. Lakefront walkways and parks are a wonderful early-morning setting for welcoming another beautiful day.

### **LAS SALVIAS, VILLA NOVA & RANCHO DEL ORO**

On the north side of the highway, west of Ajijic, are the charming and popular neighborhoods of Las Salvias, Villa Nova, and Rancho Del Oro. Some of the most beautiful and grandest homes Lakeside lie within these areas. Marked by stone entrance arches, Villa Nova is an original Hacienda site. On the grounds of the recently remodeled and restored Hacienda are magnificent bay leaf trees. Rancho Del Oro is to the west of Villa Nova and shares the same potable water system. Gold and silver were once mined in these hills. Be advised that the mineral rights belong to Mexico, so

prospecting will probably not be worth your effort. Rancho Del Oro has been one of the fastest growing neighborhoods as development push westward.

### **SAN JUAN COSALÁ & THE RAQUET CLUB**

Driving west from Ajijic, you will pass the neighborhoods of La Huerta, La Canacinta, La Cristina, Los Charales and Las Palmas before arriving at the village of San Juan Cosala. This village is one of the better places to look for a bargain. Here are found renowned spas which are a popular mid-week getaway for local residents who enjoy the relaxing and medicinal qualities of the hot mineral waters. Tapatios from Guadalajara fill up the pools on the weekends.

Above the village is the Raquet Club, which features upscale homes with panoramic views. Homeowners enjoy a pool, jacuzzi, sauna, six tennis courts and the clubhouse.

### **JOCOTEPEC**

Continuing westward, you pass through the neighborhoods of El Limon, Jaltepec, El Chante, and Las Fuentes until, at the westernmost end of Lake Chapala, you find the town of Jocotepec. Founded in 1529, Jocotepec is a typical Mexican town, best known for the quality serapes woven there. It features an active street market on Thursday mornings. Jocotepec is home to about 1,000 expats and many Mexicans who once worked in the States and have returned to their homes and families. Around the end of the lake is the subdivision of Roca Azul, home to many weekend Tapatios (folks from Guadalajara) and expats. Here you will find a trailer park.

### **TO GUADALAJARA or AROUND LAKE CHAPALA**

West of Jocotepec, you can travel north to Guadalajara or continue south and on around the lake to see unspoiled quiet farm land, quaint villages, and wide open spaces with wonderful views of the north shore of the lake. Take a day-trip, up into the mountains on the south side of the lake, to alpine villages where pine forests grow. Remember to bring a warm sweater. Or if you prefer a few days of rest and fun at the beaches of Manzanillo and Barra de Navidad, they are only four hours to the west via a beautiful toll highway.

## **Climate**

Tired of frigid winters? Fed up with sweltering, humid summers?

The temperature year-round is virtually perfect. High temperatures are in the low 80s or about 25°C, with nighttime lows in the upper 60s or about 19°C. Generally, we have four to six weeks of hot, dry and windy days, in April and May, with our hottest days near 90°F or 32°C. The dry season precedes the rainy season. Even in the rainy season, June to September, it rains mostly at night, with the sun reappearing during the day. Many people feel it is the most beautiful season here. Each morning is crystal clear, everything is rain-washed, and the mountains are emerald green. Summers are cooler and less humid, due to the mile-high altitude, than in most places in North America. The winters are normally mild. This part of Mexico is appropriately called the “land of eternal spring.” Lakeside is renowned as having the “second best climate in the world” after Nairobi, Kenya, according to the National Geographic.

## **Cost of Living**

Had it with the rat race and high cost of living? Think you can't afford to retire? Think you're too young? Well think again. Not only is early retirement possible, but in the Lake Chapala region of the state of Jalisco in Mexico, it is both desirable and commonplace. The cost of living is less. You can enjoy a gourmet, candle light dinner with wine or a margarita for \$10 to \$15 dollars per person. Maids, gardeners, hairdressers and mechanics charge less. Food costs less. Electricity costs about \$100 USD every two months for a 2-bedroom, 2-bath home. Monthly basic telephone and cable TV service is about \$20 USD a month each. \$100 USD worth of propane gas should last a couple of months. For most homes, water will cost more than the low taxes (about \$100 USD for a home valued at \$100,000 USD).

The wonderful climate and a lower cost of living are just two of the many reasons why more and more people are living their retirement dreams Lakeside.

## **Lake Chapala**

### **SCENERY, SETTING & SERVICES**

Lake Chapala, 110 Kms x 25 Kms and 2 to 4 meters deep, is ringed by the beautiful Sierra Madre Mountains just 40 minutes south of Guadalajara, capital of the State of Jalisco, and Mexico's second largest city. The lake was known for its beaches years ago. People flocked from Guadalajara to enjoy an inland ocean. Huge fish were caught! Now, a number of water sports are available near the restaurants just east of San Juan Cosala, including paddle boats, jet skies, sail boards, etc. Most true beach enthusiasts and avid sports fishermen travel to the pacific coast.

Lake Chapala, the largest freshwater lake in Mexico, is a huge, shallow basin, which has gone through a number of cycles of high and low water levels. Over the years, the lake has accumulated silt on the bottom, due to the soil mixed in the rainwater as it flows into the lake. The lake is fed by the River Lerma, which enters the east end of the lake, after flowing through six Mexican states from the source near Mexico City. Unfortunately, in each of those states, water is removed from the river for irrigation and industrial use. Most years, the amount of water received from the river is not enough to offset the amount of water lost through evaporation.

The city of Guadalajara draws some of the water needed for the city from the lake. The watershed that feeds the lake is enormous, and significant rainfall can make a big difference in the water level in a relatively short time. In the mid '50s, the lake was low enough that prisoners walked into Chapala from the now-inactive island prison. In the early '90s, new sewage treatment plants opened around the lake, and the government began enforcing the cleanup of industrial waste being dumped into the Lerma River. The green stuff floating on the lake is water hyacinth or lirio which is known to remove heavy metal from water. It covered a large portion of the lake for several years. It has recently been sprayed with an herbicide.

Along with the weather – a dry, semitropical climate - and economic benefits, expats are enraptured by the breathtaking scenery and picturesque towns and villages that hug the shoreline. It's no wonder that between 6,000 and 10,000 expats have chosen to call Lakeside home, with 4,000 to 9,000 settling in Guadalajara. The local expat population consists of full-timers, snowbirds and sunbirds. They spend anywhere

from one to six months here. Whether full- or part-time, most live on the north shore, within easy access of the Guadalajara international airport and the sophisticated shopping and cultural life of Guadalajara, as the locals refer to it.

Because of this large concentration of expats, there are countless charitable and cultural activities, service clubs, a wide range of art galleries, gift shops, and restaurants either within walking distance or just a short drive away. Some groups assist the expat population in every aspect of life here, from medical care to immigration and legal information. Others were formed to help the Mexican population.

One of the largest and best known organizations is the Lake Chapala Society, with almost 4,000 members. It offers valuable services and information to newcomers and long-time residents.

Quaint towns and villages with intriguing names - such as Chapala, Ajijic and Jocotepec - dot the north shore with homes for every lifestyle and budget (See Prime Residential Areas below). Village streets lined with brightly painted houses, roads paved with cobblestones, cowboys on horseback, colorful outdoor markets selling everything from native handicrafts to jalapeno peppers, and local craftspeople hawking their goods on the streets, easily mingle with modern life and conveniences. Tropical flowering bushes and trees grace the landscape and flourish behind private walls, creating bursts of color that change with each season.

Because of the temperate weather, most homes have covered patios for dining and entertaining. Generally speaking, there is no need for air conditioning or heating. Many homes are equipped with fireplaces so that on cool winter nights, you can curl up in front of a crackling fire.

### **WINE & DINE**

Since one cannot live by bread or beauty alone, there are many excellent restaurants and cafes from which to choose, serving everything from soup to sirloin, home-style to international cuisine. Seafood is brought in from the coast, beef from the States. It is said that you could eat at a different place every day, and still not have tried all of the Lakeside restaurants.

### **FILLING YOUR FRIDGE OR PANTRY**

An abundance of fresh fruits and vegetables are available right off your tree. Tomatoes, corn, onions, beans, raspberries, tangerines, lemons, papayas and bananas are grown locally. Some of the freshest seafood south of the Rio Grande can be found in a number of fish markets.

Imported beer, wine and foodstuffs are available.

Every town has a specific day for its outdoor street market (tianguis). Ajijic is the most popular one with expats. It takes place on Wednesday. All the markets are exotic and colorful, with flowers, fruits, veggies, electronic and household goods, locally-made or imported clothing offered at bargain prices. Markets are where you'll not only do your grocery and gift shopping, but you're likely to bump into someone you know.

### **ARTS & ENTERTAINMENT**

There are cultural activities galore, with live theater as well as live concerts ranging from classical to jazz and everything in between. The Lakeside Little Theatre, New Circle Productions, and other theatrical groups will satisfy your live performance

needs. In Plaza Bugambilias, you will find a 3-plex cinema. There are also many art galleries, featuring local and expat artists.

For those of you who love to kick up your heels, you can! A number of places have dance floors where you can either show off your fancy footwork or just tap your feet, watch and enjoy. If you just want to have a beer, schmooze with your buddies, or catch up on your latest sports game, that too is possible in a number of places that will make you feel like you never left home.

### **SPORTS, LEISURE & HEALTH**

There are two golf courses in the Lake Chapala area, as mentioned elsewhere. There are also health spas that offer massage and other beauty treatments. Gyms, tennis courts, and mountain hikes will keep you shipshape and eternally youthful. A fairly new bike trail runs from Chapala to Jocotepec, only missing a short stretch in Ajijic. You'll find horses for rent in La Floresta.

### **TRAVEL HUB**

From Lakeside, good highways provide easy access to such exotic seaside destinations as Manzanillo and Barra de Navidad (three to four hours away by car or bus), and Puerto Vallarta (approximately five hours away). Some airlines offer inexpensive flights to PV.

Fascinating inland cities and towns such as Zacatecas, Patzcuaro, Morelia, and San Miguel de Allende are within a day's drive by car. With the Guadalajara international airport a mere 30 minutes away, the world is at your doorstep. Easy airport access makes it convenient for family and friends to visit. Helpful travel agents will take care of all your travel needs. Mexican first-class busses are luxurious and inexpensive. For those who aren't comfortable driving, they offer a comfortable and safe way to admire the wide variety of Mexican scenery.

Historic Guadalajara - with its sophistication, culture, shopping and dining - is just a short car, taxi or bus ride away. World famous manufacturing centers Tonalá and Tlaquepaque are a delight for the eyes and senses . . . and only 40 minutes away. Wal-Mart, Costco, Sam's Club, Home Depot, Office Depot, and others, are easy to get to. Guadalajara's modern, air-conditioned shopping centers will make you feel right at home.

In short, life Lakeside is as leisurely or as busy as you want to make it. Dress is usually casual. Every day is summertime and, like the song says, "the livin' is easy."

### **TRANSPORTATION**

There are three classes of buses that serve Lakeside. First- and second-class busses operate on the highway. Both travel from Jocotepec to Guadalajara, and back. First-class busses stop at designated stops. Local and second-class busses will usually stop wherever they can safely do so. The small, local buses run from Chapala to San Juan Cosala, traveling through San Antonio Tlayacapan and Ajijic. There are taxi stands in the plazas in major villages, and a number of private chauffeurs will drive your car or theirs wherever you want to go. Travel by bus or taxi is safer than by car. It is easy to take a taxi or rent a car to get to Chapala from the airport. Cars rent for about \$30 US per day.

### **AREA ATTRACTIONS & ACTIVITIES**

Balnearios (thermal-water spas) are one of Lakeside's most relaxing and therapeutic natural attractions. Thermal springs can be found in remote mountain areas, and in some private homes. The closest and largest is in San Juan Cosala, between the towns of Ajijic and Jocotepec. Here you can bathe in thermal water pools, and steam in a natural underground sauna. There is even a good pool-side restaurant. Your kids and grandkids will love it. Another great kids' adventure is Tobolandia, a water park near San Antonio Tlayacapan, offering water slides and other refreshingly wet and cool diversions.

Mexicans love their fiestas. And there are lots of them. Most are heralded by cohuetes (pyrotechnic rockets) and firecrackers which go off at all hours. There are also fiestas for the patron saint of each Lakeside town, each of which lasts for nine days, which is often stretched to two weeks. Food and drink flow freely, with lots of music and dancing. There is plenty of noise and merriment. The best strategy is to relax and enjoy the cultural experience. After all, it's happy noise and part of the charm.

A few of the many other events at Lake Chapala include Carnaval (Mardi Gras), usually celebrated at Chapala's Cristiania Park; art exhibits held throughout the year; and the annual International Chili Cookoff, a three-day festival held each February to benefit a variety of local charities. The Chili Cookoff is sponsored by Absolut Fenix, along with many other local businesses and organizations. Canadian Dominion Day and US Independence Day celebrations are held in the gardens of the Lake Chapala Society. There are also countless charitable balls and events that benefit local children, orphans, single moms, and the environment.

You'll have a hard time recognizing Christmas and Easter celebrations. They last much longer than they do north of the Rio Grande. They are also much more festive and celebratory, involving the entire community. Christmas pageantry includes Posadas, nine consecutive days of lively parties and candlelight processions. Church bells ring, fireworks go off, and the festivities begin anew every day. Whatever you do, feel free to join in the public displays of joy. It's wonderfully exciting and contagious. The locals are very welcoming and will likely invite you to join in.

Did we say that life here is leisurely? Definitely! But it totally depends on you. You can be as busy as a beaver or as lazy as a sloth, or anything in between! It's all up to you.

### **WORKING HERE**

As an employee, the company hiring you will process your working papers. You no longer need a Mexican partner to own your own business in Mexico. A few local bilingual schools occasionally have openings for English teachers. Some English-speaking expats offer private tutoring.

### **SUCCESSFUL TRANSITIONING**

For newcomers, the typical symptoms of successful transition are simple and often noticeable after only a few days Lakeside. First of all, stress fades. Then you notice how warm people are and how easily new friendships are formed. And, before you know it, you wake up one morning and say "This feels like home!"

### **FAQs**

### **Can I drink the water? Can I have a drink with ice in it?**

It is not recommend that you drink tap water. Bottled water is cheap, readily available, and delivered to your door. Many homes have efficient water filtration systems. Some developments have deep wells which provide potable water. Be wary if you see huge blocks of ice being used. Rest assured that restaurants, bars and hotels Lakeside survive on the trade of healthy diners, and will always use and serve pure water. Any formed cube, cylinder or half moon of ice is safe. While in Mexico, drink bottled water.

### **How about a salad in the café?**

Salads in good restaurants and hotels are carefully washed and prepared. The Lake Chapala Society has begun sponsorship of educational classes in food preparation for local restaurant personnel. Ask established expats where they eat, patronize street vendors whose stands are very clean, and you should be fine.

### **How do I handle fruits and vegetables in my own kitchen?**

The fruits and vegetables in Mexico are fresh and flavorful, and well worth a bit of simple preparation. All non-peel able fruits and vegetables should be soaked for 15 minutes in a disinfectant solution that is available in grocery stores and very easy to use. The process will become second nature to you. It's not necessary to soak fruit such as bananas, oranges, avocados, etc., or for vegetables that you are going to boil for at least 15 minutes. However, it doesn't hurt to pop everything into a sink full of disinfecting solution as soon as you bring it home. That way you know that everything in your fridge is worry-free and ready to enjoy either raw or cooked.

### **Do you like living here?**

Yes, we do like it here. Remember most of us did not grow up here, we were not transferred here with our company, or we didn't marry somebody from here. Each of the expats living here made the decision to do so.

### **What do you do? Aren't you bored?**

In return we ask, "What do you do at home?" Chances are you will do the same things here. You'll shop, cook, read, listen to music, watch TV, study, go to dinner and to a movie or the theater, help with charity events, garden and visit with friends . . . all at your own pace.

### **Can you list some of the activities I might want to enjoy at Lakeside?**

**Sports and Recreation:** Golf, tennis, swimming, basketball, soccer, walking, hiking, horseback riding, bull fights, rodeos, dancing, aerobics, gyms, spinning, exercise classes, walking clubs, line dancing, Tai Chi, bridge, chess, cribbage, bingo, gardening, Tai Kwan Do, volleyball, etc.

**Cultural:** Little Theatre productions, concerts, jazz groups, piano lessons, art groups, painting lessons, art exhibits, guitar lessons, Spanish classes, quilting and needlework groups, French club, Music Appreciation Society, choral groups, tours to galleries and museums, movies, writer's group, book club, Culinary Arts Society, live entertainment, folkloric dancers, travel, British Citizens Club, etc.

**Charity/Volunteer work:** Handicapped Equestrian Learning Program, School for the Deaf; volunteer librarians and art class teachers, humane society, Red Cross, and

the numerous cocktail parties, house tours, fashion shows, luncheons, theater night dinners, art exhibits and craft shows sponsored by the various charity groups.

**Spiritual and Fraternal:** Church Services --Catholic, Episcopal/Anglican, Baptist and several non-denominational congregations, Masonic Lodge, Royal Arch Masons, American Legion, AA, Al-Anon, yoga, meditation, horoscope classes, New Age discussion groups, DAR, Rotary, Bible study, study groups, Navy League, etc.

### **Can I own a home? Will I own the land?**

Yes, you can own your home on the land specified in your deed or trust documents. You may choose an *escritura* (direct deed) in which property can be passed only to direct descendants, or a *fideicomiso* (bank trust) in which beneficiaries do not have to be related by blood. In either case, a notary, a government appointed attorney, will prepare the documents necessary to transfer ownership. There are specific advantages to each. Ask your Absolut Fenix professional for more details.

### **Is my home purchase secure in Mexico?**

Absolutely. The Revolution in Mexico at the turn of the century was fought to ensure the rights of the individual to own property. A notary (see below) is the only person able to transfer property ownership in Mexico.

### **What is a notary in Mexico?**

A notary in Mexico is much different than a notary in the States and Canada. In Mexico, a notary is the person who has been an attorney for many years and is in good standing with the state government. Before an attorney can become a notary, s/he must attend a special school and pass a very rigorous exam. Once the attorney has passed the exam, their name goes on a waiting list. The state government appoints a limited number of notaries, depending on the population of each area. The notary is your title insurance. He is responsible to the state and to the buyers to guarantee a free and clear deed. The notary will search all public records pertaining to the property before preparing the new deed or trust documents.

### **Is my U.S. or Canadian will accepted in Mexico?**

Yes, but it is a very complicated procedure. It is recommended to get a Mexican will for any property and/or belongings you have in Mexico.

### **Is it difficult to find a maid and a gardener?**

Have a friend ask their maid or gardener for a referral. Most rental homes will have a maid and/or a gardener. A maid or gardener earns \$30 to \$40 pesos per hour, sometimes a little more.

### **Do you feel safe living in Mexico?**

Most expats will tell you that they feel safer here than they do north of the border. Burglaries occur, as they do north of the border. There are not many violent crimes. When a violent crime is committed, established residents look for the rest of the story.

### **Can I bring my car into Mexico?**

Yes, however there are a few procedures to follow. When you enter Mexico you must document your vehicle at the border showing proof of ownership, verifying your identity with a passport, your valid driver's license, and your credit card. If you are making payments on the vehicle, you will need a release letter from the lien holder.

You must have Mexican car insurance, which can be obtained through a number of sources at the border or obtained in advance via fax from one of several Lakeside agents. You will be asked to sign a statement swearing you will not sell your car in Mexico. There is one foreign-plated vehicle allowed per person. If a couple wants to bring in two cars, they cannot be owned by the same person. Remember, procedures can change rapidly.

### **Is it safe to drive in Mexico?**

Driving in Mexico is like driving anywhere. Avoid driving at night when it is hard to see loose livestock. Be prepared for long stretches without gas stations. Carry extras of parts you may need. There is a four-lane, divided highway from Chapala to Guadalajara.

### **Do I need a visa to enter Mexico?**

The basic entrance visa is an FM-T or tourist visa, which is issued at your point of entry into Mexico, by your travel agent, or on the airplane if you fly into Mexico. There is a \$15 US charge for this visa and it will permit you to be in Mexico for up to six months. The next level of visa is an FM-3 (visitante rentista) which can be applied for outside of Mexico and registered once you arrive, or you may apply for this document in Mexico. Renters or property owners who wish to reside in Mexico year around generally use this visa. It allows you to bring your household goods into the country free of duty within six months of receiving it. Most homes are sold fully furnished. You may need to bring only your toothbrush. Applicants must show they have a sufficient monthly income from a source outside of Mexico. This visa is required for those applying for permission to work in Mexico. The visa has application, registration and annual renewal fees, and allows the visa holder to enter and exit Mexico as often as they wish. A foreign plated car owned by an FM-3 holder may be kept in Mexico as long as the owner's immigration status is legal. The FM-2 (inmigrante) has many of the FM-3 requirements with a higher monthly income requirement. This visa restricts the amount of time the holder can be out of Mexico. This visa is for people who are permanent residents and want to become inmigrados (almost Mexican citizens). Once again, remember procedures can change rapidly.

### **How can I bring my furniture?**

Both Guadalajara and Lakeside have moving companies that we can recommend to you.

### **Can I bring my pets to Mexico?**

Typically, dogs and cats can enter Mexico. Official international shipping forms are generally available from your local vet. Exotic and restricted pets may not be permitted entry into the country, and may be extremely difficult to return to the States. Veterinarian care is excellent and loving here, as is dog grooming. Some rental homes and most hotels do not accept pets.

### **Do I need to know Spanish to live at Lake Chapala?**

We recommend that you make an effort to begin learning Spanish with simple words and basic phrases, as this will make your life easier. It certainly is a courtesy to learn Spanish. Becoming acquainted with the Mexican people will be easier if you know a few words of their language. English is spoken in many restaurants and shops,

and many personal service providers speak English. If you need help, there is usually someone nearby who can translate.

### **What about medical and dental care, in Mexico?**

Doctors and dentists trained in Guadalajara receive some of the finest instruction in the world. Top notch English-speaking doctors and dentists are available Lakeside. Specialists visit from Guadalajara. There are a number of clinics and private offices that offer excellent medical services. Lakeside has the added advantage of close proximity to Guadalajara, and major hospitals there have the latest high-tech equipment. There are also many alternative medicine practitioners Lakeside.

Your insurance may cover your medical care in Mexico, but check before you arrive. Many of your prescription drugs are available here without a prescription, and at lower prices.

There are a number of medical insurance options to choose from. The Lake Chapala Society offers a group medical policy, and the American Legion has a plan for former military personnel and their dependents.

IMSS is the Mexican government's health care program, and is available to expats who have an FM-3 or FM-2. It costs about \$200 to \$300 US per year, based on your age. There are waiting periods for some ailments. It covers 100% of clinic and hospital visits, prescriptions, etc., and provides excellent catastrophic coverage. You will need a translator to see most IMSS doctors.

Retirees with US plans such as Blue Cross, Blue Shield, Champus, Metropolitan, Golden Rule, Cigna and others, can use their coverage in Mexico.

US citizens with Medicaid and Medicare often carry a medical evacuation provision in the case of life-threatening illness. These policies provide coverage that allows them to be transported by air ambulance to the US for treatment.

Dental costs are less than what they are in the States and Canada.

Nursing care, assisted living, and nursing home care is excellent, and less expensive.

### **What are the best ways to stay in touch with our folks back home?**

There are many choices. Most homes have telephones. Internet telephones are common. AT&T, MCI and Bell Canada have "800" services that connect to the States and Canada. Many residents communicate with family members via e-mail. Outgoing letters and documents may be sent in the Mexican mail service, or for more rapid delivery, many local organizations have a mail drop off box in the office for their members. The next member leaving for the border then delivers all of the mail (with U.S. stamps affixed) into the U.S. Postal system. Mail Boxes Etc. has expedited delivery by developing links between their local office and San Diego and Laredo. Federal Express, UPS and DHL all pickup and deliver overnight packages.

### **What about TV? Can I watch my favorite programs, news and sports?**

Satellite TV service has been the standard for many years with most programming received by satellite in the States and Canada available here. Cable TV is available at approximately \$25 US per month with a wide selection of US and Mexican programming. Local video rental stores have newly released movies shortly

after their release, often in English with Spanish subtitles. A three-plex movie theater is now open in Ajijic. There are video or DVD rental outlets in most towns.

### **Are there any English language publications? Books?**

The Lake Chapala Society has the largest English-language lending library in Mexico. There is the Guadalajara Reporter, the local English-language weekly newspaper. The Miami Herald and USA Today are available locally. In snowbird season, the Wall Street Journal and the New York Times, as well as the Canadian Globe & Mail, are available locally. There are at least two bookstores Lakeside, and one in Guadalajara.

### **What about the banking system or investments?**

There are many banks that have automatic teller services and provide access to the Plus® and Cirrus® international network. The electronic tellers often provide the best exchange rate. Several investment companies and brokers provide personal service; look for Lloyd and MultiValores, among others. Funds can be wire transferred into local peso accounts. Money exchange houses may cash your personal check from your U.S. or Canadian account.

### **Is there any good shopping?**

Locally there are many basic and specialty stores and shops. If you would like to go to a large mall or department store, Guadalajara has many modern shopping malls that rival those in the States and Canada. Large discount chain stores - Wal-Mart, Price Club/Costco and Sam's - are conveniently located in one shopping plaza in Guadalajara. In the Guadalajara suburbs of Tonalá and Tlaquepaque, shops feature the finest handicrafts - furniture, ceramics, glassware, and silver - in all of Mexico.

### **Can I bring my computer to Mexico? Is there any local service or assistance?**

You can easily bring your lap top computer into Mexico for your personal use. Sometimes the Mexican Customs officers will require payment of duty on a desktop computer. There is a local Computer Club in Ajijic, and good technical service is available. There are two local Internet servers for short-term or year round service. An excellent source of information on the Lake Chapala area is the locally-produced, on-site magazine at <http://www.mexconnect.com> or <http://www.mexico-insights.com>.

### **Is Mexico for everybody?**

No. However, Lakeside is a very special place in Mexico. We, at Absolut Fenix, invite you to visit. We will share with you all that we know. Slowly, you may discover that this is the little piece of paradise that you have been looking for.