



Courtesy, Mexico Tourism

Canadian baby boomers nearing retirement are seeking properties in Mexico.

FROM J5

NEST: 'Big drawing card was financial'

Appleton also works with Planning Strategies Group.

"Tax planning and health care are two of the biggest concerns and we offer lifestyle seminars to show people what to expect. If they do the proper planning, they will be able to have a lifestyle they can enjoy at significantly less than what it costs to live here."

The couple explored their options, visiting such places as Lake Chapala, which has one of the largest contingents of Canadians in the world outside of the Great White North.

They also visited other Mexican areas such as Manzanillo, Puerto Vallarta, Ixtapa, Mazatlan and Cancun.

"We wanted a mix," says Doug. "We wanted the sociability of North Americans living there, but also the culture of the Mexican people."

The couple's "short-term plan was to get ex-patriot status so we could get tax breaks," says Donna. "We didn't want to give up our Canadian citizenship, but the big drawing card was financial."

They began tracking their expenses last year during a three-month "fact-finding and location trip," says Doug. "We tracked everything except the cost of housing, and we found that we could live on less than \$20 US a day each — and for that, we lived like kings."

They also enjoyed items such as cigarettes that would be expensive extras in Canada.

But their fact-finding was interrupted a bit faster than either of them anticipated. When they returned to Calgary earlier this year, they found the housing market in the middle of a huge boom.

"When we came back, it was with the intention of trying to rent out our house for this winter so we could go for a longer period, but the market was crazy and we decided maybe we should try to take advantage of that and bite the bullet," says Donna. "We didn't want to lose the op-

portunity to capitalize on the market. It gave us the opportunity to say we were probably ready to buy in Mexico now and not come back."

The couple sold their house at the height of the frenzied market, put their possessions in storage and headed for Mexico.

After an extended, leisurely trip to visit friends along the way, the Malcolms arrived in San Carlos in early November.

They're living in a community on the western coast of the Sea of Cortez on the mainland across from the Baja peninsula.

They settled on the scenic oceanfront settlement because of its size — only 5,000 residents who are "mostly gringos," says Donna — and its scenic setting on the ocean. It is also only a five-hour drive to Tucson, Ariz.

"This is a new adventure for both of us," says Doug. "As we move into retirement, it gives us the opportunity to do something very exciting, but it's also a little scary. We're not sure what awaits us around the corner, but it's not written in stone that we have to stay."

"We'll try it five or 10 years and we can always come back."

The couple is renting a one-bedroom house with a casita (a small guest house with a bedroom and a bathroom) in a community with a swimming pool, clubhouse, and other amenities.

"We have done some exploring of different areas as far as buying is concerned, but no decisions yet, although this area is still pretty affordable," says Donna.

A "nice" two-bedroom, two-bathroom unit of about 1,200 square feet backing on to a golf course is priced between \$150,000 and \$200,000 US, she says.

As many as five condo developments are underway in the area, including one by a Calgary developer, Pelican Cove Resort Condominiums.

"We still have some looking to do," says Donna.

The couple is doing exactly the right thing, says Rod Burylo, another licensed financial planner with Canadians Retiring Abroad.

"Don't be in a rush to buy or to settle in a particular location, and don't go down just as a tourist," he says. "Plan excursions to see the communities you wouldn't necessarily visit as a tourist and pick a place that has enough amenities and the infrastructure to allow you to live the lifestyle you want to live."

Moving to another country isn't the answer for everyone, either, says Doug. "It's not utopia. Moving, or even going, to Mexico is not for everybody."

It is, however, for the Malcolms.

The couple is planning for a Christmas that will be in their new home. Donna's brother and family from Montreal will be joining them — their first time away from Canada for the holidays.

"We actually went out and bought a little artificial Christmas tree and nearly every store we went to was almost sold out," says Donna.

"Believe it or not, they are actually selling live Douglas firs at the mall here, and we could not believe it. They were fairly reasonably priced at about \$35 US — our question was how they were going to survive in the warm climate here."

The artificial tree sits on their deck, along with Christmas lights, and it's adjacent to the beautiful, large poinsettias that are native to Mexico and cost just \$7 each.

"Most every house is decorated with lights and wreaths and all the trimmings we would see at home," says Donna. "This is not only typical of the gringos who are here for the winter, but also the Mexicans, who decorate with a great deal of flair."

Christmas Eve is huge in Mexico, where the majority of people are Catholic.

The Malcolms will be viewing the traditional Parade of Lights involving yachts and boats in a nearby bay before heading off to midnight Mass.

CANADIANS RETIRING ABROAD IS PLANNING ANOTHER SEMINAR IN THE NEW YEAR, LIKELY LATE JANUARY (VISIT WWW.PLANNINGSTRATEGIESGROUP.COM FOR UPDATES). THE OFFICIAL WEBSITE FOR THE SEMINAR GROUP IS UNDER CONSTRUCTION, BUT IT WILL BE AT WWW.CDNSRETIRINGABROAD.COM.

Calgary couple found new home

San Carlos relatively unknown

GERALD VANDER PYL
FOR THE CALGARY HERALD

Back in the late 1990s, Calgary's Tom and Diane Barroll were looking for the perfect place to buy property for their eventual retirement.

Although still in their early 40s, Diane says the couple wanted to "get ahead of the baby boomer crowd" that would soon be flooding the real estate market.

They travelled to places like Victoria, B.C., as well as Costa Rica and even Europe to look at real estate, but they couldn't find the ideal location, says Barroll.

Then in 1999, with Diane busy completing a masters degree, Tom headed south on his motorcycle to check out some potential areas in Mexico.

One day, tired and dusty from the long ride, he saw a highway sign pointing to San Carlos, a small coastal community along the Sea of Cortez on the west mainland of Mexico.

Arriving at the scenic community, Tom realized he had found their new home. Says Diane: "He called me from the marina and said 'I think I've found one of the most beautiful places on earth.'"

The Barrolls sold their property in Canada and by November 2000, they were residents of San Carlos.

Now owners of a property management company and co-owners of RE/MAX First Choice Realty, the Barrolls are helping make the dream of owning Mexican real estate come true for other Canadians.

San Carlos remains relatively unknown compared to many Mexican resort communities, and real estate prices continue to be affordable, says Diane.

Everything from basic one-bed-

room condominiums on a golf course to \$1-million-plus homes on the beach are available, she says.

At Algodones, an oceanfront residential development, lots start in price from about \$100,000 US, with construction costs about \$80 US per square foot.

An exclusive residential area called El Encanto offers waterfront lots for about \$500,000 US, says Barroll.

Two- and three-bedroom condos in the San Carlos Bay Golf Towers include a golf membership and start in the low \$200,000 US.

Besides having a stunningly beautiful location, San Carlos in a dream come true for people who love water sports, says Barroll.

The Sea of Cortez, protected from the Pacific Ocean by the peninsula of Baja California, is famous for its deep sea fishing.

San Carlos also has several marinas, sandy beaches, excellent areas for scuba diving, and an 18-hole golf course.

San Carlos is also easy to get to, says Barroll. The community is only a four-hour drive south of the U.S. border, and there are daily flights to Phoenix from a nearby airport.

Many of the people who have moved to San Carlos are actively involved in the local community, including fundraising to support a 24-hour

ambulance service, says Barroll.

People keep busy fishing, playing golf, horseback riding, getting together for a game of bridge, she says. "There's so much to do here. If you're bored, then you're trying to be," says Barroll with a laugh.

IN SHORT

San Carlos, Mexico. **LOCATION:** On the mainland of Mexico on the western edge across from the Baja peninsula on the beach fronting the Sea of Cortez. San Carlos is

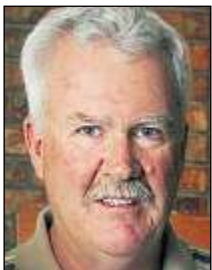
about a five-hour drive from Tucson, Ariz., about an hour and a half from the larger centre of Hermosillo, and 20 minutes from Guayamas.

DESCRIPTION: The resort community on the Sea of Cortez has a population nearing 5,000 people, mostly non-Mexicans. The community has at least five condo developments under construction in various stages, as well as homes to buy or rent. Hotels and rental accommodations are also available. Golf courses, aquatic sports and an active social network of Canadians and Americans are just some of the area's attractions.

WEATHER: In the high 20s C and above in summer, cooling to 21 to 23 C in December and January.

WEBSITES:
 ■ www.sancarlosmexico.com
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"We wanted the sociability of North Americans living there, but also the culture of the Mexican people"

DOUG MALCOLM

Snowbirds still linked to Canada

GERALD VANDER PYL
FOR THE CALGARY HERALD

Many people dream of escaping our harsh Canadian winters for somewhere warm, like Mexico. But could you be happy away from Canada for long stretches at a time?

Former Calgaryans Tom and Diane Barroll have lived in San Carlos in Mexico since 2000 and they say they haven't had a chance to get homesick.

"With technology, it's very easy to be an ex-patriot these days," says Diane.

The couple has satellite TV so

they can watch the CBC evening news or their favourite local Calgary TV station, just like the old days, she says.

With the Internet, they can easily and cheaply phone family and friends whenever they want, even listen to Calgary radio stations, she says.

Communities like San Carlos are also home to a growing number of Snowbird ex-pat Canadians and Americans, so there are plenty of people to socialize with about their homelands.

During a recent tournament at the local golf course, most of the people they golfed with were from

places like Alberta and British Columbia, says Barroll.

Not everyone who buys property in Mexico plans to move there right away.

Many people in their 40s are buying now to get "their toe in the door," using their property during holidays and renting it out the rest of the time.

One thing the Barrolls definitely don't miss is the Calgary weather. Diane says she heard about the cold snap in November and was glad to be in San Carlos.

"The weather here today is sunny and about 23 C," she says. "It's a perfect winter day."

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