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### 3 Myths About the World's Top Retirement Haven

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**Mérida, Mexico**

It's high time Mexico earned the title "world's top retirement haven," as published in IL's 2007 Global Retirement Index. (After having lived in Ecuador...and trying to live in Panama and Nicaragua, I have some experience on which to base that statement.)

But there are a lot of stereotypes that exist about Mexico--mostly among people who get the bulk of their "headline news" from the U.S. media...or from a friend of a friend of a friend who claims to know something about Mexico.

Mexico has changed a lot in recent years. If you get information from friends who lived here 20...or even five or 10 years ago...you can be sure it is outdated. Much of that outdated information continues to be posted on Internet websites, so no wonder many people are misinformed about Mexico. Even the mainstream media can't keep up--and honestly, it isn't usually in their interest to promote the positive things about Mexico, especially the benefits of retiring or relocating here.

Misconceptions about Mexico tend to be related to three primary things: perceived government corruption (especially on the local police level), personal safety, and real estate laws that pertain to foreigners. Let's talk about those:

**1. Corruption.** When applying for visas and permits, my husband and I have never been asked for a bribe. No one has ever even hinted that this might pave the way for us. I know it happens, of course, but not to two small fry like us. If you are a large corporation or a real estate developer, for example, you may find that greasing certain wheels will get you where you want to go faster and smoother...and remember, corruption happens everywhere, including the U.S. As for traffic cops, we've been pulled over four times in five years for traffic violations. Every time, we were in the wrong. Only once did we offer to settle the violation on the spot...for 200 pesos (about \$18) which we happily paid. The other three times we were let go with a warning.

**2. Personal safety.** Mexico City is a metropolis of about 26 million people. Guadalajara has about 5 million inhabitants. If you think crime doesn't happen in these places, think again. One of the most notorious city crimes is kidnapping. These are usually well-planned and well-executed crimes whereby a wealthy Mexican is kidnapped and held until family members or friends pay a ransom. A tourist or expat in Mexico need not fear this sort of thing, for obvious reasons. In Mexico City, ATM kidnappings can occur. Late at night an unscrupulous taxi driver may force you to withdraw funds from an ATM machine...and then drive you around until past midnight and make you do it again. (This is a reason to only use radio or sitio taxis in the cities.) These are technically termed as "kidnappings" and are a big reason the kidnapping rate in Mexico is higher than some other countries. I don't know anyone who has been kidnapped.

A couple of situations have been in the news recently about Canadians being victimized in Mexico. Those cases are unfortunate and require some probing of the facts. But in general, if you think it is okay to go to Mexico (or anywhere else in the world) and party until you are knee-walking drunk, or to buy and ingest drugs from someone you meet on the beach, think again. If you don't live in a high-crime area and you use common sense, your chances of being a crime victim in Mexico are quite low.

**3. Owning real estate.** Please don't write me and tell me foreigners can't own property in Mexico...or that properties can be confiscated by the government on a whim. Neither are true. There are several ways for foreigners in Mexico to legally own property here. We've written about these until we are blue in the face--and we'll continue to do so until we become full-fledged Blue Man Group members, it seems. Mortgage funding is now available in Mexico through U.S. lenders. Title insurance is readily available--through U.S.-based title insurance companies. Do you think this would be possible if it were illegal for foreigners to own property here?

I could write pages and pages that address these issues and more, but if you are interested in learning more Mexico--and why International Living has named it the best place in the world to retire--I can suggest a couple of places to do that:

Sign up for our free [Mexico First Alerts](#) service, which keeps you up to date on events in Mexico that could affect your plans for living here. We cover political news, Mexican legislation, new real estate developments, changes in visas or benefits for foreigners, and much more.

In our Mexico Insider monthly on-line publication, our staff in Mexico shares our experiences living and working here...information that you simply couldn't find anywhere else...and that would be almost impossible to collect on your own. And for this week only, you can try [Mexico Insider](#) for \$1.

Suzan Haskins  
 Latin America Insider, International Living

P.S. We'd be delighted to have you join us in Puerto Vallarta in two weeks for the Live and Prosper in Mexico Seminar--your best