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Sidewalk market: San Miguel's main plaza, known as the jardín, or garden, is home to vendors hawking fruit, roasted corn, balloons and more along the cobblestone streets.

By Jayne Clark, USA TODAY

Alluring San Miguel draws American retirees to Mexico

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SAN MIGUEL DE ALLENDE, Mexico — The new Starbucks on the corner of the main plaza is bustling. The local library has an impressive selection of English-language romance titles. The bulletin board at the arts center touts ads for tai chi, West African dance, textile instruction and more.

And hey! Isn't that Martha Stewart strolling through the plaza? It is indeed. She's here for the star-studded unveiling of an American-owned hotel.

Despite its gringo trappings, this lovely 17th-century city appears quintessentially Mexican, from its jardín (or garden, as the plaza is called) to the rosy luminescence of La Parroquia, its iconic neo-gothic church.

But it's also home to a large community of North Americans, many of whom have come to stretch their retirement nest eggs in a tranquil setting that boasts most of the comforts of home—and then some.

"San Miguel is summer camp for Baby Boomers," declares Marjorie Pope, 64, who arrived here from Atlanta with her husband, Mike, five years ago.

As the first wave of 79 million Baby Boomers turns 65 in 2011, many will be spending their Social Security checks in far-flung locales, from Boquete, Panama, to Chiang Mai, Thailand. Though numbers are mere conjecture, some estimates say 1 million American retirees already live abroad.

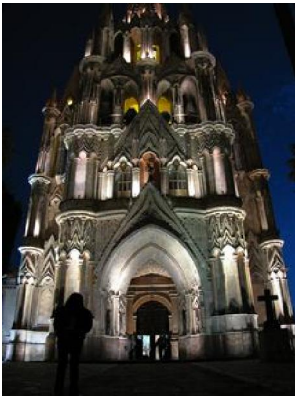
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Their presence certainly isn't new in San Miguel. The town's well-preserved colonial beauty has long made it a destination for in-the-know travelers. In its 18th-century heyday, it was a prosperous burg on Mexico's silver mining route. By the 1930s, it had become all but a ghost town. But the creation of an arts institute in 1938 in a former nunnery drew the first bohemian expats. By the 1950s, former American soldiers were drawn by the ability to use GI Bill benefits here, and language schools proliferated.

The first expat-targeted housing development went up in the 1970s. Interior design shops, chic restaurants and boutique hotels followed. In 2008, San Miguel's baroque and neoclassical historic core was designated a UNESCO World Heritage Site.

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Even though the nearest major airport is two hours away in León, and Mexico City is a three-plus hour drive, a torrent of newcomers has arrived in the past 10 or 15 years. Today, about 12,000 to 14,000 of the city's 70,000 residents are expats, mostly from North America. The influx sparked a building boom, and from 2005 to 2007, housing prices as much as doubled, says real estate agent Joanie Barcal, owner of Allende Properties.



La Parroquia: San Miguel's church dates to the 17th century, but its facade was reworked in a fanciful neo-gothic style in 1880 by a self-taught architect and an indigenous bricklayer.

Enlarge | By Jayne Clark, USA TODAY

WORDS OF ADVICE FOR FUTURE EXPATS

The expat retirement life can be a grand adventure. But it isn't for everyone. Two experts on the topic, both of whom live in Panama City, Panama, offer suggestions for Baby Boomers considering a move to a foreign locale.

Kathleen Peddicord, founder of the publishing group Live and Invest Overseas and author of *How to Retire Overseas: Everything You Need to Know to Live Well (for Less) Abroad*, Hudson Street Press, \$25.95:

Know yourself. Would you be comfortable living like a local? Would you lose your cool if you couldn't send an e-mail the first time you tried? Do you have health concerns? And have you taken your significant other's priorities and preferences into account?

Do the math. How much money do you have to retire? There are many beautiful, safe, welcoming places around the world where you could retire and live comfortably on \$1,200 a month. (Coincidentally, that's about the amount of the average monthly Social Security check.) If you're not receiving \$1,200 a month or more, what are your options? If you liquidated your assets and invested, what could that generate?

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?B>Keep your balance. Foreign relocation is a grand adventure. It's also a big administrative undertaking. You have to make arrangements for foreign residency, medical care, health insurance, Internet access, taxes, housing, shipping and on and on. Don't be swept away by the dream of what life in your chosen Shangri-La will be like. And don't allow yourself to become frustrated or, as can happen, paralyzed, by the hassles involved in getting from here to there.

Bob Adams, creator of the retirement planning website Retirementwave.com:

?B>Be adaptable. It's up to you to adapt to your new country; don't expect it to adapt to you. One excellent way to approach international relocation is to regard it as an adventure, learning new customs and a new lifestyle. Jump in and enjoy it!

?B>Learn some language basics. Not everyone is adept at mastering a foreign language. But at least learn the phrases necessary to be polite. Greetings are important in many countries and lead the way to positive interaction.

?B>Heed the golden rule. Make a list of what you consider good and bad behavior for foreigners living in the United States. Post it on your refrigerator; refer to it weekly and ask yourself if, as a guest in another country, you're adhering to your own standards.



[Enlarge](#) By Jayne Clark, USA TODAY

"A little chunk of heaven": Retiree Jon Looney checks out the week's events in San Miguel's bilingual weekly newspaper. Looney, 62, left Denver for good two years ago.

And then came the global economic collapse in 2008, last year's H1N1 flu scare and news of escalating violence among Mexican drug cartels. (Drug-related violence is centered along the U.S. border and has not been a problem in most of Mexico, which is about three times the size of Texas—including in San Miguel.)

The living is easy, and 'assisted'

These days, there's a lot of "product" on the market, Barcal acknowledges, though she insists, "the buyers are coming back."

Color photocopies of residential eye-candy plaster the windows of the myriad real estate agencies. Fat binders in Barcal's office are organized by price and location. In the desirable centro, \$145,000 will buy you a "cozy" one bedroom, one-bath condo. For richer tastes, \$3.3 million will get you "colonial sophistication" in a four-bedroom, six-bath house.

A 67-room Rosewood-managed hotel (touted as San Miguel's first resort) is due to open in January, along with Phase I of affiliated residences priced at \$600,000 to \$2.4 million. And the area's first 18-hole golf course (by [Nick Faldo](#)) opened last year.

"People joke that we're all on assisted living," says Barcal, 64. "We all have help here at very reasonable prices. (Five-day-a-week maid service costs about \$100 a week; a gardener is about \$125.) But it's not just the affordability. It's the graciousness and the kindness of the community."

But, Barcal says, "the market is still heavily influenced by magic. On the third day (of a visit), people will look at each other and say, 'Oh, my God! I could live here!'"

The magic seized Jon Looney in just one day. The 62-year-old bought a \$200,000, 2,400-square-foot home with a roof terrace, in what he characterizes as "a basic Mexican neighborhood" in 2004, while in the area visiting friends. Four years later, he took a buyout from his employer, AARP, dusted off the novel he'd started 20 years ago and moved here permanently.

He lives on Social Security and estimates his dollar stretches 25% to 35% further here than it would back in Denver. Utilities, cable TV, Internet and cellphone service run about \$165 a month. Property taxes are \$300 a year. His largest expense: health insurance.

At the moment, Looney is perusing the events column in the local bilingual weekly on a sun-drenched, bougainvillea-draped restaurant terrace with a skyline view of San Miguel. The delicate spires and fat domes of the city's churches rise above low-lying buildings painted dusty rose, bold terra cotta and soft lemon. A wedding party, accompanied by white suited mariachis and a flower-bedecked donkey, passes through the street below. In front of La Parroquia, a feed-me thin model in chartreuse satin with matching stilettoes, mugs for the camera amid a swirl of Aztec-costumed dancers and mojigangas, giant papier-mâché figures. It's a photo shoot for *Vogue Australia*, says someone in the crowd.

It's the kind of scene that pegs this place as both cosmopolitan and provincial.

Melissa Hirsch, 58, revels not only in the quirky nature of the town, but in the opportunities she has found for herself and her 14-year-old daughter. They moved to San Miguel permanently two years ago. ("I did not want to die in Odessa, Texas," she says.) The retired attorney is learning to play the violin and has performed in a community musical production. Her daughter attends a private school and takes voice lessons from a former pro.

'Some of the funkiness is gone'

In this expat community, [Democrats](#) outnumber [Republicans](#). And women outnumber men. (They're either gay, married or leaving on Tuesday is an oft-repeated quip.)

"If you're a man who can drive after dark, you're golden," jokes Art Bone, 71. He and his wife came here on vacation in 2005, went on the weekly home-and-garden tour, returned home to Atlanta and "started selling stuff."

Altruistic pursuits are popular. (An estimated 150 charitable groups are in operation.) So are literary endeavors. One night in November, 200 or so show up to hear readings from a new volume of *Solamente en San Miguel* (Only in San Miguel), a collection of essays by expats. They write about grocery shopping as a cultural experience. About their domestic help. ("They rule my apartment with impunity.") And about their good fortune. ("I could live anywhere in the world and I came here. I have two languages to forget in!" gushes one.)

The audience is overwhelmingly gringo. Nor does there appear to be much intermingling between expats and Mexicans in the *jardín* or in popular watering holes like Harry's New Orleans Cafe and Oyster Bar, where [Ray Charles](#) is on the sound system and Louisiana crab cakes are on the menu.

Long-time Mexican residents have deep roots here and are busy with their own lives, says Alberto Aveyra, assistant director of the local tourist office. "They have adapted to the new social dynamic." Still, he says, "there are great contrasts in San Miguel. Many things are very expensive because of the Americans. But in the surrounding areas are some of the poorest areas in Mexico."

Writer Tony Cohan arrived in 1985, years before the gringo boom. In those days, there was more interaction between expats and locals. "You'd go to a party and there might be foreigners and Mexicans side by

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side," he says. His 2000 book, *On Mexican Time*, helped put San Miguel on the expat map, some believe. Cohan disagrees.

"It was reaching a critical mass even before the book," he says. "Foreigners were coming to retire, rather than work, and that changes the socioeconomic structure. It went from being bohemian to having the accouterments of an American retirement community."

In 2003, Cohan moved 1½ hours away to the city of Guanajuato. But he occasionally returns, as he has on this blustery day. "Some of the funkiness is gone. But there are so many layers to Mexico, the new can't really obliterate the old." He is sitting in the jardín, among vendors selling roasted corn and balloons. Old and young, expats, tourists and native-born, move through the scene against the surreal facade of La Parroquia.

"Every time I come back, I remember why I fell in love with it," Cohan

says.

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