

# The Plain Truth about Living in Mexico



The Plain Truth about  
Living in Mexico  
The Expatriate's Guide to Moving,  
Retiring, or Just Hanging Out

Doug and Cindi Bower

*Universal Publishers*  
*Boca Raton • 2005*

*The Plain Truth about Living in Mexico*

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Universal Publishers  
Boca Raton , Florida  
USA • 2005

ISBN: 1-58112-457-0

Universal-Publishers.com

This book is dedicated to the people of Guanajuato, Mexico,  
who took us into their hearts and lives as though we were  
their long-lost cousins who had finally found their way  
home.



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## Chapter One

### **So Long America**

What happens when you can no longer afford to live in your own country? You find one where you can and move there.

Shortly after my wife and I moved to a small town in the heartland of Mexico, the idea of writing a book about the *why* and *how* we carried out such a brazen feat occurred to us.

Before the move, the thought that we could pack up, sell everything we owned, say goodbye to family and friends, and leave the country of our birth seemed overwhelming. Most people who expatriate to Mexico are retirees. Here we were in our late forties. What would we do? What city would we choose in which to live? The details seemed unbelievably complex and involved. Just where does one begin? The more we thought about it, the more we

discussed it, the more we became intrigued with the possibility of pulling off such a move.

We convinced ourselves of many reasons for making the move to Mexico. The ineptitude of our government in dealing with the terrorism threat scared us. We were sick to death of American politics. We felt conflicted with the declining American culture.

There was an even more terrifyingly compelling reason to leave America. We wondered if we would ever be able to afford to retire in our own country.- Even more horrible was we were quickly becoming unable to afford life in America in the present! Besides, if ever there was a good time to make this move, if indeed we were going to do it, it was while we were still reasonably young.

Therefore, in the fall of 2001, we began doing research to see if moving to Mexico was an alternative for us. We had to find out if it was affordable to live there. We had to unlock the mystery of moving to another country, so we hit the Internet.

If you will permit me to digress, I will explain what happened that caused us to be unable to afford to live in our own country. This is of interest to almost everyone we meet here, expats, and Mexicans alike. It is the number-one question people ask us on learning that we are full-time residents of this wonderful country.

Is it not everyone's worst nightmare to become afflicted with some hideous disease? And you don't have just any disease, but one that confounds not only your personal doctor, but also every brilliant medical mind in the medical community? After enduring every medical test known to medical science, your doctor sends you to every specialist in a four-state region. Through all this, you spend enough money in travel and co-pays to fund ten scholarships to Harvard Medical School. Finally, someone realizes what

you have and you get the call!

In May 1994, I got such a call from my doctor. My nightmare had become a reality. I had been ill for about two years with some strange and inexplicable flu-like illness from which I have *never* recovered. I had flu-like fatigue and muscle pain that would not stop, ever. With it, I had sleep disturbances. I could never get a restful night's sleep. Now I had a diagnosis. Sitting across from my doctor at his desk, waiting to hear the bad news, I was sure I was dead meat. What in God's name was wrong with me?

My doctor calmly told me that I had an illness called *Fibromyalgia Syndrome*. The good news was that it wasn't lethal. The bad news was the symptoms would be unrelentingly severe, probably debilitating, and would afflict me with lifelong pain, fatigue, and sleep disturbances.

For those who are interested, Fibromyalgia Syndrome, or FMS, is a chronic, incurable, but not terminal, pain, fatigue, and sleep disorder. It is an illness of unknown causes. The disease includes a host of symptoms. There is numbness and tingling in the extremities, severe headaches, and anxiety (and just who wouldn't be anxious at this point?). There is also some dastardly beast called Irritable Bowel Syndrome (don't even ask me to explain that one!). If that wasn't frightening enough, I learned that it is an illness that afflicts mostly women! I could not win.

I must say, to the doctor's credit, that he tried to soothe my fears. He answered all my questions, loaded me up with a ton of literature, and then reminded me to pay my co-pay on the way out... "Next patient, please."

The literature painted a hopeful and positive slant to the horror that had just invaded my life. The gist is though Fibromyalgia is incurable; it will more than likely torture me with unrelenting pain. It afflicts me with mind-numbing fatigue so I forget what I am looking for when going from

one grocery store aisle to another. It also gives me lifelong sleep deprivation. Though it isn't lethal (it will only make me pray for death), it is treatable; well, more or less.

The skinny on managing this illness is with expensive drugs and avoiding the following: cold, wet weather; hot, wet weather; frequent weather fronts; stress; over-activity, or a sedentary lifestyle. Not bad, you say? Gives someone something to work with, does it? Read on!

We were living in Kansas City when I received my diagnosis. If you know anything at all about the weather in America's heartland, you know that it defines the phrase, *Bad Weather*.

Kansas changes weather fronts more often that some people change their minds. The winters can chill you to the bone. The springs can humidify the skin right off your limbs (or at least give you a bad hair day). The summers offer tornadoes or flooding, which send you screaming for your life at least once a week. Bad weather and stress, in Kansas, are twins.

The year-round weather extremes aggravated my symptoms and kept my stress at stroke levels. The increased stress made the FMS symptoms worse. It became a three-ring circus of pain, fatigue, and sleep disturbances made worse by the weather, which caused more stress, which in turn increased the symptoms--and so it went, on and on.

We considered moving to the Southwest part of the United States, but we found this alternative sadly lacking. However, the weather there offered better symptom control, though there were problems. There are always problems!

The job market in the local economy was bad, to say the least. I could no longer work, of course. My poor, dear wife, try as she did, came up shooting blanks. The jobless economy, high real estate prices, only a slightly lower cost-of-living, and the inescapable rising costs of prescription

drugs painted a grim picture. No matter where we would live in America, we could not escape the impossibly high costs of prescriptions--our Achilles heel!

Therefore, we opted to stay put and try plan B in controlling my illness with prescription drugs. There were two pain medications, two sleep medications, one for neuropathic pain, and three others for Irritable Bowel Syndrome. Between 1994 and 2000, I was taking ten medications, all with their own vicious co-pays of \$25.00 - \$50.00 each. You do the math. My wife was also on two or three prescriptions. We were in a bad position that was not getting any better.

Now, mind you, there were other continuing medical costs: doctor office visits, frequent medical tests, and the cost of the health insurance premiums. The monthly costs were staggering and only added to both of our stress levels.

Our total medical cost was over \$500.00 a month and quickly approaching the \$600.00 mark. This was so serious and we simply could no longer cope. We couldn't afford to move. The cost of prescriptions was becoming unaffordable. What were we to do? At the time, I didn't have a clue.

We found little comfort that other Americans were struggling horribly to try to afford their prescriptions. I'm not talking people in the low-income bracket who are eligible for government aid. I'm talking about people with incomes and even insurance who can't afford the drugs their doctors prescribe.

It turns out more than 50% of bankruptcies filed in 2001 were medically related and involved middle-class homeowners who not only had an income, but also health insurance. The prevailing myth that most bankruptcies are due to credit card debt is not true. Less than 1% of filed bankruptcies are because of credit card debt.

Researchers found that in those surveyed, 1.9 to 2.2 million U.S. residents filed a "medical bankruptcy". The average person filing for bankruptcy during the 2001 period spent \$13,460 on co-payments, deductibles, and uncovered services even though they had private insurance.

"Our study is frightening. Unless you're Bill Gates, you're just one serious illness away from bankruptcy. Most of the medically bankrupt were average Americans who happened to get sick. Health insurance offered little protection," said Dr. David Himmelstein, an associate professor of medicine at Harvard Medical School who led the study.

Another one of the study's authors, Elizabeth Warren, said, "It doesn't take a medical catastrophe to create a financial catastrophe. A larger share of American workers is going to have insurance that's like a paper umbrella. It looks good, and it might even protect you in a sprinkle, but it melts away in a downpour."

A 2003 study found that those above the poverty level suffered a greater out-of-pocket expense trying to afford medical costs not covered by insurance. They had an income, although it was low, but had greater difficulty meeting co-pays than those who were below the poverty line. Those below the poverty line had the advantage of being eligible for Medicaid to pay their medical costs. Those at or slightly above the poverty line suffered the most. They made too much money to be eligible for Medicaid, yet did not make a high enough income to afford uncovered medical costs.

A retired Wisconsin couple went into shock when they discovered that their pharmacy bill for the year was higher than their annual real estate tax bill. Not only was that a shocker, but they stopped carrying prescription coverage

because their annual premium equaled the benefits to the tune of \$6,000 a year. Can you imagine that? This desperate couple began looking to Canada for their prescription needs.

Somewhere in the dark and dank abyss of the Kansas winter of 2001, desperation, despair, dread, or all three, drove me to look for alternatives to buy the drugs we both needed. I was, to be honest, a bit nervous (terrified) about ordering drugs online and from another country. Desperation overcame my fears.

To my shock and amazement, I learned that not only could we buy cheaper prescriptions from Canada, but also from Mexico. Mexico was the less expensive of the two. One little website led to another, revealing that not only were prescription drugs cheaper in Mexico, but so was just about everything else. Life itself was cheaper in Mexico!

Call me a dull-wit, a half-wit, or a nitwit! During that decade of horrible financial struggle to pay for the drugs I needed for my FMS, it never once dawned on my Fibromyalgia-weakened brain that Mexico could have been an affordable alternative. It is affordable, not only for prescriptions, but also as a place in which to live. It must have been the FMS that dulled my normally superior intellect. Yes, that was it.

We discovered that my Social Security Disability pension, though small, could support us comfortably in Mexico. In America, my pension barely covered our medical costs and a few, and I mean a few, necessities. In Mexico, my pension would be more than twice that of a middle-class family's income. It would cover not only our medical costs, but also almost all of our cost-of-living expenses.

I should make the point the "How to Retire to Mexico" books on the market might argue with what I've just written. Some would argue the cost of living isn't that different. If you come to Mexico and settle in one of the

popular 'Gringo Land' areas, you may find your cost-of-living expenses as high as or even higher than they were in the USA. However, if you live in a town like Guanajuato, where we live, you probably will find your cost of living is lower than in the USA. If you come to Mexico expecting to live like the Queen of Sheba, then it is going to cost you--a lot!

What I am saying is that you can live well on little if you move to a genuine Mexican town and live like a native. If you move to an "Americanized" Mexican town, your costs will be higher. Still, they will most likely be less than they were in the States.

We moved to a university town of about 100,000. It is a small, genuinely Mexican town. We have lower prices on almost everything you can imagine. Our rent, utilities, and a maid cost about \$5400.00 pesos a month. At today's exchange rate, that is about \$488.00 USD a month. We live in a quiet, safe location on the side of a mountain with a marvelous view. We have a lovely two-bedroom house, phone, patio, and a washer. Not only did the heartland of Mexico meet our financial need crisis, it also offered us a year-round stable climate in which to manage my chronic illness.

Here in Mexico's heartland, at 6500 feet, we have an almost perfect climate. It is a paradise of sorts. It is "eternal springtime". The temperatures are ideal and the weather is wonderful almost year-round. During the rainy season (mid-May to mid-September), I do have to cope with some weather fronts which can aggravate my illness. However, if I had to choose year-round symptoms as opposed to 3-4 months of symptoms, well, it's a no-brainer.

We've become self-appointed gringo ambassadors here in our little adopted town of Guanajuato. The bizarre habit we've developed is that when we see fellow gringos, we

walk right up to them and introduce ourselves.

“Hi! I am Doug and this is my wife, Cindi. Who are you and where are you from?”

I know some people would consider this a little strange and perhaps a bit psychotic if practiced in the United States. I do recall Americans practicing this courtesy regularly in the past. However, from the reactions we get from those we dare to accost with our rash and brazen friendliness, I think that it is a custom long gone from American culture. But anyway.

After the shock wears off, we exchange personal information. The second shock sets in when we tell them that we are living in the city in which they are standing, talking to us.

From *that* reaction, you would think that I had just slapped them in the face. Or perhaps that I had revealed to them that my wife and I were quadruple ax-murdering serial killers wanted by the FBI and by four other countries. Thankfully, that shock wears off quickly. When it does, they regale us with questions about the who, what, when, where, why, and how of our expatriation to Mexico. And oddly, some of these gringos are so interested that they’ve taken us, total strangers, to lunch to grill us on details. Many have confessed to us that they too have been thinking about such a move and need details...lots of information!

Americans expatriate to Mexico for various reasons. Employment, marriage into a Mexican family, to study Spanish, the climate, or to expose the children to a new culture are some. There are a few who expatriate for nefarious reasons that I shall not reveal because the reasons are, well, nefarious.

When telling those close to you of your decision to move to Mexico, their reactions can border on the hysterical. Our family and friends all had to share some horribly gruesome

story about Mexico on hearing of our decision. Everyone thought it his or her solemn duty to tell us what would happen to us because of what had to be an insane decision to move to a third-world country.

Why do Americans think they have to do this? Why does the mere mention of Mexico evoke such fear and trembling in the minds of Americans? I mean, we are talking strong emotions when it comes to the subject of Mexico. The real kicker of it is that most of those with hair-raising stories, warning us of immediate death should we put one toe over the American-Mexican border, have never even been to Mexico. However, they all have stories! And what do they hope to accomplish with these stories? They act as though we woke up one morning and said,

“Hark! I have an irrational thought. Let’s move to Mexico. Why don’t we tell our family and friends of our impulsive and rash decision?”

Perhaps they think these stories will somehow scare us into repenting of what has to be, in their thinking, irrationality. I know of no expat who did not take years to research and think about the decision to expatriate before making the move (we spent three years in research). Have I been on a diatribe? Oh my, and so early in the book! Moving on.

So, why are we here in Mexico? It’s the great climate, wonderful people, and affordable living. *How* did we carry it out? I hope to answer that question in the rest of this book. The plan of this book is simple. We hope to share with you what to expect in the details of daily life in Mexico. The biggest shock we met in coming to a foreign country to spend the rest of our lives was not the language or culture of Mexico. It was, rather, seeing how Americans act in this country.

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Americans have a bad worldwide reputation and, from what we've seen of their behavior in some of the popular 'Gringo Land' towns where they congregate, they deserve the reputation. We hope to address those issues and offer solutions.

On August 1, 2003, we stepped off the plane in Leon to begin this adventurous new chapter in our lives. We've never looked back and have missed little in the United States (we do miss Starbucks' white chocolate Mocha!).



## Chapter Two

### **Ugly American Syndrome**

Are you feeling a bit inspired at this point? Have you too felt similar worries that you also might not be able to afford to retire in the land of your birth? Perhaps you can't afford to live there now. Or, perhaps you have grown sick and tired of the trap you feel you are in and want out. Maybe you need something new and challenging and perhaps, just perhaps, Mexico is something worth considering.

“Can I too pull off a move to Mexico?”

The short answer to that question is yes. I believe anyone can find a niche in which to live in Mexico. I feel there is, whatever your financial status, health or climatic needs, a place just right for you.

The long answer is that you had better think about this for a very long time.

The decision to move to Mexico cannot be rash or

impulsive. To move on a whim could be disastrous. Before moving to Guanajuato, we took a full three years to examine the possibility. We did research online, read books, talked to expatriates via chat rooms and e-mail, and even made a fact-finding trip to the city we had chosen as a potential home. You must take all the time you need to become 100% sure that expatriating to Mexico is right for you.

One reason for all this research is that Americans have traditionally been clueless about other countries and cultures. Most Americans haven't had the opportunities Europeans or even those in the American-Mexican border towns have had to interact with foreign cultures.

A good example of what I mean is if you were a New Yorker and had to move to El Paso or Laredo, Texas, you would find an un-American culture there! Because of their nearness to Mexico, you would find, for all practical purposes, Mexican towns. We've been to El Paso and Laredo many times and they are Mexican towns on American soil. The last I heard, only 20% of El Paso's residents are bilingual, the other 80% speak nothing but Spanish. Can you imagine living in a town like that? It is thoroughly Mexican. As a New Yorker, as American as anyone in El Paso or Laredo, you would find a new and different culture. You would have some cultural issues that you would need to work through.

The American-Mexican border towns are very different from the rest of America. They are different from the rest of Mexico, though they are Mexican in nature. I am convinced that anyone living in any of these border towns could move into the interior of Mexico and have few problems adapting to the culture. But, with the rest of America not lucky enough to live that close to Mexico, many Americans are clueless about what Mexico is like.

You've got to think long and hard about expatriating,

especially if you are not familiar with Hispanic culture. Mexico is not America! You can't come to Mexico, even for a visit, and expect this country to adapt to your American expectations and wants. It just won't work! You have to get this into your head. Your survival in this culture as an expatriate depends on you adapting to it and not the other way around. Mexico is not America – don't forget this!

It doesn't take long to tell which gringos came from towns with large Mexican populations and those who did not. All you have to do is sit and watch for the tight, solemn, and anal expressions on gringos' sour faces. Listen to how loudly and rudely they speak. Listen to the demands they make and the fits they inevitably pitch, to tell which ones are the culturally challenged Americans. Why do they bother to come here? Why waste their money coming here if they are going to act like that? We see this behavior constantly!

I think the average American comes to Mexico expecting every city to be a resort town like Puerto Vallarta or Cancun. I think they believe, and genuinely so, the entire country is customized to their tourist expectations. All of Mexico is not like the resort towns--and thank God for that! You would think the phrase "Mexico is not America" should be a bit self-evident. But by the way many gringos act in Mexico, seemingly, that piece of self-evident logic has passed them by. To put it in the words of a Mexican national:

"Why do you Americans come to our country if you are going to act so unhappy?"

Sadly, this is exactly what we've seen in many of our fellow gringos. And I think it is because of false expectations of what Mexico is as a country and culture. We have met expats here in Guanajuato who began their expatriation adventures in other towns with larger gringo populations. These people would regale us with horror stories of the

behavior of the gringos. This, finally, was their reason for leaving and moving to Guanajuato.

Because these stories seemed so horrific, we decided to see for ourselves rather than accept these tales from third parties. So, we packed up and went to one of the cities that has a large gringo population for a few days. Our plan was to sit in the plaza and simply watch the gringos interact with the locals. We also planned to talk to the local Mexican residents to see how they felt about how the gringos treated them and gringo behavior in general. We planned this little fact-finding trip to collect information for this book.

It did not disappoint us.

Mexican cities have wonderful plazas. Usually there is a main plaza with smaller ones strewn throughout the city. These plazas are beautiful parks with ample shade trees, benches, and restaurants. They are great places for sitting and doing nothing if you so wish. It is great for de-stressing.

The main plaza, located in the center of this cute colonial town, is beautiful. A magnificent church, some shops, and restaurants ring the square. It is a great location for watching the life of the town. So, there we sat. It didn't take long.

I saw a woman of retirement age talking with a friend when one of the local beggars approached her and begged for a peso. Now, if you know anything at all about Mexico, you know that panhandling beggars are a way of life here. It is ingrained in this culture. It is here to stay and isn't going away anytime soon.

Panhandling beggars are not unique to Mexico. America has its share, as does Europe. Remember what I said about the American-Mexican border towns? El Paso, Texas, has a huge number of panhandling beggars.

Anyway, this old woman came unglued. She began shrieking, in English of course,

“No, no, damn you! I won’t give you any money. I want you to give me your money! Give me, give me, give me!”

This beggar woman, obviously used to a simple, “No, gracias” and then moving on to her next mark, ran in horror for her life in the opposite direction with the old biddy in hot pursuit. The old gal chased this beggar across the plaza and down the block continuing to screech, “Give me your money!”

The old crow, who couldn’t keep up with the more fleet-of-foot beggar, finally gave up the chase and returned to her friend, laughing triumphantly that she would begin performing this new civilized behavior of hers regularly. This led me to believe that perhaps she was an expat or at least a long-term seasonal resident. We don’t need nor want Americans who act like that here--please go away, thank you very much!

My wife personally witnessed a man and his companion sitting on an unusually long bench with several Mexican nationals, discussing in excessively loud voices how cruel Mexicans are to their dogs.

And the list goes on!

A gringa (female gringo) enters a bank and begins screaming like a banshee:

“I know some #%\$\* employee speaks English here and I want to talk to them right now!”

What wonderfully mature behavior we gringos show our Mexican hosts who graciously allow us to live in their country!

Then, there was the woman who refused to get out of a cab until the cabbie accepted her American dollars. I am not making this stuff up!

An incident I saw right here in Guanajuato involved a tour group of retirees. They were standing around listening to their guide drone on. Suddenly, an old woman broke