



Q: I keep hearing talk about retiring to Mexico. Considering how expensive healthcare, housing and everything else is in the US, and rising all the time, it sounds like a good idea. Especially for those of us with fixed incomes. We're barely making it from month to month on my pension and our Social Security checks.

We travel to Mexico frequently, sometimes on cruises to the beautiful Lower Baja coastal cities, and have always enjoyed our trips. My spouse speaks and writes Spanish, so we wouldn't have language problems. What's your take on it? *PJMcW, Boston MA*

A: Best idea is to pick a city or town in Mexico, and rent an apartment or condo for a month or so. Get familiar with the land, people, culture, living costs, medical facilities, personal safety issues, sanitation and other concerns. Talk to other North Americans who've lived there awhile and hear their highs and lows about it.

Mexico has long been a favorite destination for senior vacationers. On both the East and West coasts, it has some of the most beautiful beaches in the world. Just recently we took a tour of a mostly U.S. and Canadian retirement community on the beach about 50 miles south of Tijuana.

It was clean-looking, where homes and condos cost about one-fourth of what they go for in San Diego, Los Angeles and Florida. Food, pharmaceuticals, utilities, domestic help and just about everything else is much cheaper, too.

Complaints were mostly about isolation from families, lack of U.S. cultural activities and limited

medical facilities. There's socialized medicine in Mexico, and except for often crowded waiting rooms, we were told it's not too bad. Many of the retirees, many ex-military, told us they drive or fly to VA hospitals in San Diego and Long Beach for surgery and other major med needs.

Check the internet for info about Mexican communities catering to U.S. and Canadian retirees. Do thorough homework, talk with your kids and be sure to understand all the financial and legal aspects of relocating to another country. Then, without buying anything at first, experience renting and roaming in one or more of the communities for several weeks each.