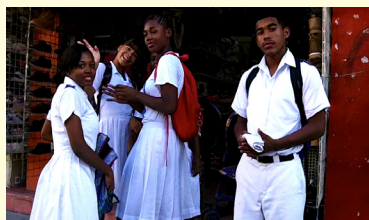


## Mayan Ruins USA Today Travel

Rich in culture, history and heritage, Belize contains some of the oldest known Mayan ruins from a civilization that dates back to around 2500 B.C. The thick inland jungles of the Belize interior hold many Mayan cultural treasures, including several discovered ruins of ancient settlements. Stand atop pyramids thousands of years old and view the surrounding jungle – covered mountains or Caribbean Sea. And don't forget to bring your camera.



**Trivia:** What is Belize's tallest building or structure?



### Answer to trivia question:

The main Mayan temple at Caracol, built around 1000AD. Discovered in 1938, this temple rises 10-12 stories above the jungle floor.

## TripAdvisor Chooses Ambergris Caye in Belize as The Number One Island in the World... AGAIN



*For the second year in a row TripAdvisor awards Ambergris Caye as their Travelers' Choice Islands Award Winner*

### Belize Celebrated As Pristine Playground

Seasoned travelers have known for some time that Belize is one of the great vacation spots in the world.

Now word is out from TripAdvisor that Ambergris Caye in Belize has won their prestigious award of best island in the world for the second year in a row.



Bordering on Mexico, Guatemala and the Caribbean, Belize is the

second smallest country in Central America (after El Salvador), with an area of approximately 9,000 square miles that includes numerous small islands off the coast known as cayes. More than half of the mainland is covered with dense forests, and at its longest point Belize is 176 miles long while its greatest width is 88 miles. Long a

strong advocate of environmental protection, the government has set aside approximately 20 percent of its land as nature reserves.

# Responsible/Sustainable Forestry

GROWING PREMIUM GRADE WORLD QUALITY TEAK



Newly built storage facility for existing and future lumber

## Sustainable Forestry

Sustainable forestry is taken seriously at LaQua Plantations.

Hundreds of teak trees are planted for every tree harvested.



The picture above shows a third generation master logger creating planks from a recently felled tree from Plantation III.

Custom-built cottages are being constructed from previous hardwood trees. These cottages have some of the most gorgeous vistas in all of Belize.

**“To watch the teak plantation go from seedling to tree has been an adventure. I’ve been down here three years in a row and I can’t imagine not coming back every year.”**

<http://www.LaQuaPlantations.com>





# A Guide to the Cost of Living in Belize



People are like shoes. They come in all shapes, sizes, colors, and styles. And one size never fits all.

The more research I do about living, working, retiring, and doing business overseas...the more apparent it becomes that this is not a “one size fits all” idea. Everyone has different dreams, perceptions, and lifestyle requirements.

Like the comment I saw from an IL reader: “I was looking to move to Belize and everyone I spoke to said you CAN NOT live there for less than 5k a month unless you live in a shack...even a modest house cost over 100k USD. So why is it posted you can live comfortably for under \$2,500 per month?”

Hmmm...how to respond to that, I wondered—especially not knowing this guy personally. What kind of “shoes” will fit and make him comfortable?

(And hopefully he realizes that the exchange rate for the Belize dollar to the U.S. dollar is fixed 2:1. A beer priced at \$4 in Belize will cost you US\$2.)

Cost of living predictions can be difficult to put an exact number to. For some people, my “comfortable lifestyle” may be poorhouse living. It may be over-the-top lavish to others.

Can you apply a one-size fits-all cost of living to the States? If you live in San Francisco or Miami, would you assume your monthly costs to be the same as those who live in Des Moines or Chattanooga? Who spends more to maintain his lifestyle—the guy who prefers beer and hotdogs...or the champagne and caviar aficionado? If you're a woman, do you wear Manolo Blahniks or flip flops from Target?

You can see where this is going. So let's talk specifically about the cost of living in Belize. The rules are the same as anywhere else—it depends where you choose to live, what your requirements are, and more.

If you rent, you'll have a monthly rent payment. If you buy a home, you won't have that cost—but you may have maintenance

or homeowners fees. Is it just you or do you have a partner? Do you go out on the town a lot? Will you need a car? Do you take medications? Do you have a computer and need full-time Internet access or just occasionally use an Internet café? What about health insurance?

Get out a piece of paper and write it all down...

Here are the big-ticket items you need to include: Rent, utilities, food, transportation, health care, entertainment, communications.

And don't forget that you'll need to buy personal items and clothes once in a while (although not too many...Belize may be the most casual destination of all. A swimsuit is about all you need). And yes, perhaps you'll want to go back home once or twice a year to visit the kids—but chance are, if you're living in Belize, they'd rather come see you.

Now, let's assign the values. I was in Belize recently, and I collected these average numbers (in U.S. dollars) from expats who live in Belize:

Rent: \$700, Electricity: \$100, Gas: \$25, Water: \$25, Cable TV: \$25, Telephone: \$80, Internet: \$80, Groceries: \$300, Entertainment: \$200, Miscellaneous: \$200, TOTAL: \$1,735

If you have a car—which you may not need, depending where you live—add \$300 for gas and maintenance every month. Belize is a small country and you won't go far, but gas is expensive (more so than in the U.S.).

Only you know what your health care costs are. Add that in, too. Now we're getting close to \$2,500/month. But if you plan to buy a house, subtract the \$700 rent. Add in a little more for entertainment if you like to go out more than once or twice a week.

If you want to treat yourself and hire someone to clean your home or swimming pool, this won't add much to your bottom line—the going rate in Belize for household help is \$2-\$3/hour. Even once a week, who doesn't want this?

Are you starting to see what I mean when I say one size doesn't fit all?

Remember that just as at home, there are places to live in Belize that are cheaper than others. If you live on an island where everything must be imported, you'll pay extra for that. Many people believe the island lifestyle is more than worth the small extra cost.

Where are the best places in Belize to live if you're on a budget—but where you can still walk the beach every day or pick oranges, lemons and limes for trees in your own backyard...without giving up your comfortable, modern amenities? There are a couple of places where expats tell me they get by on about \$1,200/month.

Source: <http://internationalliving.com>

# Retire in Belize



Belize has one of the world's best retiree programs. Through the Qualified Retired Persons (QRP) Program, the government gives qualified retirees an exemption from taxes on all income derived from sources outside Belize, whether such income is earned or passive, and whether or not it is remitted to Belize.

You don't have to be retired—or even of retirement age—to take advantage of this program. However, you must be at least 45 years old, and be able to show that you have adequate resources to deposit a monthly income of \$2,000 or more per month, and comply with several other minor requirements. To keep your QRP status you must spend just one month of the year in Belize.

The regulations state that you must show a pension or other regular income. In reality, if you can demonstrate that you have adequate savings to transfers \$24,000 per year, the Belize Tourist Board has accepted that approach, since many expats do not have pensions but do have IRAs/401Ks. You can also make a single \$24,000 deposit a year or make it in monthly installments.

In addition to tax benefits, qualified retirees can import their personal and household goods as well as a car, boat, and plane, without having to pay import duties or taxes on those goods that they import in to Belize during their first year as a QRP resident.

QRPs are considered non-residents for purposes of banking, meaning they can set up a U.S. dollar bank account with a local or offshore bank in Belize. QRPs are also allowed to engage in gainful employment as long as most of their business activity takes place outside Belize and is conducted exclusively with non-residents of Belize. This is especially important for expats who wish to maintain a consulting business from their second home in Belize. QRPs are also allowed to own a business in Belize. It is best to talk to a qualified attorney if you are thinking of doing this.

\*Prices as of 2013

Source: <http://internationalliving.com>

**The goal of growing valuable teak trees will only reach its true value if the workers and owners make the most of their experiences along the journey.**

**LaQua Plantations International thanks all of you for the incredible experiences up to this point and looks forward to the exciting journey that lies ahead!**