

The Newcomer's Guide to San Miguel de Allende



This Guide Is For You If...

- You've just moved to San Miguel and you're not quite sure how to go about setting up your new life.
- You're a visitor here for a few weeks or even a few months, and you're ready to dive in but are hoping for some "insider" tips.
- You're thinking of moving here and want to get the low down on *la vida loca*, the crazy wonderful life we expats enjoy here in SMA.

What's Inside?

All the details you'll need to:

- set up your utilities
- make emergency phone calls
- use the metric system
- meet others with similar interests
- enjoy cultural events
- find everything from doctors to hair stylists
- learn important words in Spanish
- better understand Mexican culture



Brought to you by Realty San Miguel...

one of the largest and most respected real estate agencies in San Miguel de Allende. We understand that living in San Miguel for the first time is both exciting and challenging, and we hope this guide will help make your

transition a smooth one. Our website, RealtySanMiguel.com, also offers a wide range of resources about San Miguel, including current news, videos, real estate blogs, and one of the largest selections of properties for sale. Call us at

185-8407 (214.884.7540 from the U.S.) or come see us at **Hernández Macías 101**, in Centro, with any questions you might have about purchasing a property or home here in San Miguel. We'd love to earn your business!

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LIVE WEB CAM!

Check out what’s happening in
El Jardin, the main square of
San Miguel de Allende, by
clicking [here](#).

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Culture Club

When it comes down to it, we're all just people, and Mexican culture really isn't that different from North American culture, right? Wrong. While we do share a common humanity, Mexican culture is actually *quite* different. Some of these differences will no

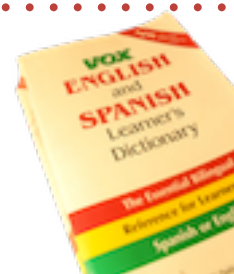
doubt delight you and others will likely frustrate you.

To help increase your enjoyment and reduce your frustration, we've provided some tips to help you understand just a few basics of Mexican culture. We invite you

to practice acceptance when it comes to these differences and try it, whatever it is, the Mexican way. You might be pleasantly surprised to find that you like "their" way of doing some things, and we promise in the process you will gain a deeper appreciation of the culture.

About Words to Know

Find Spanish help in the **Words to Know** box in each section of the guide. It includes relevant Spanish terms and their pronunciation. By learning these words and phrases, you'll be able to be friendly, be polite and ask for what you need.



Cooking in SMA

Baking at High Altitudes

With an elevation of about 6,000 feet, San Miguel is considered a “high altitude” when it comes to baking. Not to worry - with a few adjustments, you can have your cake and eat it, too. We suggest the following:

1. For cakes, cookies, quick breads, brownies, etc.:
 - reduce baking powder and baking soda by half. This is the most “universal” rule and should be applied across the board. Yeast amounts can stay the same in breads.
 - add a little extra flour, about 1 tablespoon per cup of flour.
2. For cookies:

In addition to the above adjustments, reduce the fat somewhat. For example, if 1/2 a cup

of butter is called for, reduce it by 1 tablespoon. (See also note about butter measurements below). This should prevent your cookies from spreading too thinly during cooking.

3. If your baked goods are too dry, try reducing the amount of sugar by 1-2 tablespoons per cup and increasing liquids slightly, tablespoon by tablespoon.



4. If your baked goods are still too dry, increase the oven temperature somewhat (15-25° fahrenheit) and reduce baking time (observation will tell you when items are done).

For repeated baking success, note directly on your recipes what adjustments were made, since these adjustments often vary from recipe to recipe. Bon appétit!

Equivalents

If you are an American, you’ve probably been using the Imperial system of measurements (vs. the metric system, which is discussed more on page 24.) Unless you plan to buy all new cookbooks,



measuring cups, spoons, etc. when you arrive in Mexico, it’s likely that you will continue to cook using the Imperial

system, at least for a while. This works fine with bulk items like flour, sugar and spices, which you can easily measure out in your cups and teaspoons, but requires a little more work when it comes to items that are often measured in sticks (like butter), or cans (like evaporated milk). A few of the more common equivalents are listed below for your convenience.

butter	1 tablespoon	15 g
	1/2 cup (1 American stick)	113 grams. [A stick of butter in MX is 90-100 grams.]
chocolate bars	8 oz.	227 grams
	5 oz.	141 grams
chocolate chips	2 cups/1 12 oz. package	340 grams
cream cheese	8 oz. (U.S. large box)	227 grams.
	4 oz. (U.S small box)	113 grams
evaporated milk	12 oz. can	340.19 grams. [Cans in MX are 378 grams.]
graham cracker crumbs	1/2 cup (10 crackers)	about 1 roll (170 grams) of <i>Maria's</i> cookies, ground into crumbs (see also substitutions below)
sweetened condensed milk	14 oz. can	397 grams



Substitutions

Bisquick - This baking mix is increasingly easier to find here in San Miguel. Sometimes Mega carries it, and the Mini-Mart on the Ancha also carries it. However, if you're counting your pennies, you might try making your own. It's very easy and keeps in the refrigerator or freezer for months. Go [here](#) for a recipe.

buttermilk - You'll have to resort to the old "vinegar + regular milk" trick because buttermilk has still not arrived on the list of American imports at any store in San Miguel.

caramels - You won't find those little squares of individually packed caramel here in Mexico, but you will find *cajeta*, the delicious Mexican equivalent. It comes in plastic bottles of various flavors and can be easily purchased at both grocery stores and small *tiendas*. You'll have to estimate quantities, as it's difficult to determine

how many of those little squares equals, say, 1/2 cup of *cajeta*.

graham crackers - Graham crackers are nearly impossible to find in Mexico. However, you can substitute *Maria's* brand cookies for graham crackers with very good results.

cottage cheese - This is another item that Mega is now frequently carrying. However, if you can't get your hands on a carton, you can substitute ricotta cheese in the same quantities and the result is still pretty delicious.

sour cream - Purists argue that if you want sour cream you need to find something called *crema acidica*, but what is called simply *crema* in the dairy section tastes like sour cream to me. Do note, however, that *crema batir* is whipping cream.

Daylight Savings Time

Daylight savings time (DST) is observed in Mexico in the same way that it is observed in most of the United States and Canada. The only difference is that most* Mexican states change their clocks anywhere from one week to a month before or after the rest of North America. For example, in the spring of 2014, DST begins on March 9th in the US/Canada and doesn't begin



until April 6th in Mexico. Then, in the fall, DST ends in Mexico on Oct. 26th and in the US/Canada it ends on Nov. 2nd.

No matter where you are from, if you are living here in San Miguel and wondering when you'll need to change your clocks, the easiest solution is to go here <http://www.worldtimezone.com/daylight.html>, where you will find an easy to read international chart of DST dates.

*Those that border the US are the exception.

Emergencies



No one likes to think about disaster striking, but you'll be glad you prepared if (knock on wood) anything emergency-like were to happen. So post these phone numbers in a handy place and perhaps even write out your own address and contact information too,

just in case someone is calling on your behalf.

When preparing for an emergency, keep in mind that speed isn't exactly a forté here in San Miguel. Sometimes the police respond very quickly to the report of a crime...and sometimes they don't. Same with ambulances. As of this writing, the Red Cross staff for all of San Miguel includes only 11 people. If you are seriously ill, it might be faster to simply call a nearby friend or neighbor and ask them to get you to the hospital.

The all purpose emergency number is 066. In a true emergency, it's best to dial this

number because it is from here that trained workers coordinate the police, firefighters and emergency medical crews that can and should be sent to your location. As of 2014, the 066 service is bilingual. If you dial 066 and there is no answer (scary, but it has been known to happen), try one of the Police/Public security numbers below.

Note: While we have done our best to provide accurate and up-to-date information, it is the user's responsibility to verify that this information is current and to familiarize themselves with emergency procedures.

Important Phone Numbers

Police/Public security 152-2890, 152-0911	The police force in San Miguel is small; be proactive and take preventative measures to keep your home and yourself safe.
Red Cross (ambulance) 065, 152-4121, 152-1616	In non-emergency situations, Red Cross administration can be reached at 152-4225 and lacruzrojaesdetodos@hotmail.com
Clinica Tech 100 152-2233	Clinica Tech 100 is known for attending to emergencies with prompt, kind and professional care.
Dr. W. Ricardo Gordillo Morath 154-9976 415-109-5961 emergency cell	Dr. Gordillo is a great M.D., makes house calls <i>and</i> speaks English. Plus he's an all around nice guy. His office is located at Hidalgo 28 in Centro.
Dr. Jesús Herrera 122-2881 or 100.0403 01-461-219-9810 - emergencies	For dental emergencies, we highly recommend Dr. Herrera, a wonderful bilingual dentist located at Stirling Dickinson 27-D. For more details, go to CelayaDentalGroup.com .
Electrical Dangers and Power Outages 071 or 152-7393	Power outages, especially during and after storms, are fairly common in SMA. To report such an outage, call CFE, the electric company, at this number. You may also want to report downed lines or other dangerous electrical problems. You will need to be able to speak and understand some Spanish.
Gas leaks 152-0228	If you suspect you have a gas leak, you can call this number and say "Hay una fuga de gas en mi casa", which means "There's a gas leak in my house." They will ask you for your address and perhaps your phone number, so be able to say both in Spanish. You can also call a plumber, who will likely be able to help with gas lines. (Note: this is not the number to call if you need someone to fill up your gas tank.)
Legal Emergencies U.S. Consular Agent Ed Clancy 415-113-8574 emergency cell Canadian Embassy 01-800-706-2900 Emergency Centre for Canadians 001-800-514-0129 (from Mexico)	Contact your consular agent or embassy if you need help in any of the following areas: renewing your passport notarizing a document receiving assistance if you have been arrested or receiving assistance if you are the victim of a violent crime See also page 18 for more details.
Taxi ServiTaxi 152-5993	If you don't have a car and need a taxi asap, there are several taxi companies available, one of which is ServiTaxi. Note, however, that you will generally be charged double when you call a taxi to pick you up at a specific location.

Words to Know

emergency	urgencia	(er HEN see ah)
police	policía	(po-lee-SEE-ah)
firefighter	bombero	(bom BEH roh)
fire!	¡fuego!	(foo-EH-go)
electricity	electricidad	(ee leck trees ee DAHD)
gas leak	fuga de gas	(fuga deh gahs)
I need a doctor.	Necesito un doctor.	(nes eh SEE toe oon doctor)
It's very serious.	Está muy grave.	(es TA moo ee GRAH veh)

CULTURE CLUB TIP #1

Waiting

Wait for it...wait for it...and wait some more. If you look up the word “ahora” in a Spanish/English dictionary, it will be translated as “now.” What the dictionary doesn’t say is that “now” is a pretty relative term to Mexicans, especially those living in SMA, a smaller and much slower town than say, Mexico City.

If someone says “*Voy a empezar a cocinar ahora*” (“I’m going to start cooking now”) it doesn’t necessarily mean *right* now. It could mean the now that happens in the next hour. Or two. *Ahora mismo* is closer to the (right) *now* that Americans think of, as is *ahorita*, but neither are really any more precise. Both can mean in a few minutes or in a little while. Sure, you can press people for an exact time, and they might give you one, but that doesn’t mean it’s definitive.

Similarly, just because the sign says the store opens at 10am doesn’t mean the doors are going to open at 10. When you read these signs, imagine the words *mas o menos* (more or less) written after each time.



What is an American to do?! *Relax*. Is it frustrating? Sure, it can be. Is it life threatening? Probably not. You’ll be doing yourself a big favor if you start to think of time as a *mas o menos* kind of thing.

Fortunately, this mindset can also work in your favor. I came home one day to see my plumber sitting in front of my house, waiting for me to arrive. Did he expect me to be home, not having made an exact appointment? No. Was he irritated? Not at all.

Most everyone will wait patiently for you, so try to show them the same courtesy. I suggest that when you are out and about, carry a book or notepad with you so that you can occupy yourself while you wait. Read your Spanish-English dictionary. Meditate. Contemplate. The line at Mega isn’t going to move any faster if you are sighing dramatically and glaring at the cashier. Instead, breathe deeply. Find someone to smile at, and go home happy.

Food

Disinfecting Your Produce

Before you can eat all of those delicious fresh fruits and vegetables you've bought, you'll have to wash them with some kind of disinfectant.



Some people soak their produce for 1-5 minutes in

a water/bleach solution (1 tablespoon bleach per gallon of water). Another popular option is to use a "microbicide" (microbe killer) such as *Microdyn* or *BacDyn* which is made specifically for cleaning produce and can be purchased at the grocery store. Its active ingredient is colloidal silver (long recognized as a natural anti-

bacterial agent) and it leaves no smell or aftertaste.

Let your produce soak for about 10 minutes in a small amount of the disinfectant mixed with water (see instructions on bottle for exact measurements), drain, dry and enjoy.



The Food "Schedule"

Any discussion about eating in San Miguel should definitely include a few words about what particular foods are served when. During my first few months here, I wandered the streets, fruitlessly searching for the tamale lady or an open bakery. I finally realized that I wasn't looking for food in all the wrong places, I was looking during all the wrong hours of the day.

While the word breakfast (*desayuno*) in Spanish means to break the fast, just as it does in English, and while lots of families eat cereal, juice and toast at this time, it's also just as common to eat a tamale, eggs, beans and tortillas or even enchiladas as your first meal of the day. That's why

you'll need to head to the tamale stand first thing in the morning if you want to get there before they run out (as I strongly suggest you do).



As for lunch, school kids eat lunch at mid-day (taken in their *lonchera*, or lunchbox), but most everyone else eats *comida*, the main meal of the day, served around 2 or 3 pm. Families with children often wait until their kids come home from school so that they can eat their *comida* together.

Dinner (*la cena*) at home is often a light meal, and traditionally included "sweet bread" (*pan dulce*). To get some of that sweet bread for yourself, head to a *panaderia* (bread store) during the hours of 8-11 am and 5-9 pm, and you're likely to find it open, although many bakeries are open in the afternoon as well.

And consider yourself warned - going out to dinner with your Mexican friends will feel more like a midnight snack. Dinner frequently isn't scheduled until 9, or even 10 pm. And don't try to get any of those delicious little tacos on the street before 7pm. - it just aint' gonna happen.

Eating on the Street

Is it safe to eat “street” food? Well, how adventurous are you feeling? How strong is your stomach? How susceptible are you to intestinal problems? How hungry are you? In general, cooked food is safer than raw food, although I have

not done any kind of blind tests on this claim.

In any case, street food is the closest thing to Mexican fast food you will find in San Miguel and it's all pretty delicious. What follows is my

experience of the most common foods sold on the street. Keep in mind that generally speaking, none of these vendors speak English, so unless you already speak Spanish, be bold, point a lot, and smile widely.

The Tamale Stand

You can recognize tamale stands by the very tall, cylindrical metal pots which are loaded with warm tamales. Popular tamales flavors are “*rojo*” (red), which are usually made with pork, and “*verde*” (green), which are usually made with chicken. Sometimes vendors will have “sweet” tamales made with pineapple and sweetened *masa* (the bread-ish part). I've never actually eaten a bad tamale, although some are better than others.



There's also usually something like a giant

soup pot or two, which contain *atole*, a traditional drink made with chocolate or vanilla flavored corn starch and/or corn flour (*masa*). Allow me to digress momentarily about the chocolate *atole*.

Just as there are Spanish cognates (words that sound alike in English and Spanish but don't necessary mean the

same thing), there are also Mexican food cognates, foods which you *think* you recognize, but really, you don't. Trust me. Chocolate *atole* is one of these. You will swear it must be hot chocolate until you take a big swig and then you will want to spit it out. Instead, take a small sip, expecting a very thick, hot drink with something like a whiff of chocolate, and eventually you will acquire a taste for it, and perhaps even a hankering.

The Gorditas Ladies



In the afternoon (and evening) you will likely happen upon a lady cooking *gorditas* and corn on the cob (*elote*) on a large *comal* that looks something

like a giant wok. A *gordita* is kind of like the Mexican version of a pita bread sandwich, the “bread” being made out of a cornmeal-like *masa* and the fillings, or *guisados*, previously cooked combinations of meat and vegetables, often housed in that ubiquitous blue speckled kitchenware. The cook will fry

the dough and then fill it with your choice of *guisado*.

Another Mexican food cognate is the corn on the cob sold on the street. Don't be expecting sweet, juicy roasted corn - this strain of corn is much starchier and less sweet than other varieties - think tiny baked potato bits on a stick.

The Fruit Stand



It's hard to miss the fruit stand, the seller wielding his giant machete, whacking open juicy watermelons and fragrant coconuts. It looks SO good, doesn't it? Especially on those scorching May days, who can resist a plastic container of mixed fruit? I can. After getting typhoid three

times, I don't even look at that cantaloupe.

How *do* you get typhoid, you ask? It's gross, but I will tell



you, because you need to know. It comes from human feces, either left over on the hands of that guy at the stand who wiped and then didn't

wash, or from little bits that have detached themselves from their mother poop deposited in an open field somewhere and are now blowing around in that dry air.

So, if you must eat raw food on the street, don't do it in April and May, the hottest, driest season of the year! Wait until the rainy season when those microscopic pieces of poo are no longer wafting through the air and landing on your melon.

The Ice Cream Stand



What you *can* eat on those hot days is ice cream. You will find vendors all over town, throughout the year, "refrigeration" supplied via metal containers wrapped in towels,

as shown in the photo to the right.

Mexican ice cream is less "milky" than traditional North American ice cream, but still delicious in its own right. There is usually a choice of cones and a large variety of flavors. Take advantage of being in Mexico and try some of the fruit flavors - mango, papaya, lime (*limón*) and strawberry (*fresa*) are especially



delicious. *Queso con fresa* (cheese and strawberries) is something like strawberry cheesecake and another favorite.



Clients Talk About....
Bryan Townsend, Agent

Totally professional is the best way to describe Bryan....



Billie B.

Anatomy of a Taco Stand

When 8 o'clock rolls around and you're craving a little something, there is only one place to head – the nearest taco stand! Don't misunderstand – we're not talking crunchy, deep-fried folded shells filled with ground beef and beans sold north of the border. Street tacos are tiny, and serve as both a little snack as well as, en mass, a great meal.

Look for a metal trailer on wheels, a pineapple hanging on one end and several men standing over a sizzling grill wildly flipping tortillas. Our personal favorites are the guy on Insurgentes between the library and Hidalgo, and Tacos Lucas, about halfway up Cinco de Mayo.

Choices typically include *al pastor* (the Mexican version of the Greek *gyro*, in which pork is roasted on a vertical rotisserie and flavored with pineapple), *bistek* (steak, as you might have guessed) and *chorizo* (a kind of Mexican sausage). You can also order a *gringa* (not to be confused with a Caucasian female), which is a *quesadilla* made with a flour tortilla (the white kind...get it?), cheese, and whatever sort of meat you choose. Your tacos will be accompanied by *salsa* (hot sauce), *verduras* (vegetables) such as sliced onion, limes and cilantro. The cilantro is for sprinkling on top of your filling and the lime is for squeezing over everything (yum). Prepared as such, just one bite will convince you that you have died and gone to taco heaven.



The pineapple, whose juices drip onto the meat cooking below .

The *pastor* on the spit.

Other meat being cooked and tortillas being heated.

A plastic bag, which is thrown away after each use and ensures that you receive a clean plate every time.

The filling, generally consisting of some type of beef or pork.

The cook, who is slicing, dicing and flipping food like a maniac.

The soft, tiny corn tortilla. These are often “doubled” to ensure that your taco filling doesn't leak through.



In a Restaurant

A few final comments for when you decide to go the less adventurous route and eat at a “regular” restaurant. Go ahead, drink the water. Drink lots of it, if you want. You don’t even have to ask for bottled water, although you can. But note, when you’re done drinking, and eating, you’ll need to ask for the bill. Simply say to your waiter “*La cuenta, por favor.*” Here in Mexico, for the waiter to give you the bill before you ask would be like handing a dinner guest his

coat while he’s still eating his apple pie.

As you’re leaving the restaurant, nod to the folks who are still eating and say *buen provecho* or just *provecho*. It means “Enjoy your meal.” They will respond with a simple *gracias* (you should do the same when it’s said to you). It might seem weird speaking to strangers like that, but to Mexicans, it’s simply good manners.



Words to Know

breakfast	desayuno	(des aye YOU no)
bubbly water	agua mineralizada	(AH gua mean er al ee ZA da)
chocolate chip	choco chip	(CHOE ko CHEEP)
corn	elote	(eh LOE teh)
cream	crema	(CREM ah)
dinner	cena	(SEN ah)
enjoy your meal	buen provecho	(BUEN pro VECH oh)
food (in general)	comida	(ko MEE thah)
fried “sandwich” -	gordita	(gore DEE tah)
green	verde	(VER they)
hot drink	atole	(ah TOE lay)
late afternoon meal	comida	(ko MEE thah)
lime	limon	(lee MOAN)
market	mercado	(mare CAH tho)
red	rojo	(ROH ho)
regular water	agua natural	(AH gua nah too RAL)
strawberry	fresa	(FRES ah)
type of sausage	chorizo	(cho REE so)
(At the Taco Stand)		
tortilla w/ melted cheese	gringa	(GREEN gah)
steak	bistek	(bee STEAK)
vegetable garnishes	verduras	(ver DOO rahs)
hot sauce	salsa	(SAL sah)

Information about SMA

This is a small guide. No doubt you will have other questions and need other information than what is contained here. And you will likely need it in English, at least when you first arrive. I suggest using the following resources.

Realty San Miguel.com

Go to our website at RealtySanMiguel.com, and look under the “Everything San Miguel” tab in the navigation bar. There you will find all kinds of resources, from instructions on *Getting to San Miguel*, videos on *Moving to San Miguel* and *Living in San Miguel*, to *News About San*

Miguel (and Mexico) to blogs about real estate and the economy.

Coming soon is an event calendar which will list and describe all of the major festivals, conferences, holidays, etc. and include

details such as hours and locations.

Yes, these web pages are all hosted by our company, Realty San Miguel. No, you won't find a lot of self-promotion. Instead, you'll discover a wealth of helpful information about living in (or just visiting) San Miguel.



At Realty San Miguel, our focus is on developing long term relationships, building trust and providing expert advice and guidance for all of your real estate needs.

We believe we have assembled a great team of agents and specialists who cover every area of real estate, from retirement, vacation homes and

The Civil List, an SMA Yahoo Group

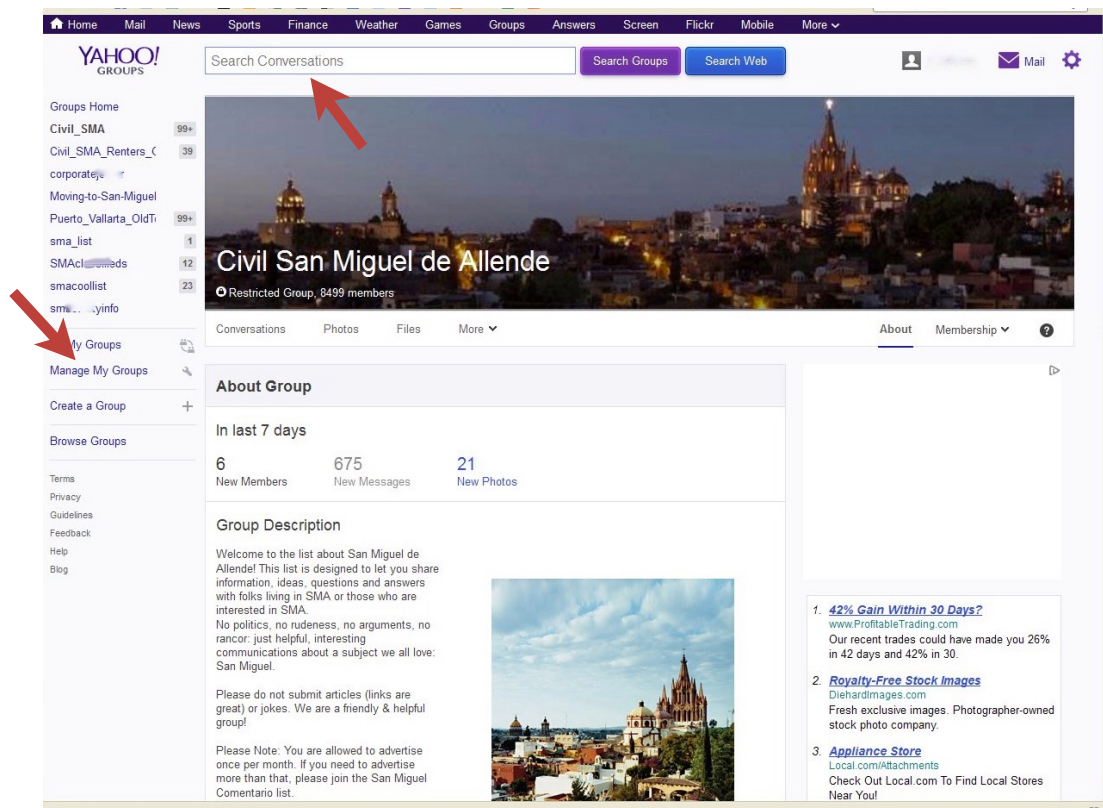
“Civil San Miguel de Allende”, known simply as “The Civil List” among locals, is a Yahoo group that has several thousand members who share what they know about San Miguel at any given moment. Basic computer skills are required. It’s great for getting recommendations for doctors, hair stylists, dog trainers, reiki masters, etc. It’s also great for finding out details of cultural events, new restaurant locations and hours, etc. Your chances of locating a person you met briefly at a party are quite good as well.

Go [here](#) to sign up. A word of warning, however. The Civil List is nicknamed the “Snivel List” because of the frequently pissy attitude of a relative handful of regular posters. Pity the man who asks where he can buy a fly swatter. He will likely receive half a dozen posts on the moral depravity of killing insects. Did he ask? No. Does he care? Probably not. For this reason, my

personal policy on the civil list is – get in and get out. Do not have posts emailed to you, because you will not know what hit your inbox*. Ask for what you need, reply with effusive thanks when you get it, and don’t go back unnecessarily unless you like petty arguments and offenses easily taken.

Finally, take advantage of the search feature. It’s a box at the top of the page, and allows you to search past posts and frequently find your answer immediately.

*To use the list without receiving all the posts in your inbox, go to “Manage My Groups” on the Yahoo Groups page. From there, under “mail subscription” choose “no email.” To see posts, just go to the Civil San Miguel de Allende page on the Yahoo Groups site and hit “Messages.”



The Atención

The *Atención* newspaper, written mostly in English, comes out every Friday. You cannot get a subscription nor have it delivered



to your home, but it's worth leaving your house for if you are new to town. Sold at the library and at various cafes and stores around town, it covers San Miguel's current happenings of all sorts, and

also includes classified ads, hours and advertisements for restaurants, gallery openings, boutique sales, church services, AA meetings, etc. You can see the online version [here](#).

The Juarde

This English language directory comes out once a year. You can buy it at bookstores and even at Mega. It is a phone directory of (generally speaking) the gringo community and a local business directory, including phone numbers for government services, utilities, embassies, etc. It can come in handy when you

know the name of a place but can't find the phone number.

But do note that there are many, many fine businesses that are not included. And it uses those archaic yellow pages categories. So if you need a doctor, don't look under "d", because you won't find one. You'll find a few listed under "medical emergency", which is a good

thing, because by the time you thought to look under "physician" you might have bled to death.



The Phone Book

This phone book, published by Tel Mex, has a white pages and a yellow pages section, as well as lists of area and country codes, directory assistance, a map of the city, emergency numbers, long distance calling info., etc., much like a "regular" phone book in the U.S., but in Spanish, of course. A guy will

come to your house once a year and offer you the new one. It's customary to give him your old one and also tip him.

However, be prepared. The yellow pages of this phone book are even less intuitive than those of the Juarde. That said, it is much more

comprehensive and lists tons of businesses that don't necessarily cater to the gringo community, which often means that services are cheaper, although you will likely have to be able to speak Spanish to get what you need. It's worth a look.



Leaving The House

Seriously. This is one of the best ways to find all sorts of things, from what you were originally looking for to what you didn't even know you were interested in! You will see stores and businesses that you never noticed, especially if you head out in the evening. Step inside, and you will discover, for example, that your neighbor-hood *tienda* (store) stocks a large variety of candles, or that the *papeleria*

(stationary store) sells beads...who knew?



Meeting people and making friends in San Miguel is very, very easy. Walk from your

house to the Jardín. Go to a cafe, or to the patio at the library and you will likely meet someone new. And every new person you meet will be a treasure trove of information and insight.

Along these lines, don't be afraid to stop a stranger on the street and ask them for directions. Friendliness is something of a San Miguel hallmark.

Words to Know

The English language newspaper in San Miguel

Atención

(ah ten see OAN)

The English language directory in San Miguel

Juarde

(who are they - get it?)

The main square in Centro

El Jardín

(el har DEEN)*

*The *Jardín* is the most popular place in the whole town, so it's worth learning how to pronounce its name correctly. Please note that it is not "jar" as in peanut butter, and it does not rhyme with "garden". It is "har" as in "hardly", and it rhymes with "Nadine".)

Insurance - Auto

If you plan to drive in Mexico there are a couple of insurance related issues that you should be aware of.

In most states in Mexico, if you get into an accident and you are at fault, you are responsible for the damages, and fault is at

the sole discretion of the police officer. On federal highways, you probably have a fair shot of being judged impartially, but often with local police and in the smaller communities (like San Miguel de Allende), even if one of the parties is obviously at fault (e.g., s/he was driving under the influence), respon-

sibility for the accident is often assigned to whichever party appears to have more money, regardless of nationality.

If the damages are higher than your insurance coverage, then you run the risk of being held in jail (yikes!) until your family



deposits the balance with the court. Therefore, we strongly suggest that you purchase insurance substantially above the minimum of \$100,000 USD (or \$1,000,000 pesos) that many insurance agents will offer you. \$300,000 USD will probably only cost you \$100 more per year, and \$500,000, about \$150 more.

Unless spending time in a Mexican jail is your idea of fun and adventure, it's really not worth the risk to be uninsured, or even under-insured, especially considering that automobile insurance in Mexico is generally about half of what it would be in the U.S.

I know of one foreigner who was at fault in an accident where someone was killed. He did not have insurance or the means to pay the damages and was sentenced to 18 months in jail. In another case, I know of someone who had a car accident and did substantial damage to street-side

electrical installations. These damages were estimated at 2.5 million pesos, while his insurance was only for 1 million. He was held in jail for 17 days until his family deposited the balance.

Automobile insurance can be purchased at the border or online. For short trips, policies bought at the border are fine, but if you plan on living and driving in Mexico for any length of time, we suggest shopping around online to get the best long term policy.

Legal Matters

For American Citizens

When you need help with matters such as renewing your passport, notarizing a document, and receiving assistance if you have been arrested or are the victim of a violent crime, you'll want to go see Edward Clancy, the US Consular Agent in San Miguel de Allende.

The U.S. Consular agency is located in the La Luciernaga Mall. It's open Monday - Thursday from 9-1 and Fridays by appointment only. During

office hours you can call the agency at 152-2357.

Here's what Ed Clancy says about renewing a passport:
You can renew your U.S. passport in my office in San Miguel de Allende. There is no appointment required to renew an adult's passport. It normally takes 6 weeks for your new passport to arrive in our office, but if you need it faster, we can ask that it be rushed. There is no expedited service in Mexico, even at the Embassy. If you must have

your passport quickly, you can apply for an emergency passport in our office and we will get it in 7-8 days.

Alternatively, you can go to the [American Embassy in Mexico City](#) and receive one the same day.

The American Embassy in Mexico City deals with matters such as births, deaths and arrests of American citizens, violent crimes against Americans and passport issuance and renewal.

Here's what the American Embassy web page says:
During business hours, U.S. citizens in distress requiring immediate assistance should call the Embassy at 01-52-55-5080-2000 , ext. 4440.

*If you are an American citizen with an after hours emergency, please call the Embassy switchboard at :
(From the U.S.)
52-55-5080-2000, dial 0 for an operator*

*(From Mexico)
01-55-5080-2000,
dial 0 for an operator
and ask to
speak to the
Duty Officer.*



For Canadian Citizens

To reach the Canadian Embassy in DF (Mexico City), follow the link below:

[Canadian Embassy](#)

For emergency consular assistance, you may dial one of the following numbers:

From Canada:

011-52 + 55+ 5724.7900

From Mexico

01 + 55 + 5724.7900

According to the Canadian Embassy Website, *for After-Hours Emergencies, The Emergency Operations Centre of Foreign Affairs and International Trade Canada operates 24 hours a day, seven days a week. An experienced officer is always available to respond to emergency calls.*

Toll-free from Mexico:

001-800-514-0129

Shall this number fail to work, you can dial the Embassy toll free number:01-800-706-2900. Your call will be rerouted to Ottawa.

Call collect : (613) 996-8885

E-mail:

sos@international.gc.ca

TTY: (613) 944-1310

The Immigration Office and Visas

Visa-getting can be a challenging endeavor. While there are several types of visas available for non-Mexican citizens, it should be understood that types of visas seem to change every few years and the process to obtain them even more often. In addition, rules seem to vary from one Mexican Consulate to another, so it may be helpful to check for updates at the consulate nearest you. What follows is a description of the

various types of visas as of this writing. It bears repeating, however, to verify that these rules and procedures are valid at the time you read this.

Tourist Visa - Although it has changed names a couple of times in the past 10 years, a tourist visa is very easy to obtain. If you are a citizen of the US, Canada, the U.K., the EU or any of the 65 countries listed here <http://en.wikipedia.org/wiki/>



[Visa policy of Mexico](#), you do not need to obtain a visa before arriving in Mexico. Instead, when you enter Mexico, you will be issued a tourist visa as long as you have a valid passport, and if you are flying, a return ticket.

Most tourist visas are issued for up to 180 days, but this sometimes varies by port of entry. If you are not a citizen of one of the countries listed in the link above, you can find more info here: <http://mexico.visahq.com/>

Temporary Resident (Residente Temporal) - There are many categories of resident visas, including those giving permission to work or own a business and those that do not (*lucritivo and no-lucritivo*). The most common type of resident visa is based on retirement, which requires either proof of monthly cash flow or investments sufficient to support yourself while living in Mexico. It is important to note that you can no longer obtain a resident visa while in Mexico. The process must begin in your home country, but is a relatively painless one.

The Temporary Resident visa allows for multiple entries and exits with no travel restrictions.

Permanent Resident (Residente Permanente) - The conventional wisdom in the past has been that this visa generally requires having a temporary resident visa for a number of years before you can apply. However, there is nothing in the law that states this and we know of more than one visa facilitator who successfully takes clients directly to the *Residente Permanente* status.

Permanent Resident cards do not expire and also allow you to earn income, provided that you notify Immigration within 30 days of any change in economic activity. They also allow for multiple entries and exits with no travel restrictions. However, if you intend to

eventually apply for citizenship, there are limitations on how long you can be outside of Mexico within the five years prior to application.



If you have any visa issues once you are in San Miguel, you will need to go to the immigration office, also known as INM, or Instituto Nacional de Migración, located on Calzada de la Estación, 152-2542. Most employees don't speak English, so it's wise to take an interpreter with you if you are not relatively fluent.

If you would like someone to help you through the process, email us and we will connect you with a bilingual visa facilitator.

Visas and Buying Real Estate

For real estate buyers, it is not necessary to have a resident visa before you purchase a property. In fact, you can own a property in Mexico for many years with only a tourist visa.

However, the advantage to having a resident visa once you own a home in Mexico is that permanent resident (*Residente Permanente*) status will allow you to claim the homestead tax exemption

on capital gains if you sell your primary residence.

Although there are often other tax strategies that can be used to minimize or avoid a capital gains tax without the permanent residency status, it may be wise to move toward obtaining permanent residency, since almost all of the tax changes since 2004 have been designed to eliminate the tax exemption loopholes in the law for non-

permanent residents. If you are concerned about potential taxable gains on selling a property, contact one of the agents in our office. They are generally up to date with current trends and can set up a consultation with a *notario** if necessary.

*Here in Mexico, a *notario* is a special attorney authorized to close real estate transactions.

CULTURE CLUB TIP #2

The Noise

San Miguel is a town in which daily events are communicated through sound - that high pitched whistle of the knife sharpener, the chant of the peanut seller, the loud clanging which announces the trash truck, and the *joven* (young man) yelling "*Santorini!*" to let you know the truck with water bottles is on your street. Now throw into the mix near nightly fireworks (which often begin at dawn) and the dogs that bark incessantly, and things can get



pretty darn loud. Have you ever noticed that most San Miguelenses don't seem to mind these noises? But what if YOU mind them? What if they are driving you crazy, in fact? You have two choices, since it is *highly* unlikely that complaining is going to change anything.



Option #1

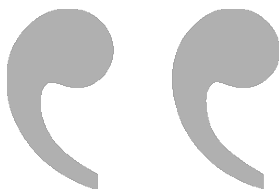
Buy yourself a pair of earplugs. Store them within easy reach of your bed. Better yet, buy two, so that when you lose one somewhere in your nightstand, you will have another. Every time you are trying to sleep and the church bells are ringing a little too early for your preference, *don't* start to wonder why! You will only get aggravated. Simply stuff those

babies in, turn over and go back to sleep. This is by far the cheaper, easier option.

Option #2



Live outside of Centro. Here's a rule of thumb: the farther away from Centro your home is located, the quieter the neighborhood will be. If you're really serious about *tranquilidad*, move to the *campo*, or countryside. Lots of people live there for this very reason and love it. (Not to mention the beautiful views.)



Clients Talk About...

Edgar Cancino, Agent

We cannot say enough good things about Edgar. He was very helpful from start to finish, very professional and polite every step of the way. ””

LT & Weeda M.

Mail and Packages

When you want to send and/or receive mail and packages, you have a few different options. By the time you add on handling fees and duty, none of these options are cheap, but all of them are cheaper than going to the U.S.

Mail & Delivery Services



For a monthly or yearly fee, businesses such as [Solutions](#) will bring your mail and packages from the U.S. and deliver them into your local mail box. They will also take mail and packages into the U.S. and mail them for you.

Check with each company for exact rates and what they can/cannot bring in. These companies also often provide Fed Ex, UPS and DHL service (although, sadly, you won't find any brawny guys in brown shirts).

There are a few companies in town who deal more in packages than regular mail. For example, *La Unión* in Centro, (152 5694) is one example, and they provide both FedEx and DHL service.

Shipping Services

Another option is using a shipping service that maintains a U.S. address. No yearly or monthly fee is required, and you can order almost anything and have it delivered to their U.S. address, and then they will bring it in to Mexico.



[Lavinia's Framing](#) (154-5344) is one such example.

MexPost and the "Regular" Post Office

Located a few doors down from the "regular" post office on *Correo* (which means mail), *Mex Post* is good for packages that other services won't take, like liquid medical samples, and for packages sent within Mexico. Items can take up to 2 weeks to arrive, though, so plan ahead.

As for the "regular" post office, I used it once to ship a package. They allowed me to negotiate down (by half!) the price to ship a homemade diorama my then 9-year-old daughter wanted to send to her friend in the U.S. It arrived without incident. Hoping to build on that success, I ordered some beads from the

US to be delivered by the "regular" post. They never arrived.

It's also worth noting that the local utility companies do not use the regular post office but have their employees walking the streets to deliver bills. Just sayin'.

Medical Care

If your illness is URGENT, get yourself to *Clínica Tec 100*, the hospital formerly known as *Hospital De La Fe*, located on *Salida a Dolores*, (aka the *Libremiento*) headed toward Dolores. Any taxi driver will know where it is.



They are open 24/7, have many doctors on staff who speak English, and it's likely that you will be seen immediately. I've been there twice for emergencies and we were ushered into a treatment room as soon as we arrived.

I've heard many good things about the emergency care at de la Fe and was very pleased with the care my family received as well.

There are other hospitals in town, but if you are new to San Miguel, *Clínica Tec* is your best option. You can check out their website at <http://hospitaltec100.com/sanmiguel/>

If your medical need is not so urgent, ask around for a good doctor or dentist and call to make an appointment. (For help finding recommendations, see the Civil List on page 15 in the "Information" section of this Guide.) Sometimes you will be referred to a specialist in Celaya or Queretaro, but there are also many fine physicians here in San Miguel.

If you prefer more natural oriented doctors and practitioners, you've come to the right town. San Miguel is chock-full of naturopaths, homeopathic doctors, chiropractors, osteopaths, massage therapists, nutritionists, herbalogists, etc. Again, the Civil List is your best bet for local recommendations.

Besides the huge savings you will enjoy on your medical care, another advantage of living here in Mexico is that you don't need a doctor's order to get a lab test. So, for example, if you suspect that you have parasites (more common than you might imagine), you can simply go to one of the medical labs in town and ask them for a test.

Words to Know

The hospital located

on the main highway
hospital

the (main) highway
emergency

Clínica Tec 100
hospital
el libramiento
urgencia

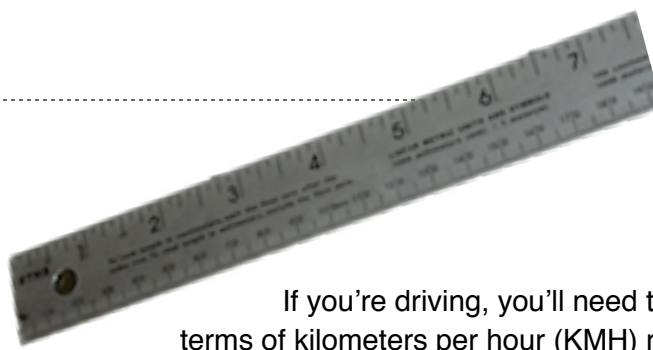
(CLEAN ee kah TEK CIEN)
(ohs pee TAL)
(el lee brah MIEN toh)
(ur HEN see ah)

The Metric System

Mexico uses the metric system of weights and measures (as opposed to the Imperial system, which is what Americans use). If you are not used to the metric system, it might seem intimidating at first, with all of those m's and l's, but if you spend a little time learning it, you'll realize that it's quite systematic and straight forward.

It seems everything in Mexico is measured in meters – anything long and skinny, like rope or ribbon, fabric, distance (“it’s about 5 meters down the street”), height (“She’s very tall – almost two meters.”), and length (“The table is about 1 ½ meters long). It’s helpful to remember that a meter is just a little longer than one yard.

Liters are also a very common measurement. The tip here is to think of the size of a 2-liter bottle of soda as a reference.



If you’re driving, you’ll need to think in terms of kilometers per hour (KMH) rather than miles per hour (MPH). To convert KM to MPH, simply multiply by .6. So, when you see a sign saying you’ve got 200 KM before you arrive at the beach, multiply 200 x .6, and you’ll know you’ve got 120 miles to go. Or when you see that the speed limit is 100KM, multiply by .6 to get 60 miles per hour.

And finally, please note that the ≈ symbol in the conversions below means approximately. However, if you’re the type who memorized pi eight digits out, go [here](#) for an easy to use converter that will give you exact measurements.

Conversions

60 kmh = 37MPH
90 kmh = 56 MPH
110 kmh = 68MPH
1 kilo ≈ 2.2 pounds
1 metro ≈ 39 inches

4 liters ≈ 1 gallon
1 hectare ≈ 2.5 acres
1 sq. meter ≈ 11 sq. ft.
1 kilometer ≈ 0.6 mile
5 centimeters ≈ 2 inches

5 mL = 1 teaspoon
15 mL = 1 tablespoon
240 mL = 1 cup (8 oz.)
27 Celsius = 80° Fahrenheit

Words to Know

centimeter	centímetro	(sen TEE meh troh)
kilo	kilo	(KEE loh)
kilometer	kilómetro	(kee LOH meh troh)
meters	metros	(MEH trohs)
square meter	metro cuadrado	(MEH troh qua DRA tho)

Money

Traveler's Checks and Cash

Because of the Foreign Account Tax Compliance Act (FACTA), a US law that has global implications, the way that financial transactions are handled in San Miguel has changed greatly since 2013.

Although there are exceptions, as of this writing the number of restaurants, hotels, businesses and exchange

houses who will take travelers checks, personal checks or even US dollars (cash) is dwindling fast, since the rules governing whether they can deposit or convert the money easily are still in flux.

Credit cards and pesos (cash) are still widely accepted. Pesos can be easily obtained from one of the many ATM machines using a credit or debit card. Although you may pay with US dollars in some of San Miguel's hotels, restaurants and stores, the exchange rate they will give you is less than favorable.



ATM Fees and Precautions

When in San Miguel, you're going to need a lot of pesos because many restaurants and stores do not take credit cards. To get pesos, most people rely on ATM machines. However, you'll want to be aware of

associated fees and our suggested precautions.



Before you come to San Miguel, check with your bank(s) to make sure you know what you will be charged

for using your ATM card in Mexico. Some US and Canadian banks have cooperating agreements with specific Mexican banks, so as long as you withdraw your money at the cooperating bank, your hometown bank will charge you a lesser fee or none at all.

However, if the banks you use don't have agreements with Mexican banks, you'll want to determine your bank's fees before you come. Banks may charge anywhere from 1% to 3% on each transaction.

You may also want to ask them how the exchange rate is calculated, as this can vary substantially from bank to bank.

Unfortunately, like many other international tourist destinations, San Miguel de Allende occasionally attracts various types of scam artists, including those who will attempt to clone your credit and/or ATM cards.

These thieves will insert a very thin card reader, invisible to the untrained eye, into an ATM machine to capture the data

off of every card that is subsequently inserted and use this data either locally or even internationally. Although most credit card companies and banks do not hold the cardholder liable, it can be a huge hassle to clear this up, especially if a bank account is emptied. You can save yourself a lot of trouble by taking some simple precautions.

1. Disconnect Your Accounts

There was a time when I had several accounts at the same bank that were all connected. By using my ATM card I could see the balance of each of the various accounts and transfer

money from one to the other. After hearing of others having their cards cloned, I spoke to the fraud manager at my bank, who suggested that I disconnect the accounts. He explained that it is not uncommon for thieves to gain access to someone's primary debit account with a PIN, transfer all of that person's savings and investments into that primary account and then drain it. Don't let this happen to you!

With my bank, it was fairly easy to disconnect my accounts. Now, when I log into my account online I can still see all of the accounts and

make transfers; I just can't do it with my debit card any more.

2. Keep A Low Card Balance

Keep the balance on your debit card relatively low, and when necessary, transfer money online. This way, if your card does get cloned, at least the thieves are only going to get a few hundred dollars.

3. Go Inside The Branch

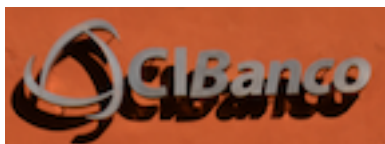
Although it is not unheard of for an ATM machine inside a bank branch to be cloning cards, it is a lot less common. Thus, we recommend using one of these ATM machines rather than one that is outside and as such, less secure.

Exchange Houses vs. Banks

At this point, it will be helpful for you to understand the difference between banks and exchange houses. Although today most of the exchange houses are also banks, the benefits of using an exchange houses as a foreigner can be substantial.

In very general terms, the primary difference between the two is that banks tend to focus on national transactions, and exchange houses international transactions. For this reason,

exchange houses can offer you better rates on international transactions like changing money.



For example, if you went to a bank to change \$1,000 USD, and the exchange rate was 12.50 pesos to the dollar, the bank would probably give you a rate somewhere around 12.15 pesos to the dollar, or

\$12,150 pesos. The exchange house tends to work on a much smaller margin and would probably give you 12.35 pesos to the dollar, or \$12,350 pesos. (About US \$16 more).

This may not be a huge deal if you are in San Miguel for a short time, but if you were purchasing a million dollar home, the difference between the two rates above would translate into US\$16,000, a savings to which few would turn their nose up.

Long Term Banking

If you are planning on living in San Miguel for a while and will need to be exchanging money on a regular basis, you will want to set up an account at one of the exchange houses.

Although there are checking and investment accounts available, the two main exchange houses will also allow you to open an account solely for receiving pesos from your US, Canadian or foreign bank account. This isn't an account that has money in it, but rather a way of documenting who you are and providing a way for you to cheaply access your foreign money.

As the industry responds to FACTA, the option of changing personal checks into pesos continues to be uncertain. However, it is fairly certain that these exchange houses will continue to provide some kind of exchange service.

By using this type of account you are avoiding the risk associated with using an ATM, saving the conversion fees that your home town bank will charge, and receiving the best exchange rate possible.

Generally you can open a check cashing account with a tourist visa, a utility bill from the home you are living in, and your passport.



Although either exchange house listed below can help you set up this type of account, we personally think the service that Josefa at CI Banco provides is superior.

1. CI Banco

Juárez No. 1, Esquina de San Francisco, Centro
415/154 -7348,
152 -5526 y 154 -8665

2. INTERCAM

San Francisco 4, Centro,
415/154 6676



Clients Talk About... Gloria Farias, Agent

I just wish to express my satisfaction with the service of Realty San Miguel on the sale of my home.... Within 3 weeks of the listing of my house by Gloria Farias, one of the agents, there was a firm offer. ”

Carol C.

Out and About

It's customary to greet people as you pass them in the street, enter and exit a store, and most other initial face to face encounters. The most common greetings are:

Hola, buenos días
(Hi, good morning)

Hola, buenas tardes
(Hi, good afternoon)

Hola, buenas noches
(Hi, good evening)

To respond to this greeting, choose either the *Hola* or the *buenos/nas* phrase. Use this

Greetings and Exclamations

greeting as though tomorrow will never come, and you will be amazed when even the grumpiest of old ladies and “scary” groups of young men greet you in return.



If you haven't already learned ¡*perdón!* (sorry!), do so now. If you are a woman, you can throw a little “*Aye!*” in front of it. Mumble it to yourself repeatedly until it rolls off your tongue. This is what you say when you accidentally bump into someone on the street, step on their foot, knock their purse about, etc. This is the polite and appropriate way to respond. “Aren't you supposed to say *lo siento?*” you might be wondering? NO. Don't do it. “*Lo siento*” is reserved for much more dire circumstances, e.g., you are telling your neighbor you just ran over her dog.

Gestures

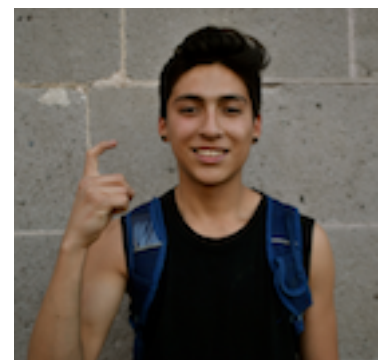


How about when someone lets you “in” in traffic? Or they stop their car so that you can cross the street. You raise the back of your hand to them (about face level) and nod while you say *gracias*. Until you get used to this gesture, you will swear

you are getting flipped off every time you do something nice. You aren't. You are getting thanked.

Another common gesture is made by raising your hand to about chest level and bending your index finger up and down.

This means “yes” and is especially useful when you have your mouth full but want to agree with what someone else is saying. Its sister gesture is made by waving the



index finger back and forth, as though it is a tiny windshield wiper. This means “no”, as you probably guessed.

The Facilities



And finally, public restroom etiquette (sorry). Actually, just toilet paper etiquette. Unless you are

in someone's home or there is a sign directing you otherwise, throw your toilet paper in the trash can or wicker basket next to the toilet. It might seem gross but plumbing here in San Miguel is such that you are quite likely to gum up the works if you flush your toilet

paper (not to mention other unmentionables) down the toilet. When you forget (and you will) let that tell tale wad of floating toilet paper that refuses to be flushed serve as your punishment-reminder.

Words to Know

hi, hello	hola	(OH lah)
good morning	buenos días	(BUEN ohs DEE ahs)
good afternoon	buenas tardes	(BUEN ahs TAR thes)
good evening	buenas noches	(BUEN ahs NO chess)
please	por favor	(por fah VOR)
sorry!	¡perdón!	(pear DOAN)
thank you	gracias	(GRAH see ahs)

CULTURE CLUB TIP #3

Change (the \$ kind)

Don't expect anyone working in a store to have change. They might. They might not. A lot of times they can get it for you. But be prepared, you'll have to give them that \$500 peso bill first. They will walk away with it. Even at the Tuesday Market. Especially at the Tuesday Market!. You will wonder if you are the biggest sucker in the world. You will glance over your shoulder to see if you can catch anyone laughing at you. As you wait, and wait, and wait some more,

you will become convinced that you must be the stupidest gringo that has ever walked the cobblestones of San Miguel. Eventually, though, whoever walked away with your \$500 pesos will come back with your change, and your faith in humankind, and Mexicans in particular, will be restored. This will happen over and over again. Get used to it.

The most salvational exception to this rule is Oxxo. Oxxo is one of the few stores



that always has change. Go there, buy a bottle of water or some gum and ask the cashier, "Tendrán cambio de quinientos pesos?" ("Would you have change for \$500 pesos?") Most often they will answer yes.

Phone Calls

You wouldn't think you'd need a spreadsheet to figure out how to make a phone call, but it does take a little know how, depending on who you're calling and from where. One detail (among others) that makes things a little more complicated is that in Mexico, area codes can be

2 or 3 digits, and basic phone numbers can be 7 or 8 digits. Before you despair, use the following chart to guide you through whatever calls you'll be making.



Calling From San Miguel de Allende

	To SMA Land Line	To SMA Cell Phone	To Outside SMA/ Within MX Land Line	To Outside SMA/ Within MX Cell Phone	To Outside MX Land Line	To Outside MX Cell Phone
From SMA Landline	7 digit number (e.g., 152-5322)	044+415+ 7 digit number	01 +3 digit area code + 7 digit number Exceptions: To Mexico 01 + 55 + 8 digit number To Guadalajara 01+ 33 + 8 digit number To Monterrey 01+ 81 + 8 digit number	045 + 2 or 3 digit area code + 7 or 8 digit number	international code 001+area code+7 digit number	US & Canada 001+area code + 7 digit number*
From SMA Cell Phone**	7 digit number	415 + 7 digit number	01 + area code + 7 or 8 digit number	area code + 7 or 8 digit number	international code 001+area code+7 digit number	US & Canada 001 + area code + 7 digit number

* Some countries require additional numbers.

** Verify with your local cell phone provider.

Calling to San Miguel de Allende or Other Parts of Mexico from the US or Canada

	To SMA Land Line	To SMA Cell Phone	To Outside SMA/Within MX Land Line	To Outside SMA/Within MX Cell Phone
From US or Canada land line	011+52 (MX country code) + 415 (SMA area code) + 7 digit number	011+52+1+415+7 digit number	011+52+ 2 or 3 digit area code + 7 or 8 digit number	011 + 52+1 + 2 or 3 digit area code + 7 or 8 digit number

Real Estate

You've probably already noticed that this guide is being brought to you by [Realty San Miguel](#), so this section on real estate is not



exactly unbiased. However, we've kept the shameless promotion to a minimum and our goal here is to provide the San Miguel newcomer with a starting point for buying real estate in this lovely town.

Since our inception in 2006, we have not only grown to be one of the largest agencies in San Miguel, but we have also



carefully hired and trained our agents; we believe you won't find a better team. Take a look at our many [testimonials](#) and referrals from past clients and you'll see why our motto is, "We could brag about our service and results... but we'll let our clients do it for us."

Many of our clients become curious about buying real estate while here on vacation, having succumbed to the "magic" of San Miguel. This curiosity often leads to subsequent trips and more serious consideration, until finally a decision is made to purchase a home.



As much as we appreciate vacationing clients who are hesitant to engage us because they don't want to "waste anyone's time," we believe you will find it helpful to meet with one of our agents no matter

We Welcome the Curious



what stage of the process you are in.

If you are just beginning to consider purchasing a home in San Miguel, you might find it helpful to have a brief meeting with one of our agents to get your questions answered, learn about the most important aspects of the purchasing process, and find out how owning a home in Mexico differs from owning a home in the US or Canada. As you become more sure that you

want to buy a home in San Miguel, you will probably find it helpful to take a tour with one of our agents.

The tour will generally include viewing two to three properties within your price range so that you have an idea of what San Miguel homes are like, and so that you can get a feel for the various *colonias* (neighborhoods) available. By spending some time on a tour, both you and your agent can focus your future efforts on the *colonias* that are the most desirable to you and eliminate the ones that are not.

Of course, if you are already sure that you would like to purchase a property in San Miguel, our agents are ready

Know What You Want

to jump into action to help you find the perfect home. We have a very helpful tool on our website called *Perfect World Search* which will guide you in thinking beyond a home's basic characteristics, such as number of bedrooms and bathrooms, and help you



determine more specifically what other features you need

and want. Once you have submitted the questionnaire, we will connect you with an appropriate agent.

Here are some of the questions you can expect while completing the *Perfect World Search*:

- Do you want walking distance to Centro, or would you rather get more house for the same money by living a little further out?
- Do you need an office or a studio?
- How often will you have out of town guests?
- Do you have specific requirements for pets?
- Is it important for you to have a single level house, or are you fine with stairs?
- How do you entertain? Do you normally only have one or two people over at a time, or do you tend to have large parties?



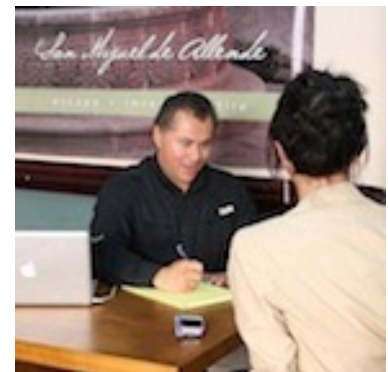
We Jump Through The Hoops For You

Once you are ready to move toward a purchase, let one of our agents do the hard work for you. We will use all of our connections to help you find the home best suited to your needs and desires. These connections include but are not limited to: the local real estate association called "AMPI" (*Asociación Mexicana de Profesionales Inmobiliarios*), of which we are active members. AMPI provides weekly network meetings, an email group where client

needs can be posted and potential properties submitted directly to the agent, and the "MLS". MLS stands for the Multiple Listing Service, which is standard in the U.S. and Canada and makes all listings easily accessible to every AMPI member.

Through all of these avenues and the broad knowledge our agents have of what is available on the market, we will work hard to present to you the best properties that

suit your needs, whether they are our listings or those of another agency.

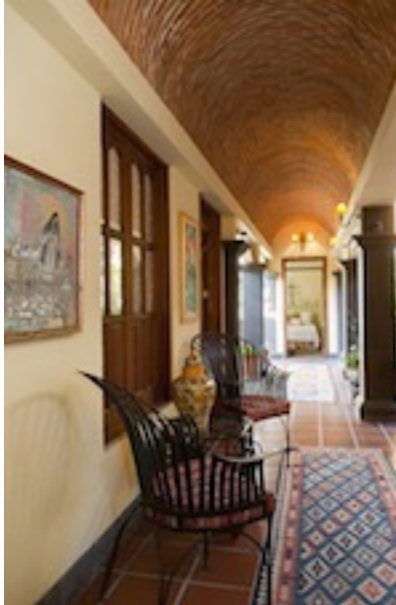


It's Not Rocket Science, But....

Although the vast majority of real estate transactions are completed smoothly, it isn't infrequent to encounter complications from a wide range of sources, including but not limited to: international wire transfers and currency exchange, negotiations of the price recorded on the deed, the ever changing nature of Mexican tax laws, and the manner in which the attorneys (*notarios*) who are authorized to close real estate transactions vary in their interpretation of those laws. There are also the matters of satisfying money laundering laws without raising red flags and managing third party escrow accounts.

Although purchasing and selling real estate in San

Miguel is not rocket science, it is almost always a course that needs to be navigated with a knowledgeable agent working on your behalf.



The agents at Realty San Miguel are skilled at looking at all the pieces of the trans-

action puzzle and putting them together in a way that best serves our clients. What's more, they are taught to anticipate and address any potential issues before they become problematic. In the event that particularly unusual or difficult circumstances do arise, we have a strong management team providing support, including the more senior members of our agency, as well as our own accountant and lawyer.

Ask around about our reputation, and we believe you will find that we are known for our honesty and forthrightness. We appreciate the opportunity to meet you and earn your business!

We Also Have Vacation Rentals!



If you are looking for a vacation rental, we have a wide selection in a range of prices. Just look for vacation rentals in the navigation bar of our site, RealtySanMiguel.com.



Repairs

There are several “all purpose” types of guys around town. Some work alone, and some have a crew and can fix everything from a stopped up drain to a broken table leg.

One such “one stop repair” and construction crew is run by Norberto Godinez (415) 114-0304 with Miguel Godinez (415) 114-9112 and

Andrés Godinez (415) 109-7047. Norberto has a crew of experienced guys who can fix almost anything. You can read more about Norberto’s company [here](#). They usually bring a helper or two, as is customary. These

are generally young, quiet guys who are something like apprentices and are often left behind at your house while the “expert” goes to buy a part. You can trust them. They are prime examples of patient waiters. Learn from them.

For car repair, Victor Espinosa is competent, reliable and speaks English. He can be reached at 185-2055 and 415-151-8235. His shop is located off the Libremiento at the entrance to the neighborhood *Las Brisas*.

Another good car repair option is Bridgestone on the Salida a Celaya going toward Mega. Their English is minimal but their prices are great.

For appliances you can call Margarito Galván at 415.154.4028 or 044.415.153.5274. He has repaired our washing machine numerous times over the years. He also knows air conditioning units, and probably kitchen appliances as well.

Of course, there are many other individuals and companies you might want to try. If you can’t find who you’re looking for, check the Civil List. (See the Information section on page 14 for more details.)



Shopping

The rule about shopping in San Miguel is this: If you see something you like, buy it. If you see something you REALLY like, buy more than one. Popular items are not

necessarily stocked regularly here, so you can’t count on something to be in stock today just because it was there yesterday, two weeks ago, or two months ago. This can turn

ordinary grocery shopping into an exciting treasure hunting expedition in which riches are regularly found.

Discounts

A great source of reliable discounts is the San Miguel V.I.P. Club. Purchase a VIP Club Card and receive discounts ranging from 10% to 20% off food and drink for your party of four at over 50

restaurants in San Miguel. 70 other businesses and services also offer steep discounts to card holders. Unlimited use. For more information go [here](#).

The Ginormous

If you're willing to make the trek and large quantities appeal to you, you might want to visit Costco, either in

Celaya or Queretaro. While you're there, you can also visit Home Depot, as well as several malls. Celaya and

Queretaro are both about a 45-minute drive from San Miguel.

The "Big" Ones

Currently there are three "major" groceries stores in town: *Mega*, located at the "Pipila Glorieta (the statue of the guy with the big stone on his back) on Salida a Celaya, *Bodega Aurrera*, located near the bridge and glorieta as you are heading toward the train station, on Calzada de la Estación, and *Soriana*, located at the Luciernaga Mall (sometimes known as Liverpool because of the Liverpool department store there). *Mega* and *Bodega Aurrea* are both something like small "super" stores," in that they have household items and appliances, a pharmacy, clothing, and grocery items all under one roof. *Soriana* is a "regular" grocery store but does carry some cookware small appliances, and includes a small pharmacy.

Grocery shopping in Mexico is a little different than what you might be used to. First of all, certain items are not stocked where you might expect them to be, as indicated in the list below:

catsup – with salsa and tomato sauce.
eggs – in the produce section
mustard – with salad dressings, mayonnaise and vinegar.
powdered sugar – with the produce or baking ingredients.
puff pastry - Available in the refrigerator in the bakery section at Mega.
raisins, dates, etc. – wrapped in plastic in the produce section, usually, not usually boxed.
sugar – white and brown sugar are generally found either in the produce section or with other baking ingredients, like flour.
Brown sugar is often not in stock.



Secondly, checking out tends to be slow. Cashiers frequently don't have correct change, for some reason the teens who bag your groceries frequently do not have enough bags, and using a credit card requires a slow verification process. So please, be patient. And keep in mind that those teens are not paid by the store, but rely on your tips.



Third, the people who work in the parking lot are not paid by the store either. While at times they might seem overly "helpful", try to remember that they are all just trying to make a living, and will not hurt you. They will offer to help you with your groceries, wash your car, and direct you out of your parking space, whether you need it or not. You will hear them say "sale, sale", which

comes from the verb “*salir*” and in this case means “go ahead, go ahead”. You don’t need to use them, but if you do, it’s polite to tip them.



Finally, if you have a car full of valuables, take advantage of the fact that these attendants want to earn some money by asking them to watch your car (“Cuida mi carro, por favor”) Then, when you return to find your car (and your stuff) safe and sound, tip them. (Some people even tip a small amount up front.)

I remember reading on the Civil List about some gringos who got their stuff stolen from the parking lot of Costco in



Celaya. I thought to myself, “oh, they must not have known about tipping the attendants.” It’s a small price to pay for not getting your stuff stolen, and like it or not, this is how it’s done here in Mexico.

The “Medium” Ones

Espinos, (located where the Ancha splits near Centro) has a small selection of grocery, produce, and cooking items like baking pans, spatulas, ice cream scoops, etc. They occasionally carry natural food products and specialty foods, so it’s worth it to keep an eye on their inventory.

Bonanza, located on Mesones (across the street from the parking garage), carries a wide variety of imported and ethnic



items, and has an impressive bulk section that includes spices, flours, seeds, and hard to find items like gluten (for baking bread) and dried fruit. They also carry imported household products like oven cleaner, spray starch and fabric softening sheets. *Bonanza* is also a great place to get all kinds of candles.

Local Tiendas

Tienda simply means store in Spanish. Most neighborhoods in San Miguel have a *tienda* or two on every block. Although their selection of canned foods, household items, some cold foods (like milk and

cheese), eggs and produce is often very small, you’ll find these stores come in handy. Buying there is also a great way to get to know your neighbors.



Specialty Stores



While it might seem that the “safest” place to buy meat is at the grocery store, with all of its nice packaging, this isn’t necessarily the case. In fact, your local specialty store often carries the freshest meat in town. That’s why you’d better get there by noon, before they run out! While this might seem like a nuisance at first, rest assured that this means inventory is moving fast, and your meat is more likely to be very fresh.

There are specialty stores, or “_____rias”, for all kinds of food, and they’re all over town. Take a walk and see how many you can spot. You’ll see *carnicerías*, (meat) *pollerías* (chicken), *panaderías* (bread and pastries), *tortillerías* (tortillas), *pastelerías* (cakes) and *fruterías* (fruits and vegetables).

There are also deli’s around which carry cheeses,

sausages, etc. A few notable ones are *La Cava*, located on Zacateros, and *Luna del Queso*, located on Salida a Celaya near the new convention center. *Luna del Queso* also carries many imported specialty items used in international cuisine.



If it’s natural foods you’re after, check out *Natura*, located on the Ancha across from the Instituto, and *Via Organica*, in Colonia Guadalupe. These stores carry local and imported natural foods, both fresh and packaged, including gluten free items, goat yogurt and cheese, and prepared deli-



type foods. (See also the Organic Market section below).

For natural products like homeopathic remedies, herbs, vitamins and supplements, , check out Centro Naturista on Ancha de San Antonio 75, La Victoriana at Hernández Macías 72, and Moonrise Health at Organos 29 in Centro (which also carries a lot of imported items).



Finally, for those moments of intense grocery home-sickness, the “Mini Market”, located next door to Longhorn Steak House on the Ancha is the place to go. It’s a small store that carries only American imports, and you will feel a pang of nostalgia as you stare at the Mug root beer, Newman’s Own products, Butterfingers and that familiar red can of Boston Baked Beans.

Tuesday Market

The most famous specialty market is called the “Tuesday Market”, known in Spanish as *el tianguis*, or here in San Miguel as *la placita* (and not the “*mercado de martes*”, a common mistake).



A popular tourist destination, it's a cross between a flea market and a super store and should not be missed. Known for its giant selection of practically everything, it includes, but is not limited to:



new and used clothing, knick knacks, pets, flowers, plants, craft and sewing notions, produce and grocery staples, and a large “food court” where you will be serenaded by all manner of musicians. You can easily stay for hours, shopping, gawking, and eating your way through the Tuesday Market.

Of course, you can also go there as a “serious” shopper, picking up whatever fresh produce, fish and chicken that you’ll need for the week. Open every Tuesday (duh), most vendors are set up by 9:30 and stay open until around 3:30, at which time they start packing up.



The Organic Market



Another fun place to shop is the Saturday Organic Market, located at the entrance to the Rosewood Hotel just past Cardo on the Ancha. It's open from 10am to 2pm and

features fresh, locally grown organic produce.



With its prepared foods for sale and “cafe” area, it's as much a social scene as it is a place to shop. You can also



buy other products here like plants, natural skin care items and clothing made from natural fibers. Arrive early for best produce selection.

The Daily Mercados



There are two daily *mercados* (markets) in town, San Juan de Dios, located

between Guadalupe Ave. and San Antonio Abad, and Ignacio Ramirez, located between Callejon de Loreto and Colegio. The main part of the San Juan de Dios market is covered, although there are also numerous outdoor booths. The Ignacio Ramirez market is all indoors

and backs up to the Artisans Market (see below).

Both are like mini versions of the Tuesday Market and are open every day of the week. These markets are a great place to get fresh produce and fresh flowers, as well as other canned goods and household supplies.

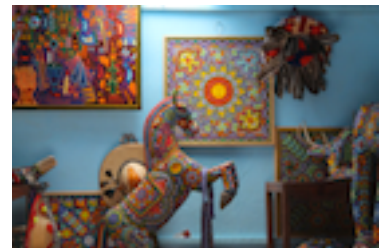
The Artisans Market

If it's souvenirs you're after, don't miss the artisans (*artisanos*) market. Booths begin on Colegio street (just off of Loreto in Centro) and



stretch up the stairs and into the Ignacio Ramirez market. You'll find a large variety of handmade Mexican crafts, including embroidered tapestries and intricate beadwork, as well as hand

painted dishware, silver, pewter and tin items, jewelry, paper mache, *papel picado*



(colorful tissue paper cut into intricate designs) and more.



Clients Talk About... Charles Thomas, Agent

Charles Thomas saved us so much money! We are now the proud owners of the house we so desperately wanted.... ”

Lisa T.S.

Words to Know

bakery	panadería	(pahn ah der REE ah)
chicken store	pollería	(poy eh REE ah)
fruit and vegetable store	frutería	(froo teh REE ah)
“go ahead”		
(in parking lot)	sale	(SAH ley)
groceries	abarrotes	(ah bah ROE tes)
meat store	carnicería	(car niece er REE ah)
neighborhood store	tienda	(TEE EN dah)
Tuesday Market	la placita	(lah plah SEE tah)
	OR	
	el tianguis	(el TEE AHN geese)
tortilla store	tortillería	(tor tee eh REE ah)
watch, or look after	cuida	(QU EE thah)

CULTURE CLUB TIP #4

Difficulties and Differences

What should you do when you’ve tried everything nice you can think of and that item that was supposed to be delivered/fixed/ready or that person who was supposed to show up never materializes, for the *fifth or tenth time*?

First of all, make sure you understand *clearly* what is being said. If your Spanish is limited, you might have gotten the gist, but sometimes those little details that you didn’t catch are just as important. Don’t be afraid to admit that you don’t understand and try to find someone bilingual to help you. In any case, under no circumstances should you lose your temper and start yelling, unless you want to be seen by

the Mexicans around you as completely devoid of couth and manners. You may not care what others think about you, but if you think yelling is going to help you get what you want, think again. The saying “You catch more bees with honey than vinegar” is especially true here in Mexico. You wouldn’t want to be the “ugly (North) American”, would you?



Secondly, it might be helpful to re-read the section about “Waiting” on page 8.

Thirdly, keep in mind that many *extranjeros* (foreigners)

get confused because they assume that Mexicans think about things in the same way that North Americans do. Sure, some things are the same, but **MANY** are not. Mexicans have different values and different habits. Don’t get mad when things aren’t done the way you think they should be. There’s probably a good reason. Consider your troubles a learning experience, and adjust your future expectations accordingly.

Finally, try to understand these differences. Try to, dare I say it, *enjoy* these differences. And if you can’t, try to accept them, because you definitely aren’t going to change them.

Spanish Language Schools

San Miguel is home to many good Spanish schools, both within and outside of Centro. If you are looking for a private tutor or informal conversation group, check the Civil List for current hours and contact information. What follows is a list of the most established schools and their contact information.

Academia Hispano Americana (AHA)

<http://ahaspeakspanish.com>

Mesones #4

Centro

(415)152-0349

Instituto Habla Hispana



<http://mexicospanish.com/>

Calzada de la Luz 25

(415) 152-0713

Centro

Josefina's School (aka Centro Mexicano de Lengua y Cultura)



<http://www.josefinaschool.com/>

(415) 152-0763

Colonia San Antonio

Located on Orizaba in San Antonio, Josefina's school holds regular and private classes for students of all ages. They also offer a number of summer programs for children and teens, which include lots of activities and outings.

Warren Hardy

<http://warrenhardy.com/>

San Rafael 6

Colonia San Juan de Dios

9 am-noon US Central Time:

011 – 52 (415) 154-4017

Afternoons US Central Time:

011 – 52 (415) 152-4728

This school offers intensive courses which are designed to get your Spanish up and running quickly. For adults only.



Transportation

It's easy to get around in San Miguel, even if you don't own a car. Obviously, you can walk to a lot of places, and this is really the best way to get to know the town. I was pleasantly surprised by all of the

little shops and cafés I found when I finally got out of the driving mindset. However, when you need wheels, you need wheels. Your transportation options are as follows:



The Bus

Granted, the interior of most San Miguel buses is a far cry from luxury. And you'll get that "local" feeling on the bus, complete with loud school kids, sweaty, aftershave bodies and musicians playing for a handout. (I've frequently wanted to pay these guys to *stop* playing, but that would be rude.)

The upside? The bus is very cheap. You can get most anywhere in and around town for 5 pesos; seniors with an Inapam ID and students with a student ID pay less.

I've heard that sometimes the tourist office across from the Jardin has bus schedules, but I've never seen one. Since you'll be hard pressed to get

your hands on one of those schedules that lists every stop on a particular route, the best way to find out where a particular bus goes is to simply get on and ride the route. Of course, neighborhoods are usually named on the front of the bus, so you'll have a general idea of where you're going.



Within and close to Centro, a taxi ride runs about \$30 pesos during the day and \$35 at night. Once you get outside of Centro, the

prices increase. If you are worried about the price, ask the driver how much it will cost before you get in. Catching a taxi on the street is safe, but if you want one to come to your home, you can call, e.g.,

ServiTaxi at 152-5993 to arrange for pick up. Note, however, that a taxi typically charges double to come to a specific location.

Taxis

Shuttle Services

For trips to the airport, you can contact a company like [BajioGo](#) at 152-1999 or [Viajes San Miguel](#) at 152-2537. They will come to your house at whatever hour is necessary to make sure you

arrive at the airport on time. They will also pick you up from the airport, provided you have made prior arrangements. Check in advance about how the company handles pick-ups

when your flight arrives late, as policies vary.



If you want to drive yourself, you can call [San Miguel Rental Car](#) at (415)152-0198 or (415)154- 8621. We rented a car from them and drove to

Mexico City with a car that had plates allowing us to drive there every day of the week. It couldn't have been easier.

BajioGo (see above) also handles rentals.

Rental Cars

Words to Know

car

carro

KAH roh

parking (lot)

estacionamiento

es TAH see OWN ah me EN toh

taxi

taxi

TACKS ee

Trash Pick-Up

When I first moved here I found trash collection protocol so amusing that I actually wrote a whole essay about it. If you have a maid who is at your house daily from early morning on, you can skip this section. She will take care of the trash and you will never have to think twice about it. For the rest of you, here's the drill.

If you don't already know, ask a neighbor what day(s) and time the trash truck comes to your street. In most neighborhoods the trash is collected anywhere from one to three times a week. Gather up your trash and have it ready to go the night before. On the morning of the designated trash day, start listening for a loud metal clanging sound. That means the truck will either arrive shortly or is

already waiting. Grab your trash and carry it to the truck.

Don't worry about looking presentable. Slippers and bed head are perfectly acceptable.

(But not bare feet, which is always a *faux pas* when in public in Mexico, the beach notwithstanding.) Wait in line politely with your neighbors, and when it's your turn, pitch the bag up to the guy waiting inside the truck. If you are obviously too weak to pitch your bag, someone will help you.

When you get back into your house, note the time. The trash truck will come *more or less* about that time of the day

on its designated days, except for after holidays, when it tends to arrive later. In

some neighborhoods, like Guadiana, you can hang your small trash bags on a hook and the trash men will gather them up for you.



If you are interested in recycling, there are a couple of options. There is a place called Recicla on the Libremiento, on the left side of the road as you head toward La Luciernaga, not far after Mega. Another option is to take your recyclables to the organic market on Saturdays, located on the Rosewood property. (see Specialty Markets above.)



Clients Talk About....
Joseph Lown, Broker

Using Joseph Lown as my listing agent was a great decision. ”

Steve V.

Utilities

If you are renting the house you are staying in, you'll have to find out from the rental agent or landlord which utilities you are responsible for paying, and of those, which you'll have to set up yourself, and which you can pay under the landlord's name.

Generally speaking, electricity and water will have already

been set up in the landlord's name and will stay that way, even if you rent for an extended period. The phone, internet, and cable vary from agreement to agreement. Gas is not in anyone's name, but someone at your residence (you, your maid) will need to be in charge of keeping your tank full.

If you have purchased a new house, you will probably need to set up accounts with all of the utility companies.

Keep in mind that some utilities are state owned, and therefore you have no choice but to use that utility company. And now, in no particular order, the five major utilities you will need to know about.

Electricity

The electric company, CFE, is government owned. They have the power to make your life very miserable; hence, do not mess with them. They will cut off your service if your bill is not paid timely, and they aren't necessarily quick to reinstate said service.

Moreover, lines at the CFE building are notoriously long (best to avoid going on a Monday or Friday), and employees generally don't speak any English. Moral of the story? Pay your bill on or before its due date.

On the brighter side, you probably won't need to set up an account at CFE unless you are building a new house or have purchased a brand new one. And, the CFE office on Loreto in El Centro has an automated bill paying

machine, which you must use if your bill is under \$5,000 pesos. There is also an automated machine at the



Luciernaga (Liverpool) mall. However, your most convenient option is to skip the Loreto office altogether and pay at any OXXO or certain neighborhood stores, although you'll be charged a small fee

for the convenience. You just have to make sure you take your bill to these alternative pay stations *three days or more* before it's due.

You will receive your bill in one of various ways. If you are one of the chosen few, it will be delivered directly into your mailbox by a CFE employee. However, it is just as likely to be delivered under that crack in your door or on the windowsill in the front of your house or even under the windshield wiper of your car, all of which are considered close enough for government work. Residential bills come every two months, rural bills monthly.

What happens if you don't receive your bill? (i.e., it blew away, the neighbor's dog

expected to pay it! And if you don't, it's quite possible that an electrician will be sent to your house to disconnect your line, and *pronto!* To avoid that fiasco, note on your calendar the approximate due date of your next bill and if you don't receive it, go to the CFE office with one of your old bills and they will print out a new,

current bill for you, which you can then pay.

At this point you might be asking, "Can't I just pay my electric bill electronically?" Indeed you can! You'll just need a credit or debit card from a Mexican bank, and the ability to read a little Spanish,

but don't let that stop you...*adelante!* Just click [here](#).

Finally, if power goes out in your home and/or neighborhood, you can call 152-7393 and report it (in Spanish), and sometimes such a call actually does help.

Water (not for drinking...)

Water comes from another government owned company called [SAPASMA](#) (152-4641). Their main office is an orange building located on the Caracol (highway /glorietta leading from Mega to Luciernaga, on the left side of the road just before you reach La



Luciernaga.) You can pay your bill there (M-F, 8-3:15), or at a number of other places listed on the back of the bill, including (among others) Bancomer, Banorte, Coppel, Scotiabank and various "*cajas populares*" (credit unions). If you are paying at a location besides the main office, however, you must do so three days before the due date.



To set up an account, go to the main office, and there should be someone there who can help you in English. You might want to call them first to find out what paperwork you'll need.

Telephone and Internet

Telephone line options are slightly more varied. [TelMex](#) provides "land lines" and is the main company through which phone lines are purchased. The TelMex office is located on the Salida a Celaya, on the left side of the street as you are heading toward Mega and shortly after you have passed the Pemex gas station and Cinco de Mayo on your left.

There is a bus stop in front of the entrance, which makes it a little hard to see if you are driving. There is often at least one employee on duty who speaks English.

TelMex also provides *paquetes* (packages) which include land lines, cell phones, internet and satellite dish service.

Another telephone option is [MegaCable](#), formerly known as TeleCable, which has two branches, one located on Salida a Celaya, next to the car dealership on the right side of the street as you are going toward Mega, and another in the La Luciernaga mall. MegaCable offers land lines*, cell phones, internet, cable t.v., as well as *paquetes* with

various combinations of the aforementioned. The customer service agents speak English and setting up an account is pretty easy, although the lines can be rather slow.

*Their landline phone service is a VOIP (Voice Over Internet Protocol) so it's more like a Vonage phone, which depends on your internet connection, and not actually a true land line.

There are also several cell phone companies in town. [Iusacell](#) is probably the cheapest per minute service. They are located in the La Luciernaga Mall and can be reached at (415) 153 1901. They offer various plans for various types of phones, e.g.,



Apple, Blackberry, LG, and many others.

They generally have good service and coverage but on holiday weekends when lots of tourists are in town, their network gets maxed out and service can be very spotty, which means that many calls just won't go through. They offer contract plans or pay as you go. When you purchase your phone, ask which "recharge" amount gets you the most for your money. Generally speaking, the more credit you put on your phone,

the cheaper the cost per minute.

[Telcel](#) is probably the most reliable service, but not the cheapest. They also offer contract plans and pay as you go. Whether you choose Iusacell, Telcel or one of the others, you can purchase credit at the check out counters of Oxxo, banks, Mega, and many other stores.



Gas



Having gas (liquid propane) delivered to your house might seem strange, but soon you will get used to it. Perhaps one day you will even be

extraordinarily thankful to see that familiar truck, as I was the year that we woke up Christmas morning to realize

we were out of gas. (You can only do so much in a toaster oven. And no, they didn't come on Christmas day. I had to wait until the next day to be extraordinarily thankful.)

There are several different gas companies that you can order your gas from, such as (among others) Gas Express Nieto (152-6691) and Gas Noel (155-8100). Just call up the company and ask if they'll

send a truck to your house: "*¿Me puede mandar un camión?*" which literally translates "Could you send a truck to me?"





They will probably ask if you need a cylinder (*cilindro*) or have a stationary tank (*tanque estacionario*). The *estacionarios* are the big ones that are free standing, which is probably what you have.

The other option is those small cylindrical tanks like those you

might have on your gas BBQ back home. They have similar small tanks for your home that are about 4 feet tall. These are not filled up by the tank truck but are exchanged by a different type of truck that only carries *cilindros*. For your BBQ or outside heater tank, stop one of the trucks driving by your house, give it to them, and they will deliver it back full the next day.

The gas company you call will also ask for your phone number and address, which



you should be able to say in Spanish, because most of these gas companies do not have any English speaking employees. However, you don't need to set up an account with them beforehand.

Just call them to come to your house and pay them when they've finished filling your tank. It's customary to tip these guys as well.



I've lived in Mexico for so long now that when I see people drinking out of the tap in a movie my first instinct is to shout "No! Don't drink it!" Needless to say, unless you have a filtration system installed in your house, you won't be drinking out of the tap.

For this reason you'll need to buy your water in a *garrafón*, or giant plastic water bottle. There are several different companies that will deliver water to your house, such as Santorini, Bonafont, and Ciel.

To set up service, when you hear a guy yelling, e.g.,

Drinking Water

"*Santorini! Santorini!*", run outside and tell him that you would like to buy water. (easy, no?) The first time you purchase water you will also be paying for the *garrafones*, around 60-70 pesos each, plus around 30 pesos for the water.

Once you've purchased water from that particular company once or twice, they will usually stop by your house regularly to see if you need more. When they come back, you'll simply exchange your empty bottles for full ones and pay only for the water. I've never spoken English to any of these young chaps but as long as you know your numbers (for the cost) and days of the week

(for when they ask when they should come back), you should be fine. It's courteous to tip these guys a few pesos.

Also, you'll probably want to buy a ceramic container (sometimes accompanied by a

metal stand) for easy dispensing. (Just look for those stores that sell *talavera* tiles.) However, if you are really pinched for pennies, you can always buy a very inexpensive plastic pump that attaches to the water bottle and simply set the bottle on a table.



Visas and Permission to Work

Can a foreigner do business in San Miguel de Allende? The short answer to the question is yes.

Generally speaking, the first condition to doing business as a foreigner in San Miguel de Allende, and in Mexico in general, is to obtain the proper approval and accompanying visa from immigration. Unlike in the U.S. or Canada, where after getting a visa to work you can do any business activity you choose, in Mexico, every specific economic activity will need approval.

The business activities which are easiest to get approval for are artistic in nature, namely, making and selling art of some kind. Obtaining permission for other types of businesses is often more difficult.

Generally speaking, Mexico does not want to give approval to foreigners to do work that could easily be done by its own citizens. Additionally, if your field requires a license, such as medicine or architecture, submission of all of your diplomas/certifications/etc., will be required, and possibly also approval by the appropriate licensing agency.

Getting permission to work for an existing company may be much easier than getting approval to work on your own. In this case your potential employer would write a letter on your behalf and “sponsor” you. However, permission based on a sponsorship allows you to work for that particular company only.

If your source of income is foreign, meaning originating outside of Mexico, whether you complete this work via travel, the phone or internet, you do not need a visa giving you permission to work. Most foreigners in this category do not have a working visa, and some only have a tourist visa.

If your business idea is something that may not easily get approval, there is always the option of starting a Mexican corporation, which somewhat sidesteps the visa limitations placed on certain types of work. Since there is nothing that prohibits a foreigner from owning a Mexican corporation, you can either form one yourself or buy one. Immigration will then issue you a working visa to be a director or officer of the corporation. So, while immigration may not give you permission to work as a builder, for example, they will give you a visa to be a direc-



tor or officer of a corporation that is set up to build.

Should you choose to start a corporation, you will also need to create an account with the appropriate tax authorities.

The advice of a good accountant and attorney at this point will be well worth your money. If you need a recommendation for either or both, please don't hesitate to contact Realty San Miguel for a referral.

Words to Know

cylinder (of gas)	cilindro	(see LEEN droh)
giant water bottle	garrafón	(gar ah PHONE)
stationary (gas) tank	tanque estacionario	(TAN keh es tah see oh NAR ee oh)

That's All Folks!

We hope you've found the information in this guide helpful. We've done our best to provide accurate and current information. However, if you are listed in this guide and your contact information changes, please let us know so that we can update it. We'd also appreciate

notification of any "dead" links that you might come across. Please write to us at: guide@RealtySanMiguel.com.

And most importantly, have a great stay in San Miguel de Allende!

The Team at Realty San Miguel



Left to right, front row: Gloria Farias (agent), Kathy Patterson (agent), Philip Hardcastle (broker), Lucero Toboada (administrator), Magaly Trujillo (agent), Edgar Cancino (agent), Charles Thomas (agent).

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