



Calendar of Events

October 16. 7:30 – 9:30 pm.
Full Moon Party Boat Cruise!
Tickets \$40 includes music,
appetizers, international open
bar. Proceeds benefit the
Cabo Humane Society.
Contact Maggie at 104-3598
mjm cabo2@yahoo.ca

October 17-19. Los Cabos
Offshore Tournament. Cabo
Villas Beach Resort & The Baja
Cantina. www.bisbees.com

October 17-19. ALMA Fishing
Tournament, Buena Vista.
www.almacares.com

October 21-25. Bisbee's Black
& Blue. Cabo Villas Beach
Resort & The Baja Cantina.
www.bisbees.com

October 28 to November 1.
First International Governor's
Cup Fishing Tournament.
Contact Oscar@daccarett.net
or www.cabotournament.com

October 31. 8:30 pm. First
Annual Palapa Society
Masquerade Ball. Live music,
raffles, door prizes to benefit
Todos Santos educational,
medical, and other programs.
Dale Townsend, 145-0219
milagrodale@yahoo.com

November 4. First day of the
fall '08 season for the Liga MAC
Used Bookstore and Donation
Center. Open Tues-Thurs 9am-
1pm. Funds raised assist local
families in need.

December 4. Third Annual
"Dress to the K9's" event.
Wine, cocktails, entertainment
and fun to support the Cabo
Humane Society. Contact
Maggie at 104-3598 or
mimcabo2@yahoo.ca



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For information please call 624-130-7715
Toll Free: (USA/CAN) 1-877-Las Villas
Toll Free: (Mexico) 01-800-The-Villas

Mexico Second Home Markets Still Sunny

Americans' appetite for second homes in Mexico remains strong, says Carlos Garza, CEO of Texas-based INB Financial Corp., which started offering cross-border mortgages last year. Evidence of the demand: Mexico's top bank, BBVA Bancomer has made about \$115 million in loans to Americans and Canadians so far this year and has a full-year goal of \$200 million. The average loan is about \$500,000, says Isidoro Sanchez, a director of business development at BBVA Bancomer.

Most of BBVA's business has come from professionally active Americans, ages 40 to 55, who are looking for a weekend retreat, and from semi-retired buyers between the ages 55 and 60 who spend several months a year in Mexico, Sanchez says.

"Given the kind of homes that are being purchased "\$800,000 to \$2 million" this is a segment that is still buying even though there is a crisis in the U.S.," Sanchez says. Mexico City-based real estate research firm Softec Consultoria Inmobiliaria predicts vacation-home sales to foreigners are set to reach 35,000 units worth \$17 billion in 2012, up from 18,000 units sold for \$6.4 billion last year.

Source: Dow Jones International News, Ken Park (09/03/2008)

Las Villas de Mexico Lifestyle Residences

Marina Cabo: Las Villas de Mexico™ the flagship development of the HXM Tourism Division™ is preparing to break ground on the Cabo San Lucas Marina. Starting at \$1.3 Million USD, these full-ownership luxury residences will be the first of their kind on the Cabo San Lucas Marina Dock I. Please note, construction will be commencing in late 2008 making reservations for the upcoming sales venue limited. Features include: Exclusive underground parking, luxury marina front development, multiple floor plans.

Club Campestre: Las Villas de Mexico began construction of 226 homes in San Jose del Cabo in September 2008. The homes are nestled against the hills of the Sierra Gigante Mountains and are situated between the 14th and 16th holes of a Nicklaus Design 18-hole golf course. Homes include Villas, Townhouse and Condominiums all with luxurious space and exceptional amenities and detailing. Las Villas de Mexico at Club Campestre offers 14 different floor plans ranging in size from approximately 1,390 square feet to 2,800 square feet. Condominiums starting in the mid-\$500's USD.

Exclusive Las Villas de Mexico Lifestyle Features:

- * The Sunstone Beach Clubs
- * The Whitesand Spas
- * The Si Lifestyle Concierge
- * The Opendoor Property Exchange
- * CasaCare Property Services
- * Whole In One Golf Services

On-site amenities include 24-hour concierge service, a mini-supermarket, restaurant, sports bar, tobacco shop, medical center, veterinarian and sales and administration center.

Own a home filled with every modern convenience wrapped in old world charm. We open a door leading to first experiences, exciting adventures and brand new memories while making Mexico more than just a vacation get-away in an exotic location—we make it a home.

Current phase one developments include Los Cabos, Riviera Nayarit and Cancun with Lake Chapala, Ensenada and San Miguel de Allende to follow. Now accepting reservations.

Call for your private tour of
Las Villas de Mexico Marina Cabo
Or Club Campestre today!

Local Sales Office: 624-130-7715
Toll Free: (USA/CAN) 1-877-Las Villas
Toll Free: (Mexico) 01-800-The-Villas



Learn About Our Humane Society!

The **Humane Society De Cabo San Lucas** was formed in 1991 by a group of men and women concerned with the many abandoned dogs and cats left to wander the streets of Cabo San Lucas. 2007 marked the 10th year anniversary of the operation of the HSCSL shelter facility. There is no governmental agency to address the problem of homeless domestic animals living in our community. The society provides the only form of animal protection and control. The work of the society is funded solely by donations. Visit our booth at the 2009 Bisbee to learn more about our work in the community and for the location of our shelter. Humane Society T-Shirts and gear are available in the mall at Tropicana Calypso Swimwear. Visit us on-line at humanesocietycabo.com. Donations are tax deductible! Contact Maggie at 104-3598 mjmcabo2@yahoo.ca.



Cabo for the Cure

Put on your walking shoes and support education and treatment for breast cancer in Baja Sur

The morality rate for breast and cervical cancer in the Southern Baja is disproportionately high, especially compared to its near neighbor—the U.S. For women over 25, the mortality rate in Mexico for all types of cancer is a steep 31.8%. Of those women, 30% die from breast cancer. In Baja California Sur alone, breast cancer is the cause of 14% of all deaths. But the situation isn't hopeless. Like most places with high mortality rates due to certain cancers, the problem here is access: access to preventive information, education, and finally, to good accessible, affordable treatment options.

On November 16, 2008 you and your family and neighbors, whether touched by breast cancer or not, can do something to help the women in this state improve their chances. Women's Wellness Foundation, under the umbrella of Los Cabos Children's Foundation (LCCF) is organizing the first "Cabo for the Cure" Race Against Breast Cancer. Like other events of its kind, the race is a community event, designed to bring together Gringos and Mexicans alike in a common cause. All proceeds will benefit the Women's Wellness Foundation, which works on various aspects of breast cancer education, breast cancer exams and mammography, and lodging and transportation to help cancer patients get the care they need.

The Cabo for the Cure race will take place on November 16th at the soccer stadium in San Jose, winding around the oceanfront downtown and doubling back. Volunteers will staff care stations along the way. There will be a 10K and a 3K race (the latter is a family walk-run) so all levels of fitness are welcome. The fees are \$200 pesos for adults and \$100 pesos for children; everyone gets a t-shirt, hat and other goodies thanks to generous sponsors. Survivors of course, race for free.

To sponsor a runner, join the race, help WWF, offer printing services for the race materials, or become a sponsor or a volunteer—WWF needs all of the above to make the inaugural Cabo for the Cure a success. Businesses and individuals can get a U.S. tax deductible receipt for different levels of financial sponsorship as well. Contact Teresa Wieck at 144-5884 or e-mail her at twieck@mac.com (Gringo Gazette)

Ceviche

(Perfect for your Bisbee catch!)

- 1 pound skinless fish fillets, large sea scallops, extra-large shrimp (21 to 25 per pound) or a combination
- 1 teaspoon grated lime zest from 1 lime
- 1 tablespoon grated orange zest
- 1/2 cup juice from 4 limes
- 1/2 cup juice from 4 lemons
- 2 medium ribs celery, minced
- 1 jalapeño chile (small), stemmed, seeded, and minced
- 1 medium garlic clove, minced (about 1 tsp.)
- Salt (to taste)
- 1/4 cup extra-virgin olive oil
- 4 scallions, sliced thin
- 3 tablespoons minced fresh cilantro leaves
- 1/2 teaspoon sugar
- 2 large oranges, peeled, quartered, and sliced into 1/4" slices

Be sure to pat all seafood dry with paper towels so that any moisture does not water down the marinade. Our favorite fish for this dish include salmon, tuna, halibut, sea bass, and sole. Slicing the seafood into pieces no thicker than 1/3 inch is important for even cooking; super-thin fish fillets (such as sole, flounder, or tilapia) are the easiest to use, as they require the least amount of prep. Heat is not used to cook the fish in this dish — the acid in the citrus juice firms it and makes it opaque. Mix ingredients together and cover. Refrigerate 45-60 minutes or until fish is opaque. Garnish with orange slices. Serves six as an appetizer.

Purchasing Property in Mexico

The Mexican government created an instrument called a Fideicomiso (Bank Trust) which allows ownership by foreigners of real property through a Mexican Property Trust. This trust agreement provides its beneficiary with all rights incidental to the ownership of real property. The Mexican Foreign Ministry (Secretaria de Relaciones Exteriores) issues a permit to a Mexican bank of the purchaser's choice, allowing the bank to act as purchaser for the property on behalf of the beneficiary. The purchase property is placed in a trust. The bank is the "Trustee" of the Trust and the actual purchaser is the "Beneficiary" of the "Trust." Only a Mexican bank can act as Trustee of these types of trusts.

The trust is not an asset of the bank; the bank simply acts as Trustee to hold the Trust subject to the instructions it receives from the Beneficiary. Much like Living Wills or Estate Trusts in the U.S., the Mexican bank, as Trustee, takes instructions only from the Beneficiary of the Trust. The Beneficiary has all incidental rights to the ownership of real property. The initial term of the Trust is 50 years, and it can be renewed for additional periods of 50 years indefinitely, providing for long-term control of the asset.

(THIS ARTICLE HAS BEEN PREPARED SOLELY FOR INFORMATIONAL PURPOSES AND IN NO WAY IS INTENDED OR SHOULD BE CONSTRUED AS A LEGAL OPINION.)



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