
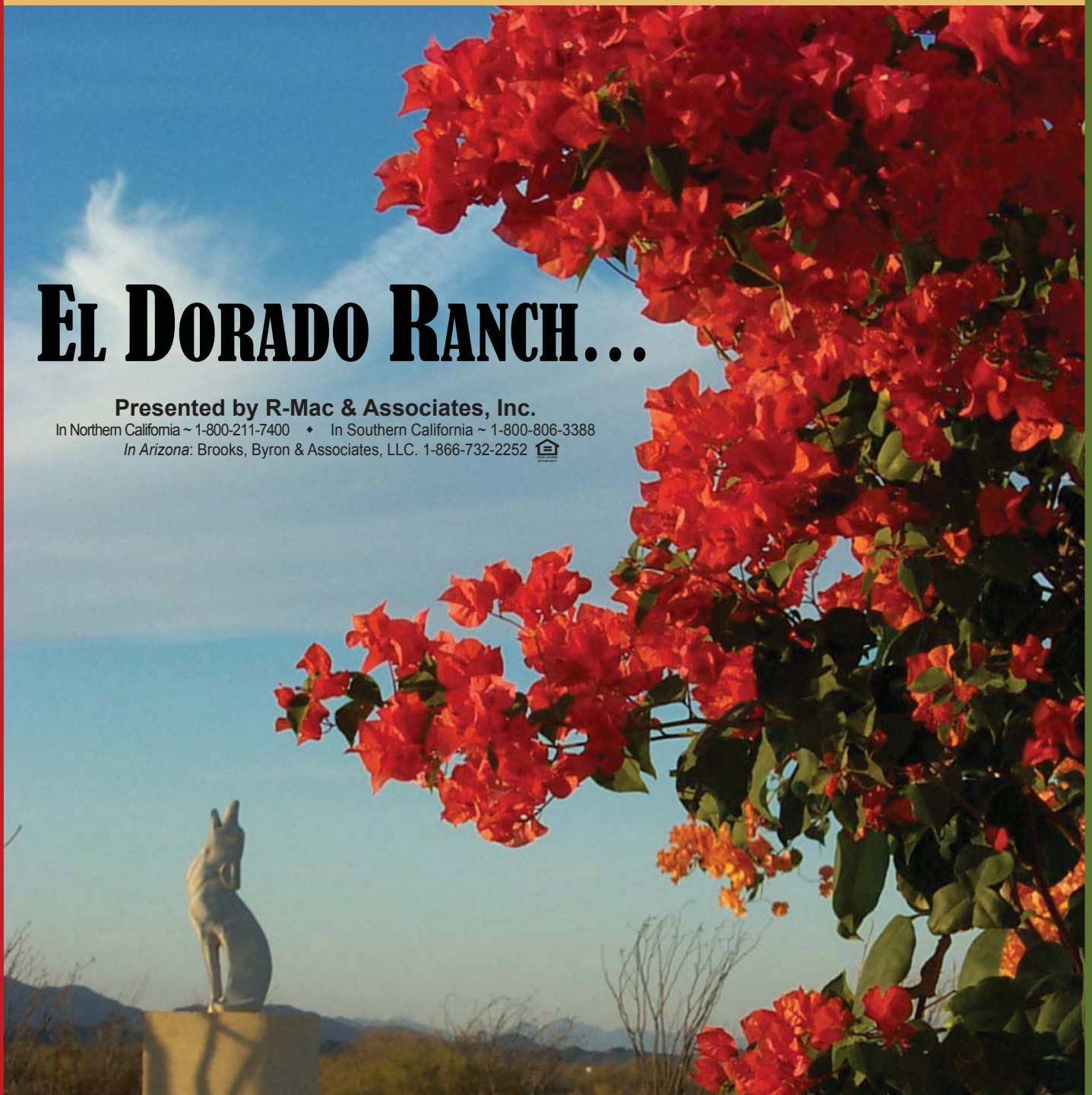


# EL DORADO RANCH...

**Presented by R-Mac & Associates, Inc.**

In Northern California ~ 1-800-211-7400 ♦ In Southern California ~ 1-800-806-3388

In Arizona: Brooks, Byron & Associates, LLC. 1-866-732-2252 



**...AN AFFORDABLE ECO-FRIENDLY DESTINATION RESORT  
WHAT'S SO SPECIAL ABOUT US?**





El Dorado Ranch's development philosophy is the pairing of a traditional destination resort with affordable eco-friendly sea and mountain view properties. We are fully committed to preserving our environment and have taken exceptional measures to ensure that we continue to develop in the utmost environmentally responsible manner.

El Dorado Ranch's east-side eco-friendly master plan properties are located in our La Ventana Del Mar Community and showcase the finest of what Baja has to offer in resort living. La Ventana Del Mar currently boasts luxury townhouse Villas, restaurants, pools and tennis courts. Within this community, all home-sites have underground utilities, (water, sewer, power and internet), surround an 18-hole championship golf course soon to be 27-holes. This golf course is watered with brackish sea water so no pesticides or herbicides are used, there is no pollution and no mosquitoes. All this is adjacent to our beautiful, white sand beach. Future amenities include a resort hotel and health spa, a luxury golf clubhouse, and additional res-



taurants, pools, and tennis courts. This community, as well as all of our communities have manned 24-hour gated security.

Our west-side ecologically friendly, master planned development encompasses over 30,000 acres and over half of this property will remain permanent open space. Many of these beautiful sea-view properties are 10,000 square feet plus, and are surrounded by anywhere from 6,000 to 10,000 square feet of open space to protect views, privacy and our natural desert plants forever. Incredibly, we still offer these parcels, with underground power, from \$30,000 with developer financing available from as low as 1%. You can build on your land whenever you choose, and when you do, we offer a wide variety of earth-friendly building materials. Even our roads are constructed in an environmentally-friendly manner, so as not to affect the local ambient temperature. El Dorado Ranch also features the largest solar community in the Western Hemisphere.

The Ranch is a quick two-hour drive from the California/Mexico border. We are nestled in a gorgeous desert valley gently sloped towards the Sea of Cortez and ringed on three sides by the San Felipe Mountain Range (see map below). Picacho Del Diablo, in the San Pedro Martir Mountain Range, is the tallest mountain in all of Baja and rises over 10,000 feet directly behind us. These mountains also provide our excellent fresh drinking water and protect us from Western storms. Much of the San

Pedro Matir Mountain range is a national park and wildlife preserve. The mountains are covered by ten species of pine trees and groves of quaking Aspens with winter snow and spring flower meadows that become a botanist's paradise. Other treasures of the park include rainbow trout, many varieties of birds and mammals;

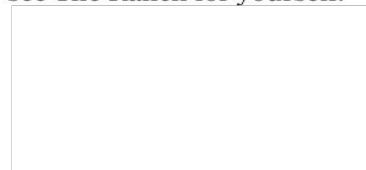


including big horn sheep, prong-horned antelope, California condor, mule deer, and many other species.

The part of Sea of Cortez in front of El Dorado Ranch is protected by UNESCO. And called the Upper Gulf of California Biosphere Reserve and Marine Sanctuary. All of The Ranch is located between this diverse marine biosphere and the wildlife preserve of the San Pedro Martir Mountains.

Imagine sitting on the rooftop patio of your beautiful home, totally at ease, and taking in all of these wonders of nature with a magnificent sea view. At El Dorado Ranch, we are creating a unique affordable ecologically-friendly community within a burgeoning world class destination resort at prices not found anywhere else in Baja California.

It's the American Dream, it just happens to be in Baja California at El Dorado Ranch. I'll be happy to share more information with you on how you can see The Ranch for yourself.



# Things you may not know about Mexico

## LIFESTYLE

In many ways, Mexico today is like the U.S. was 50 years ago before big government, big business, and special interests whittled away the lifestyle our parents took for granted. Then, neighbors trusted one another... and you could afford to raise a family on one income. People were more family-focused... more relaxed. Life seemed safer; they didn't worry about random violence.

## SAFETY AND SECURITY

According to the United Nations, you're 3 times more likely to be a victim of crime in the U.S. than you are in Mexico. Recent FBI statistics state that the murder rate (per 100,000 people) in Baltimore is 43.3... in Washington DC it is 29.1... and in Detroit 47.3... But in Mexico, it is 13. There are certain areas in Los Angeles, Washington or Detroit that you should avoid. That's where the crimes happen. Likewise there are isolated areas in Mexico (like parts of Mexico City and some areas along the border) that should be avoided.

## HEALTH CARE

Government-funded health care uses the same high-tech medical procedures that are available in the U.S., but medical insurance only costs \$270 per year including medications, with no deductibles or co-pays. There are countless state-of-the-art hospitals and care homes being built for the aging baby boomers arriving from north of the border.

## LOW COST OF LIVING

A couple can live comfortably for well under \$1,200 per month for everything, including a housekeeper. Utilities average one third of the cost in the U.S. No State income taxes and property taxes are \$300 a year!

## ECONOMY

According to U.S. government figures, Mexico's economy moved ahead of Canada's last year, making it the 12<sup>th</sup> largest economy in the world. Business Week reported that Mexico's middle class has swelled to record levels and solid jobs provide security. Mexico is one of the world's largest oil exporters selling 1.5 million barrels of oil to the U.S. each day. Mexican stocks have outperformed U.S. stocks (as measured by the S&P500) by 10 to 1.

## INFRASTRUCTURE

This year, Mexico's government launched a 5-year, \$250 billion program to build new highways, railways, airports and ports throughout the country. Mexico has a First-World infrastructure, including high-speed internet, mobile telephone networks, high-tech medicine, paved multi-lane freeways and much more.

## WHAT MOST PEOPLE DON'T KNOW ABOUT MEXICO

Unfortunately, most people never see the real Mexico. They get their ideas about Mexico from the resorts and tourist shops they visit on their holidays. But that description isn't any more accurate than a person visiting Disneyland and assuming they have seen the U.S. Over one million Americans already call Mexico home and as the Baby Boomers begin to retire, hundreds of thousands are planning to join them.



## EL DORADO RANCH

**YOUR AFFORDABLE ECO-FRIENDLY PARADISE IN BAJA**

# 10 things to know about owning property at **EL DORADO RANCH**

## **AFFORDABLE SEA VIEWS**

¼ acre (+/-) home sites all with views of the Sea of Cortez starting at \$30,000  
Beach and golf home sites, condos, and villas also available

Developer financing as low as 1% with no points, no prepayment penalty, fully amortized

## **GUARANTEED TITLE**

Own your property irrevocably forever ♦ Title Insurance by Stewart Title & Guaranty Company

## **LOW COST OF LIVING**

A couple can live comfortably at El Dorado Ranch for under \$1,300 per month including a housekeeper

## **SAFETY AND SECURITY**

Gated communities with 24/7 roving security ♦ 24-Hour Emergency Services Available  
On-site Medical Center

## **BUILD YOUR DREAM HOME**

Build an energy-efficient green home at a fraction of what it costs to build in California  
Construction financing available

## **LOCATION**

Just 2 hours, 116 miles south of the California/Mexico border with a new 4-lane highway under construction  
Travel conveniently by land or air ♦ 6 miles north of San Felipe, a small fishing village of 30,000 people with  
a wide variety of restaurants, cafes, nightlife, shopping, full service medical and pharmacy services

## **GREAT AMENITIES**

27-hole Championship Golf Course ♦ Tennis Center and Pool facilities ♦ Miles of White Sand Beaches ♦ 3  
Restaurants ♦ Clubhouses ♦ Sailing ♦ Wind Sailing ♦ Excellent Sport Fishing ♦ Shopping Center, Gas Station

## **WEATHER FOR ENJOYMENT**

330 days of sunshine with annual rainfall of less than 3 inches ♦ 10,000 foot Mountain Range protects from  
storms ♦ Yearly temperature range 65 to 105 degrees ♦ Water temperature 70-85+ degrees

## **QUALITY OF LIFE**

Eco-Friendly development plan preserving native plant, animal and sea life  
The golf course is watered with salt water, uses no pesticides and creates no pollution  
**Over 50% of El Dorado Ranch will remain open space forever**

## **YOUR FUTURE IS NOW**

*Live the "Better California NO Savings" Retirement Plan*

You can live a legacy now and leave one for your children and grandchildren  
*Reuters News 2008: For the second year in row Mexico is named best country to retire to!*



**THE AFFORDABLE ECO- FRIENDLY PARADISE IN BAJA**  
COME FOR A WEEKEND AND YOU MIGHT JUST RETURN FOR A LIFETIME!

# Affordable cost of living at EL DORADO RANCH Baja California, with the “*Better California No Savings Retirement Plan*”

Even though Reuters reported that Mexico, for the second year, was named the best country to retire to by International Living magazine in its 16<sup>th</sup> annual global retirement index, people still ask us, “Can you really live inexpensively at El Dorado Ranch, Baja California, Mexico?” *The answer is a resounding YES!* This monthly expense estimate was prepared in November 2008 based on a couple living full time at El Dorado Ranch. Our owners feel El Dorado Ranch in Baja California is the Better California because you can live on just your Social Security with money left over!

El Dorado Ranch is a complete destination resort in the making, with every warm weather amenity you can imagine, in a gated community with 24-hour security. The Ranch offers something for every age group, income and lifestyle. We have clubs and organizations for any interest; folks have built homes in every size from small to ginormous. Besides affordable sea view properties, we also offer golf and beach properties, as well as beautiful townhouse villas.

In this example a couple of assumptions have been made:  
No mortgage on your sea view home at El Dorado Ranch & no payments on an automobile

## Monthly Expenses using the “*Better California No Savings Retirement Plan*”

Mortgage payment	\$0
Automobile payment	\$0
El Dorado Ranch expenses:	
Association Dues (includes 4 doctor visits)	\$65.58
Property taxes	\$30
Utilities - gas & electric	\$100
Water	\$40
Telephone and DSL internet	\$40
Groceries	\$300
Personal Toiletries	\$25
Healthcare (IMSS insurance at 270 year per person + other private care costs)	\$150
Homeowners Insurance	\$25
Maintenance, insurance & fuel (one car)	\$175
Entertainment/Dining out	\$240
<b>MONTHLY ESTIMATE</b>	<b>\$1,090.58</b>

Monthly, add in those items that reflect your personal needs and taste, for example:

- Satellite TV (636 channels) -we will tell you how! \$0
- Household help (for once a week cleaning) - \$100

YES, **El Dorado Ranch** is the affordable eco-friendly paradise in Better California. And we do mean Better California because the weather’s better, the lifestyle’s better, your cost of living is better, all your medical care costs are better, by being there your health is better, and you can live on just your Social Security and have money left over. This is what we mean by the “Better California No Savings Retirement Plan.” Who said the American dream is gone, it just happens to be at El Dorado Ranch in Baja California. Come and experience it for yourself.



# One Journalist's view of Mexico

April 2009

By Linda Ellerbee

Sometimes I've been called a maverick because I don't always agree with my colleagues, but then, only dead fish swim with the stream all the time. The stream here is Mexico.

You would have to be living on another planet to avoid hearing how dangerous Mexico has become, and, yes, it's true drug wars have escalated violence in Mexico, causing collateral damage, a phrase I hate. Collateral damage is a cheap way of saying that innocent people, some of them tourists, have been robbed, hurt or killed.

But that's not the whole story. Neither is this. This is my story.

I'm a journalist who lives in New York City, but has spent considerable time in Mexico, specifically Puerto Vallarta, for the last four years. I'm in Vallarta now. And despite what I'm getting from the U.S. media, the 24-hour news networks in particular, I feel as safe here as I do at home in New York, possibly safer. I walk the streets of my Vallarta neighborhood alone day or night. And I don't live in a gated community, or any other All-Gringo neighborhood. I live in Mexico. Among Mexicans. I go where I want (which does not happen to include bars where prostitution and drugs are the basic products), and take no more precautions than I would at home in New York; which is to say I don't wave money around, I don't act the Ugly American, I do keep my eyes open, I'm aware of my surroundings, and I try not to behave like a fool.

I've not always been successful at that last one. One evening a friend left the house I was renting in Vallarta at that time, and, unbeknownst to me, did not slam the automatically-locking door on her way out. Sure enough, less than an hour later a stranger did come into my house. A burglar? Robber? Kidnapper? Killer? Drug lord?

No, it was a local police officer, the "beat cop" for our neighborhood, who, on seeing my unlatched door, entered to make sure everything (including me) was okay. He insisted on walking with me around the house, opening closets, looking behind doors and, yes, even under beds, to be certain no one else had wandered in, and that nothing was missing. He was polite, smart and kind, but before he left, he lectured me on having not checked to see that my friend had locked the door behind her. In other words, he told me to use my common sense.



Do bad things happen here? Of course they do. Bad things happen everywhere, but the murder rate here is much lower than, say, New Orleans, and if there are bars on many of the ground floor windows of houses here, well, the same is true where I live, in Greenwich Village, which is considered a swell neighborhood — house prices start at about \$4 million (including the bars on the ground floor windows).

There are good reasons thousands of people from the United States are moving to Mexico every month, and it's not just the lower cost of living, a hefty tax break and less snow to shovel. Mexico is a beautiful country, a special place. The climate varies, but is plentifully mild, the culture is ancient and revered, the young are loved unconditionally, the old are respected, and I have yet to hear anyone mention Britney Spears, Lindsay Lohan, or Madonna's attempt to adopt a second African child, even though, with such a late start, she cannot possibly begin to keep up with Angelina Jolie.

And then there are the people. Generalization is risky, but— in general — Mexicans are warm, friendly, generous and welcoming. If you smile at them, they smile back. If you greet a passing stranger on the street, they greet you back. If you try to speak even a little Spanish, they tend to treat you as though you were fluent. Or at least not an idiot. I have had taxi drivers track me down after leaving my wallet or cell phone in their cab. I have had someone run out of a store to catch me because I have overpaid by twenty cents. I have been introduced to and come to love a people who celebrate a day dedicated to the dead as a recognition of the cycles of birth and death and birth — and the 15th birthday of a girl, an important rite in becoming a woman — with the same joy.

Too much of the noise you're hearing about how dangerous it is to come to Mexico is just that — noise. But the media love noise, and too many journalists currently making it don't live here. Some have never even been here. They just like to be photographed at night, standing near a spotlighted border crossing, pointing across the line to some imaginary country from hell. It looks good on TV.

Another thing. The U.S. media tend to lump all of Mexico into one big bad bowl. Talking about drug violence in Mexico without naming a state or city where this is taking place is rather like looking at the horror of Katrina and saying, "Damn. Did you know the U.S. is under water?" or reporting on the shootings at Columbine or the bombing of the Federal building in Oklahoma City by saying that kids all over the U.S. are shooting their classmates and all the grownups are blowing up buildings. The recent rise in violence in Mexico has mostly occurred in a few states, and especially along the border. It is real, but it does not describe an entire country.

It would be nice if we could put what's going on in Mexico in perspective, geographically and emotionally. It would be nice if we could remember that, as has been noted more than once, these drug wars wouldn't be going on if people in the United States didn't want the drugs, or if other people in the United States weren't selling Mexican drug lords the guns. Most of all, it would be nice if more people in the United States actually came to this part of America (Mexico is also America, you will recall) to see for themselves what a fine place Mexico really is, and how good a vacation (or a life) here can be.

So come on down and get to know your southern neighbors. I think you'll like it here. Especially the people.

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## Responses to "One Journalist's view of Mexico"

### Darryl Silva Says:

[April 14, 2009 at 10:10 am](#)

This is a wonderful article. We live in San Felipe, Baja Mexico. We moved here from the Central Valley of California. Our area is as charming and tranquil a place as you could ever find on the planet. Yet we receive so many phone calls or emails from people asking if it is safe to come here. Many of these people own property here for goodness sakes. They should know better. But the media has done a masterful job

once again in telling half truths, or leading the listener or reader to a conclusion that are less than truthful. We happen to know what the facts are here in Mexico. Being aware of the true story in Mexico and hearing the absurd stories from what should be trusted news sources, makes everything else they report less credible. Our news reporting organizations are supposed to be our link to facts. Not a vehicle for agendas perpetrated by those same outlets or Governments. But, I guess we live in a different world now. Where facts carry less import than do stories of intrigue, death and violence. Slanted news has become the norm in the mainstream media. How sad for those too lazy to dig a little deeper than the thirty second sound bite for the real truth. The real news. How sad for us all.

### Lisa Blackwell Says:

[April 14, 2009 at 10:10 am](#)

I couldn't agree more with this article. I work in Mexico and plan to retire there. The Mexico I see is safe and beautiful. And I will not let the blinded American that only listens to the media tell me otherwise. The way I see it, its their loss.

### Judy Bishop Says:

[April 14, 2009 at 11:18 am](#)

I have to agree with this article. I have lived in the small town of San Felipe in northern Baja for almost two years now. I love it, and I feel much safer here than in a lot of places I've been in the states. Just use the common sense you were born with. You wouldn't walk down a dark alley in the middle of the night in the states, so don't do it here. I think we should take responsibility for our own safety, so don't act like an idiot. Talk to your friends that live in Mexico and I think you'll come away with a totally different point of view. Just remember that bad news sells papers and gets good TV ratings. So don't believe everything you hear or read. Remember that what you're hearing and reading in the news is a very limited point of view, so take it with a grain a salt and do your own investigation.

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(From Wikipedia) *Linda Ellerbee (born August 15, 1944) is a journalist who is most known for several jobs at NBC News, including Washington (DC) correspondent, and reporter and co-anchor of NBC News Overnight, which was recognized by the jurors of the duPont Columbia Awards as "possibly the best written and most intelligent news program ever."*

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