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PERSONAL BUSINESS -- PLACES TO RETIRE

## Costa Rica: Head for the Tropics

Many of us entertain fantasies of retiring to a tropical vacation paradise. But few take the bold step that Roger Chewning and his wife, Kathy Thomson, did in 2005. After a scuba-diving trip to Central America planted the notion in their heads, they informed their stunned, college-age children that they were taking early retirement, selling the family home in Morrisville, Pa., and relocating to Costa Rica's Pacific coast. "Our son couldn't believe we'd actually move out of the country on him," says Roger, now 56, who retired with a state pension after nearly 30 years as an administrator at New Jersey's Marie Katzenbach School for the Deaf. "Now that he's been here to visit, he's fine with the idea, and he's looking forward to coming back."

Who wouldn't? The couple lives in a gated community in a 3,400-square-foot home with an infinity pool and sweeping views of the mountains near Playas de Coco on the Guanacaste coastline. They paid just \$70,000 for their 6 1/2-acre lot and less than \$300,000 to build the house. "We wake up at 5 a.m. to the sound of howler monkeys and come out here to the terrace for coffee," says Kathy as a flock of lime-green parrots flies by. "In the evening we watch the moon rise over the mountains. It's idyllic."

Roger and Kathy—as well as Fred and Mary Holmes, formerly of Irving, Tex., who now live in the verdant hills outside the country's capital, San José—represent a new breed of active, able-bodied retirees willing to pick up stakes and plant themselves into a totally foreign culture. They do it out of a sense of adventure, a quest for an affordable retirement, or both. Their choice is made easier by frequent, low-cost flights to and from the U.S. and high-speed Internet service, allowing them to stay close to family back home.

On a week-long trip through Costa Rica, I met dozens of retirees contentedly living the pura vida—pure life—a relaxed, comfortable, and affordable lifestyle in a beautiful and welcoming country. On the Pacific coast, where the year-round temperature averages 83 degrees, the main attraction is the outdoors: beaches, deep-sea fishing, and scuba diving.

The migration from North America has sparked construction of luxury homes, condominiums, and resort hotels mainly aimed at baby boomers. One is the Four Seasons resort on the Papagayo Peninsula, which offers rainforest-canopy tours and hiking trips to nearby volcanoes. Next July, AOL co-founder Steve Case's resort-development company, Revolution Places, plans to break ground nearby on a 650-acre complex featuring two hotels and 320 homes selling from \$2 million to \$10 million.

In the hilly central valley around San José, the weather is 10 degrees cooler on average, and retirees enjoy a more urban lifestyle, with access to cultural activities, sports events, and two world-class hospitals with U.S.-trained, English-speaking doctors, whose services cost about 60% of what they would in the U.S. Modern apartment complexes, shopping malls, cineplexes, and a wide variety of restaurants abound in neighborhoods such as Escazú, where many foreign retirees live. Flights from San José or the Pacific coast airport of Liberia to major U.S. cities take just three to five hours, and a half-dozen airlines charge \$350 to \$600 roundtrip. U.S. consular officials estimate that 30,000 Americans live in Costa Rica full time, with 20,000 more there for at least part of the year.

### NO HURRICANES HERE

Wherever one chooses to settle, the country's lush jungles and many ecotourism excursions are readily accessible. But there are other attractions: Because of Costa Rica's location just north of the equator, it is rarely hit by hurricanes. The country's decision to dissolve its army in 1948 and spend the money instead on education and health care is also a point in its favor. To gain access to its respectable national health-care system, a couple pays just \$36 a month. Costa Rica also has the highest per-capita income in Central America, so it has less crushing poverty than neighboring countries.

Still, even with all the pluses, as many as 40% of foreign retirees in Costa Rica throw in the towel after two years, says George

Lundquist, 68, who moved there from McAllen, Tex., with his wife, Aija, in May, 2002, and now runs a business taking prospective retirees on tours of the country ([costaricaretioreonss.com](http://costaricaretioreonss.com)). "Some people don't bother to learn Spanish and find they can't handle living in a foreign culture," which often involves waiting in long lines at banks and at the state-run phone company, he says. Others simply get homesick.

Those who stay find they can live a better life. Two years ago, Fred and Mary Holmes sold their darts-and-billiards store in Irving and moved to Santiago de Barbacoas, a quaint town filled with tropical vegetation a 45-minute drive southwest of San José. They rent a two-story home, surrounded by flowering plants, for \$450 a month. Housecleaning and gardening help costs \$120 a month, while electricity, Internet, and long-distance calls add \$100. For fun, they play golf at a nearby 18-hole course, which costs \$75 a round for the two of them, including a cart.

The couple take Spanish lessons and have made dozens of friends, including other U.S. retirees and "Ticos," the local nickname for Costa Ricans. One recent Saturday night they attended a birthday party for a Puriscal native where local residents and a dozen or so U.S. and Canadian retirees danced to salsa and 1980s disco tunes till midnight.

Mary, 64, and Fred, 70, an ex-marathoner, take brisk walks around their neighborhood and travel back to the U.S. once or twice a year so Fred can compete in 10K races. If one of them were to fall ill, he says, they'd stay right here in Costa Rica. "If we needed a full-time, live-in nurse, we could get one for \$500 a month," Fred says.

The Chewnings, formerly of Pennsylvania, plan to stay on the move, using Costa Rica as a base to travel throughout Central and South America. To earn travel money, Kathy, who's just 48, works part-time as a real estate agent in Playas del Coco, where business is booming. Land speculation has pushed prices up, which means Costa Rica isn't as cheap as it used to be. "It's not the well-kept secret it once was," says Roger. "But it's still a great option."

By Geri Smith

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