

RETIREMENT

Latin America’s la vida buena lures seniors

Pleasant climate, lower costs draw retirees south

Nanci Hellmich

@nancihellmich
USA TODAY

Tarin Cardamone, 67, and her husband, James, 71, retired to Sierra Vista, Ariz., seven years ago, but now they want to move to a country in Central or South America for “a different lifestyle — something that’s more exciting and adventurous than going to the local grocery store or taking a trip to Tucson,” Tarin says.

They went on a retirement tour of Nicaragua last year, and they plan to take a tour of Ecuador in 2015, with the goal of moving by 2016.

Joseph Riden, 69, of Seattle, decided to spend his golden years in a “paradise” where he could have a good quality of life on his income from Social Security. Two years ago, he took a tour of Costa Rica designed for people who wanted to move there. “By the end of the trip, I had a clear idea of my choices,” Riden says. “Costa Rica is one of the most beautiful places on Earth.”

The number of people who are considering Latin America is growing as more Baby Boomers begin retiring, says Suzan Haskins, co-author of a new book, *The International Living Guide to Retiring Overseas on a Budget: How to Live Well on \$25,000 a Year*, written with her husband, Dan Prescher. They live in Ecuador and are senior editors at InternationalLiving.com, which offers 2½- to 3½-day informational conferences (\$600 to \$1,000) in countries that are popular retirement locations.

Retirees are attracted to Latin America because “they are looking for places where their money will go further and where there’s better weather,” Prescher says. Plus, these countries are close to the USA, so it’s relatively easy to get back.

It’s difficult to say exactly how many Americans are retiring to



Suzan Haskins and Dan Prescher live in Ecuador. They wrote *The International Living Guide to Retiring Overseas on a Budget*.

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Latin America, but Mexico is the most popular retirement destination, Haskins says. Some people take specially designed retirement tours to explore living in these countries.

In Costa Rica, most people are attracted to the Central Valley for the great weather (an average temperature of 72 degrees), proximity to private hospitals, entertainment and better shopping, says Christopher Howard, owner of Live in Costa Rica Tours (liveincostarica.com), which offers a 10-day group tour for \$2,100 a person, \$2,900 for a couple, which includes hotels, most meals and transportation around the country, but not airfare.

Both medical care and domestic help are much less expensive in Costa Rica, he says. About 20%

of the people on his tours decide to move there, says Howard, author of *The New Golden Door to Retirement and Living in Costa Rica*. “It’s not for everybody. It’s a big change.”

Howard, who has written guidebooks about several other Latin American countries including Nicaragua and Panama, says, “The bottom line is if you have \$1,000 to \$1,500 a month to live on, then you need to go to a place like Nicaragua and Panama to save money.”

Tanya Hartill, owner of Nica-Tour Group (nicatourgroup.com), estimates that retirees can live well in Nicaragua for about \$900 a month. Many people on her tours have visited other countries and are being very deliberate in their decision-making, says Hartill, who offers an eight-day tour for about \$1,375 a person, excluding airfare.

People can retire in Ecuador “very comfortably for about \$25,000 a year,” Haskins says. Cities always cost more than small villages,” she says. “Your experience will be so much richer if you can speak the language.”

The medical care in major cities in many Latin American countries “is excellent, top quali-

TECH

PADPHONE MAKES AN ODD COUPLE

Asus finds a new, slightly clunky way to wed phone, tablet

Edward C. Baig

ebaig@usatoday.com
USA TODAY



NEW YORK You’ve seen portable computers that with a bend or a twist can be transformed from a laptop into a tablet. You’ve seen “phablets” that are so named because the screens on these mobile phones are big enough to think of them as smallish tablets.

And now with the arrival of the \$199 (with contract) Asus PadFone X that AT&T just started selling in the U.S., we have a new kind of hybrid, a modular design that weds a smartphone with a tablet.

Actually, the smartphone part of PadFone X is just that, a 5-inch, full-HD, 5.3-ounce handset. It runs the KitKat version of Android, has a quad-core processor, 2-gigabytes of RAM, 16 gigabytes of storage (expandable via Micro SD) and decent cameras on the rear (13-megapixel) and front (2-megapixel). The phone supports NFC wireless and the Isis mobile wallet. You can pretty much use it like any Android smartphone and never be the wiser.

What makes PadFone different is a docking station that is part of the package that effectively turns your phone into a tablet.

That’s accomplished when you slide the phone into a compart-



The handset slides into the docking station to be the brains of the tablet.

ment on the back of this companion accessory. It’s a breeze to slide the handset in and out.

A moment or so after the phone is docked, the 9-inch, full-HD display on the docking station comes alive with whatever you were viewing on the phone. Your phone has been transformed into an Android tablet, albeit one that’s a little chunky, a little heavy (nearly 1½ pounds) and not the most elegant. You can also snap on an optional wireless \$99 Bluetooth keyboard; just be prepared for the extra 1.7 pounds.

While Asus has hardly achieved perfection, there are some impressive feats. If you’re browsing a Web page on your phone and slide it into the dock, you’re taken to the very same page on the tablet. If you’re on a call and dock the handset, you can resume the conversation using the larger component as a speakerphone.

Through technology Asus refers to as Dynamic Display, PadFone is supposed to recognize the proper proportions for the smaller and larger display, and adjust accordingly. But not every app supports Dynamic Display, including YouTube.

Keep in mind that while the PadFone phone is a phone, the

docking station is useless when the phone isn’t docked. It does provide a very nice 9-inch display. You can also significantly bolster the all-day battery life on the phone when the handset is docked.

By now you’re probably asking the most pertinent question: Why do I need this thing? Let’s take it as a given that all of us carry a phone, and many of us also carry a tablet. Buying PadFone doesn’t suddenly reduce your travel load.

Asus and AT&T are playing up the convenience factor, and it’s certainly a cinch to insert and remove the phone from the dock, making it easy to go big for watching video, playing games or banging out a text or e-mail on a touch display virtual keyboard.

Arguably the biggest selling point here is the attractive price: You get *both* the handset and PadFone Station for \$199. Plus, you only have to spring for a single AT&T LTE data plan and don’t need to sync the two devices.

But if economics aren’t your chief concern, you’re probably best off choosing the finest stand-alone phone and finest stand-alone tablet you can buy to meet your budget. PadFone X is a strained solution looking for a problem.

THE BOTTOM LINE

Asus PadFone X

www.asus.com

\$199.99 with two-year AT&T contract

Pro. By docking smartphone with 5-inch display, you can transform it into a tablet with 9-inch display. Good battery. Decent price.

Con. Phone is plain looking. Tablet is on chunky side. Not all apps can automatically adjust to change screen proportions. Stand-alone phones and tablets are superior.

TALKING YOUR TECH

D’Elia and Morin sing for their social-media supper

Jefferson Graham

@jeffersongraham
USA TODAY

LOS ANGELES On NBC’s new summer series *Undateable*, comedian Chris D’Elia offers advice on everything under the sun to co-star Brent Morin. When the pair came to meet us at the USA TODAY bureau in Los Angeles, we had to begin with D’Elia’s take on social media and comedy. D’Elia has more than 1.8 million followers on Twitter and Vine; Morin, just under 12,000. It was his singing that put D’Elia on the social-media map.

VOCAL VINES

D’Elia’s fans flock to watch him sing silly ditties about driving on Vine, the social network that’s home to six-second video clips. D’Elia shoots many of them featuring him crooning in the car.

“You’re in so much traffic in L.A. I think singing is funny, period,” he says.

Adds Morin: “He used to do that stuff in the car before Vine. Opera versions of hip-hop songs. He just didn’t have an outlet to put it out there. Now he does.”

SOCIAL MEDIA FOR COMICS

Says D’Elia: “You need to be on it. I was talking to a comedian who was established and a little older, and he’s like ‘What’s with this Twitter?’ and I was like ‘Dude, you need to get on it or you’re gonna be just, like, irrelevant.’ People don’t even look at a website anymore.”

TWITTER DIFFERENCES

D’Elia built his Twitter audience by encouraging them to do silly things — like spreading peanut butter over their faces and tweeting a pic to him — and being ruthless about whom he will converse with. He actively tells fans why he’ll block them from Twitter, cit-

ty,” and it’s very affordable as compared with the U.S., she says.

You can become a resident of another country and not lose your U.S. citizenship, he says. You still file taxes in the U.S., can vote and collect Social Security, he says. “You can have your Social Security check deposited in many qualifying banks around the world.”

Prescher suggests living in a new country for six months before committing to moving there.

Tarin says she and her husband plan to rent a place for six months and keep their home in Arizona, in case things don’t work out. And if the first country they try doesn’t suit, they might move to another and try living there for six months, she says.

Riden says the tour of Costa Rica gave him the confidence to take the plunge and move there. He now rents an 800-square-foot stucco house in Grecia, a medium-size town in the Central Valley, for \$525 a month.

He loves living there, but there are a few downsides, including a “tremendous bureaucracy. I’ve spent three days trying to open a checking account.”

He spends half the year living near Seattle and the other half in Costa Rica. Moving to this Central American country was the right decision, Riden says.

“When you come here, everything slows down, and you begin to appreciate the simple things in life. All day long, you get to hear constant bird song.”



Suzan Haskins is an editor at InternationalLiving.com, which offers informational conferences in countries that are popular retirement locales.



JEFFERSON GRAHAM, USA TODAY

Chris D’Elia, left, and Brent Morin star in *Undateable*.

ing such examples as “being rude to me in real life,” or “asking me when I’m coming to your city when I was there a week ago.”

Morin, a former production assistant for Conan O’Brien, entreats his followers to watch his appearances and come to shows.

When touring, “I’ll wake up and tweet something, Instagram a photo of something, Vine something, let them know I’m in a certain place. People will be like ‘Oh I live here, I didn’t know you were here.’ I’ll write them back and say ‘Well get tickets and come because I need people in those seats.’”

It works surprisingly well. His six-second Vine videos usually result in “30 people coming out that night, just from the Vine.”

APPS

D’Elia likes Square Ready (free; Apple), because “you can make your videos square.” His iPhone-shot video clips can be uploaded to Instagram without having their sides cut off to fit into its square format.

Morin’s a fan of TripIt (free; Apple, Android, Windows Phone, BlackBerry) which collects upcoming flight and hotel information for travelers. “I like that it organizes everything for me.”

D’Elia: “I don’t do Tinder (the hot-or-not dating app). If I wasn’t on TV, I’d be all over it. But I don’t want people to be like — isn’t that the guy from TV?”