

“Reinvented” at 37 and Loving Life in Nicaragua

By Elisha MacKay



The aroma of coffee wafts through the open bedroom door. I wipe the sleep from my eyes and follow my senses to the kitchen, where I find a double espresso and a plate of fresh fruit waiting for me. My husband Gordon is making fresh-squeezed orange juice. He stops what he's doing to give me a kiss good morning.

A few hours later I'm on a hillside nearby gazing out at the Pacific Ocean. The sky is such a brilliant blue that it is hard to tell where it ends and the water begins. Gordon and I are poolside... completely content and totally relaxed.

This is how my day starts in the coastal town of San Juan del Sur, Nicaragua. I'm 37 years old, retired, and living my dream. Gone are the days of waking up to the dreaded alarm clock. “Snooze button” is no longer in my vocabulary. I can enjoy a one-hour pedicure in the comfort of my own home—while sipping on a Tona (local beer) and gossiping with my girlfriend—for less than \$5. And I get to spend Tuesday and Thursday afternoons volunteering at a local pre-school.

A healthier diet, consisting mainly of fresh fish, fruits, and vegetables, means no more migraine headaches and the IBS (irritable bowel syndrome) I was plagued with for many years. I'm sure the non-scheduled, stress-free days are a factor as well. Life wasn't always this way. Rewind to nearly a year ago and I was living in Calgary, Alberta, Canada.

I loved my job, but it had me moving at breakneck speed. On a good day I'd arrive home from work by 6 p.m., my head still spinning. Dinner, a few household chores, and (if I was lucky) an hour of quality time with Gordon rounded out the day. Before I knew it, it was time for bed.

I longed for a life that allowed me to do what I wanted to do, not what I had to do. I wanted to be able to focus on the things I was passionate about: photography, writing, and making a difference in the lives of others. Most of all, I wanted quality time with my husband. Ours wasn't an overnight decision, though. It began in 2007 while honeymooning in Costa Rica. Enjoying a sunset in the tropical jungle, howler monkeys barking in the trees above, I said, “Wouldn't it be cool if we could live someplace like this one day?” Gordon replied that we could... “if we really want to.” At the time, I honestly thought he was just telling me what I wanted to hear because he was afraid to spoil the moment.



Enjoy uncrowded beaches, low prices and laid-back living in San Juan del Sur, Nicaragua.

But over the course of the next year we had some casual conversations surrounding the idea of a life in a new locale. Our goal was to relocate to somewhere warm and tropical within the next three to five years. Every day the idea of a slower-paced life with the possibility of new adventure excited me.

We had the “what,” but not the “where,” so naturally the next step was to choose the location. We traveled to various destinations within Cuba, Costa Rica, Mexico, and Venezuela.

Our first visit to Nicaragua was in 2008. The landscape and culture reminded us of Costa Rica, but still developing. It felt more raw and real and we fell in love with the country.

The reactions from our friends and family were mixed. Some couldn't understand why we'd want to “give up everything” to move to a Third-World country. Others were proud of us for doing what so many people only talk about.

We had a couple of huge garage sales to get rid of anything we didn't think we'd need or couldn't fit into our suitcases. The items



A land of warm weather and beautiful landscapes.”

in our garage sale were sold by donation. Half the money went to the charity that is very important to me—the Canadian Cancer Society.

I thought it would be more difficult to see my expensive belongings being purchased for such low prices. But in fact, it was the exact opposite: It was liberating. These material possessions were keeping me from the life I dreamed of. It was all just stuff that was weighing me down.

The final and hardest thing I had to do before leaving was to quit my job. I had a great career as an executive assistant with Suncor Energy. My job was fulfilling, but it occupied too much of my time and energy. It, too, had to go.

One major factor that sold us on Nicaragua was the incredibly low cost of living (see the sidebar for more on that). Warm weather and beautiful landscapes were also high on the list. A safe place to live, where good health care was readily available, also appealed to us. But in the end it was the people who sealed the deal. Nicaraguans smile and laugh easily. They are always ready to lend a helping hand. And even though most Nicas have very little, they are eager to share what they do have.

It also helps that Nicaragua has favorable laws that allow for a relatively easy residency process. As a resident, you can bring a vehicle and household goods into the country with you, tax free. If you're not ready to jump in with both feet right away, you can live here indefinitely on a 90-day, renewable tourist visa. Either way, you can still own and operate a business, buy real estate, and obtain First-World health and dental care.

The central market and the local grocery store are only a short walk away, so we rarely drive our 2001 Hyundai Galloper SUV, unless, of course, we are going to one of the many beaches in the San Juan area.

An eight-mile drive south from our home takes us to Playa Hermosa. This popular surf beach happens to be my favorite—even though I don't surf. The uncrowded, mile-long stretch of sandy beach offers ample areas for lounging, both in and out of the sun. There is a small restaurant on the beach that serves standard local fare. (Playa Hermosa also happens to be where Seasons 21 and 22 of CBS's reality TV show *Survivor* was shot.)

If I have any advice to give, it would be to come prepared. Read books about the country that interests you and research extensively on the Internet. Subscribe to online magazines and message boards. Follow blogs and email the authors to get their unique perspectives on living abroad. And finally, visit the country you're considering for an extended stay (not just a vacation) before making a permanent move.

What does the future hold for us in the land of stunning beaches, world-class rum, and rocking chairs? In the short term, we may get a parrot or even adopt a rescue dog. Long term? We hope to be home owners, living high on the hillside enjoying the warm ocean breezes as we watch the sunset from our own little piece of paradise. ■

“IT'S INCREDIBLY AFFORDABLE”

Before leaving home our most pressing question was: “How much will it cost us to live in Nicaragua?” The answer depends, of course, on the kind of lifestyle you choose. We know some expats who are living on a lot less than we are and others who are spending much more.

For the kind of lifestyle we enjoy, our monthly budget is \$1,400. And we manage to stay within that quite easily.

We rent a fully-furnished, three-bedroom, two-bathroom house with air conditioning for \$500 per month. Cable TV, high-speed Internet, and water are included. Our only added expenses are electricity and gas, approximately \$50 per month.

Our monthly grocery bill is significantly less than it used to be. For \$2 I can buy a pineapple, a watermelon, and a dozen bananas from one of many fruit trucks that drive through our neighborhood daily. A three-pound beef tenderloin filet costs less than \$10.

An extravagant, special-occasion dinner for two (with wine and dessert) costs \$50, instead of \$150. With \$20 in hand, Gordon and I can enjoy a night out at our favorite local expat bar—Republika. We always come home with change in our pocket.

One of the few things that's more expensive in Nicaragua is the price of fuel for your vehicle. A gallon of gas is nearly \$5. On the positive side, the entire country of Nicaragua could fit inside the 31st-largest state—Louisiana—so no matter where you're going, it's never far.

Vehicle maintenance and repair is inexpensive. Gordon had our timing belt replaced for \$70. This is a job that would cost \$700 or more in Canada. We recently had our front brakes replaced for less than \$40.

A few months ago I experienced some trouble with my eye. A thorough check-up with an English-speaking doctor cost a mere \$16. He referred me to an ophthalmologist and her services cost an additional \$16.

Fun money is spent on treats like \$5 pedicures, \$20 one-hour massages, and yoga classes that cost only \$50 for 10.

Bottom line, living in Nicaragua is incredibly affordable. We're currently living in the seaside town of San Juan del Sur, but we've also lived in León and the colonial city of Granada. For detailed expense reports, check out our blog: Innicanow.com.

