

# Slow-Paced, Simple Living in the Philippines

### “It’s an Easy Place to Indulge Yourself.”

Name: Dave Christopherson

Age: 59

From: Minnesota

Living in: Dumaguete

Tired of cold weather and the workday drudgery in his native Minnesota, Dave Christopherson was eager to turn his back on the working world. Having snow nearly five months a year was just too much. Dave was ready to live in a place where he wouldn’t need to shovel his way out of his house, or scrape ice off his windshield every morning. He wanted someplace where he could spend his days golfing amid beautiful surroundings and diving in crystal-clear waters teeming with tropical fish. He found all that and more in the Philippine city of Dumaguete, where the low cost of living lets him enjoy an early retirement with his family on only \$1,500 a month.

“The excitement and fulfillment I felt from my previous trips to the Philippines had awakened the adventurer in me,” says Dave of his decision to move to the Philippines. “Typical vacations in the past, with some sun, beach, and happy hours, were fun but always lacked something. My life back home in Minnesota was kind of the same, just missing something.” A machinist and a life-long investor, Dave felt that his life lacked spice after years of doing the same thing. “Home was great, but it was so predictable. It’s much more adventurous here!”

“I wanted to try an early retirement, and the lower cost of living here allows me to enjoy the laidback lifestyle you dream about when you are so busy back home with a career.”

Dave’s slower-paced life these days revolves around golfing, snorkeling, spending time with his family, and socializing with both locals and expats from around the world. There is no shortage of crystal-clear water and beautiful beaches nearby, and Dave and his family take full advantage of that. Twenty minutes away, in Dauin, is a free marine sanctuary where they snorkel right off shore and see many

tropical fish. He’s also been swimming with whale sharks in nearby Oslob. Whenever they feel the need to get away from their current paradise, they simply go island-hopping to explore the Philippines’ other sights.

Golf is also a big part of Dave’s life. He golfs every other day at the Ang Tay Golf Club, where membership is about \$150 a month. “It’s a friendly place to meet locals and expats that enjoy the game,” he says. “Dumaguete is an easy place to make friends; the locals are very hospitable. It’s called the ‘City of Gentle People’ for a reason.”

“Dumaguete is an easy place to make friends.”

When he’s not golfing, he and his wife walk to the palm-lined boulevard for a late breakfast or lunch, where they are treated to the glorious view of Siquijor Island and the glistening ocean. “If April has plans for shopping or a hair appointment, I might stay on the boulevard and visit the friends that we run into regularly. You’re bound to meet expats just hanging out on Rizal Boulevard, with all of its ocean-view restaurants. I like to bring my binoculars sometimes and watch the ships go by as I sip a beer,” says Dave. “It’s an easy life, but someone has to do it.”

Dave and his family lived in Manila for a year, but the constant traffic and big-city lifestyle were too frenetic for them. He decided to check out Dumaguete and found a “simpler life, free from all of the silly status symbols that so many people want. And the people here are so friendly!”

Dave, his wife April, and their son Davey live in a one-bedroom condo right in the middle of town for \$350. Dave says, “There are plenty of good housing options in the \$175- to \$400-a-month range. I liked this place because it is easy

to walk from our condo to the boardwalk (Rizal Boulevard) and to the downtown area. Tricycles (scooters with a sidecar) are abundant and cheap if we decide to hitch a ride, so we don’t need a car.”

Dumaguete lies in the southwest corner of the island of Negros Oriental, right in the heart of the Philippines archipelago. The ocean-side city has a population of about 120,000 locals and 4,500 expats. Negros Oriental is a tropical island, so the weather is always hot and humid (expect summer highs in the low 90s F). The expat community is welcoming and happy to show you the ropes. You’ll meet them in any of the numerous bars and restaurants along Rizal Boulevard, an oceanfront, tree-lined promenade that looks as though it belongs in a small Spanish town. The airport is only about 15 minutes from the downtown area, making it easy to hop on a plane to explore the neighboring islands.

Dave no longer feels that his life is missing something. He has found his dream retirement in Dumaguete, and he and his family live a very comfortable life on their \$1,500-a-month budget. “Some expats do it on less, but I like to golf, travel some, and eat out a lot,” says Dave. “From here we are in a central location to visit other islands and just a one-hour flight to Manila. Services are cheap; a haircut is under \$1, a tricycle ride about 20 cents, and a live-in *yaya* (nanny) only about \$85 a month. Most meals out are in the \$2 to \$7 range, and if you like Filipino food, you can eat for less than \$2 per meal.” Even luxuries like massages (\$6) or pedicures (\$1.25) are priced so low that they’re just part of the lifestyle. It’s an easy place to indulge yourself, yet not overspend.

Dave doesn’t regret his decision to move to Dumaguete for one second. “It’s a simpler life, in a small-town kind of way, yet a full one, with everything I want.”—*Kirsten Raccuia*.

### “The People Here Know How to Enjoy Life.”

Name: Andy Wazer

Age: 51

From: Arizona

Living in: Cebu

“Laidback the way Hawaii is, but at a fraction of the cost,” is how Andy Wazer describes his new life in the Philippine city of Cebu.

His love affair with his new home is understandable. For him, the tropical



Living in Cebu, you'll be only 30 minutes from the Philippines' world-famous beaches.

climate, the beaches, the Filipinos' friendly, hospitable nature, and the low cost of living make it a dream come true. He lives in a big city, yet he still feels that he has the typical "island lifestyle" that you'd expect from the Philippines. Life is simpler, like the 1950s U.S., but with all the First-World amenities he could want. And "if you ask me for just one thing I love about the place, it would be the people. Their seemingly never-ending smiles brighten each and every day.

"I got the travel bug at an early age," says Andy. Having a father in the U.S. Air Force meant that they lived in many countries. At 19, yearning to indulge his wanderlust, Andy followed in his father's footsteps and joined the Air Force. After living and working all over the world, it would have been easy for Andy to settle down anywhere. He'd already lived in places like Korea, Hong Kong, France, and Jordan, and he loved the adventure of delving into a new location.

In 2001, he met his Filipina wife, Rosie, while working in Korea. The two continued Andy's traveling lifestyle before settling in Rosie's hometown of Cebu. Andy hasn't looked back since.

Cebu is the capital city of the central Philippines island of Cebu. The city is a modern metropolis that boasts a First World lifestyle and a population of over 800,000 people, making it one of the country's largest cities. Cebu is also the oldest city in the Philippines, and, as the country's first Spanish settlement, it is a great spot for history buffs. But the lifestyle is definitely one of modern conveniences. Here you

wouldn't miss any of the comforts of home: Cebu has U.S.-style movie theaters, golf courses, hundreds of international restaurants, and plenty of expats to mingle with. Not to mention it's only 30 minutes away from the Philippines' famous white-sand beaches. Mactan Island, right over the bridge, has calm waters and white sand, and colorful fish dart all around.

## "Like Hawaii, but at a fraction of the cost."

"I love Cebu; it suits me," says Andy. "I'm so glad my wife is from here and this is where we ended up. In some ways, living here is a bit like when I was a kid in the States. The children are respectful to their parents and elders. When they come or go from the house or simply meet you, they take your hand to their forehead as a sign of respect. They call this 'bless.'"

The overall cost of living in Cebu is very low compared to the U.S. "It is possible to find any type of accommodation you want," says Andy. "You can live in a very basic home or build a huge, fancy place—whatever suits your needs. It really depends on what you are looking for, but prices in the area start as low as \$175 a month." Andy and Rosie live in a single-family, detached home, spread out over three floors, with five bedrooms and over 5,500 square feet. That's plenty of space for their three boys, the dog, cat, Koi fish, and turtles. And

it only costs them about \$775 a month.

Food costs depend on whether you buy the same imported brands you'd see back home or buy local brands, which are less expensive. The most cost-efficient way to shop is at local markets, where fresh vegetables, meat, poultry, and seafood are abundant and inexpensive. "Another thing I like is that you still have people coming to your neighborhood selling fresh bread, seafood, fresh corn on the cob, and other products, usually on foot or bicycle. Even the ice-cream man still roams the neighborhoods," says Andy.

"The low cost of house helpers is another perk of living in the Philippines. These helpers can be live-in or not, and the cost per month ranges from about \$55 to \$89. All this means you'll spend more time here doing the things you want. The people here, both local and foreign, know how to enjoy life. Even if you are working here, you can enjoy your off time, because just about everybody has house help, which frees you up to enjoy your down time."

Andy's life is now easy, social, and totally laidback. Most days are pretty mellow; he wakes up, gets "blessed" by his boys, and sees them off to school. Then the big decisions start. Should he work from the home office (he edits a mini-magazine guide for tourists) or find a place with a view where he can "work remotely on the computer to earn a little extra income while still living the island lifestyle"? It's some work with a lot of socializing in between. And that suits Andy just perfectly.—*Kirsten Raccuia*. ■