



The streets of Santiago are awash with artwork, and the city offers a lively cultural scene—poetry readings, theater, art shows, and more.

# Why We Left California for Colorful Santiago, Chile

By Suzie Hammond

Every morning my husband Carl and I enjoy fresh, hot bread rolls from the local grocery shop. Then it's a choice between a morning walk along the tree-shaded river path or working in the garden. Today the nature walk wins, and while the dog chases rabbits, we examine the new green growth on the fig, avocado, and almond trees. On our way home, we pass upscale houses and say hello to neighbors both human and canine.

While our early 60s are in the rearview mirror, we are both lively, engaged professional artists, one a musical conductor/composer and the other a writer/art quilter. Retirement to Chile hasn't stopped our work—it's just made our lives a whole lot more enjoyable.

Santiago, Chile's capital, provides us a better lifestyle than we had in Southern California—at half the money. We have a large, custom-built house, a pool, household help several times a week, and a gardener. Our house has a panoramic view of the city below and the beautiful Andes mountains across the valley. In front and below is a river, while the mountain behind us has free-range peacocks that display from the rooftops. Yet we are just 15 minutes by car from a vibrant metropolis of 7 million people.

Santiago is like a mix of Europe and South America, with small row houses in bright primary colors, elegant Victorian-era mansions, and modern high-rises. I've also grown to love the enormous amount of fascinating street art encouraged here. When I go back to the U.S. now, streets feel barren and boring by comparison. If you're looking for a new Picasso, Georgia O'Keefe, or Kafka, you're in the right place. Just the other day, we passed a new construction site and the protective structure fronting the sidewalk contained a face of a stoic native figure. Nearby, even a dilapidated corner shop is now covered in an intricate owl and a garden wall adorned with a flowing female musician.

The city has a lively cultural scene. Every day there are concerts, poetry readings, art showings, theatrical performances, and dances going on all over town, and often these are free. Many big-

name artists have Chile on their tour schedules as well, so there is international input of all kinds.

This cultural richness lends itself to our work. Normally daylight hours are for composing music, writing articles, or working on some art piece I have strung from the wall. There may be an afternoon nap, especially if it's going to be a late night. Concerts

*Concerts and shows fill many evenings."*

and shows fill many evenings, followed by a late-night dinner. Early last Tuesday evening, Carl conducted a packed jazz concert in the park, followed by an outdoor fancy meal in one of the city's gourmet restaurants. The steak-and-wine meal came to \$85 (with a special, more expensive wine than usual, as it was our wedding anniversary).

Discovering the delights of living in Santiago has been great fun. And though this is far from being the most affordable city in Latin America, you still don't need to splash out to live well here. We skip the megamarkets for the better fruits, vegetables, and staples in the local outdoor markets. Everything is brought into the city fresh daily, including fresh fish, chicken, and eggs. I pay \$2.40 a pound for deboned chicken breasts and \$2.25 for 15 large eggs. Most months it's 50 cents for a pound of tomatoes, but this year my garden produced so many that I froze, canned, ate, and gave away hundreds of pounds of them. On days when you need to do a major shopping haul with a lot of bags, you can taxi home. The metered fares start and proceed up in 37-cent increments.

Public transport all over Chile is excellent. The subway is new and all buses are being replaced with electric vehicles shortly. For longer trips, buses to the coast for a day at the beach are very inexpensive. For \$4.50 you can buy a one-way ticket on a luxury bus with wide recliner seats, bathroom, TV, and WiFi.

If you're thinking of giving Santiago a try, a four-bedroom house with pool rents for around \$1,100 a month. Figure on paying around \$45 a month for electricity. The new water treatment plant puts our water costs at about \$50 a month for our garden, pool, and house. Private health insurance that covers most everything, with a small copay, runs us \$350 a month. For a very pleasant lifestyle, including top private health insurance options, eating out a lot, and a nice apartment near the subway, you can do well in Santiago on \$3,000 a month. You can live more affordably the farther you get from the city center.

While the cost of living is (thankfully) different from California, the climate is much the same (though the seasons are reversed). Warm, dry winters in July get down to freezing, but don't stay there for long. Hot summers in January don't go above the 90s F, and we need extra water to keep the citrus, banana, and avocado trees happy.

Staying in the U.S. was not an option for us, as it was way too expensive for daily living. We also felt the U.S. was becoming socially regressive, with many people fearful and arguing over trivialities.

Once we started exploring our options for overseas retirement, we realized there were "must-have" items for us. Democracy; stable financial and political footing for the country; reasonable costs; warm weather without exhausting humidity; social causes to be involved with; good internet; and a semi-rural setting with mountain views. Carl's wish list had some very specific requirements: Immediate access to orchestras, jazz ensembles, chamber groups, and opportunities to teach advanced students topped his list. Santiago fit the bill.

I must admit, at first all I knew about Chile was its history of past dictators. But a little research told me that that regime was

ended by a peaceful vote. Chile is now one of the most stable and prosperous countries in Latin America. We took two short vacations to Chile in different seasons to make sure we could cope with the changing weather throughout the year. Then we decided in 2009 that a trial move was next.

It didn't take long for us to start making lasting friendships down here. From the start, people shared their stories and lives with us. Since we are both prepared to try out our terrible Spanish on anyone who will put up with us, we talk to vendors at the market, musicians, students, and every neighbor who is outside long enough for us to say hello. One neighbor down the street is a famous French botanist, and we met our new dentist as we swapped dog stories over the fence. Since Carl conducts an orchestra and a busy jazz band, we have met hundreds of people, both local and expats, in the music scene. He has a habit of inviting them all over to party, so summers are very lively around our house. Fortunately, our neighborhood loves music and is very forgiving of groups who want to jam.

Along with the view, our large urban lot has honeysuckle vines, grapes, and kiwi fruits clamoring up over onto the second-floor balcony. Our custom designed house with the specially designed art and music studios cost us about \$350,000 with four bedrooms, two kitchens, and a living room that comfortably fits a jazz band.

Another plus of living here is the great healthcare options we can avail of. A few years ago, Carl needed a pacemaker put in. We got immediate attention in a full emergency room. There was a cardiac specialist on duty who had some English, as did other staff. Carl was stabilized, admitted, and the next day he had his surgery with a three-day, follow-up hospital stay. The total cost? \$900 as we had not bought the extra insurance rider that covered "devices." Follow up care was all covered by insurance as well. Several years later, we are back to paying the copay for specialist check-ups and that costs \$16 a visit. The MRIs that I routinely need cost \$30 each and the hydrochlorothiazide I need for high blood pressure costs me a grand total of \$1 a month.

Resident visas to Chile are easy to obtain, only requiring that you have a basic income that is enough for you and any dependents to live on. (The government doesn't give a specific number, but a rule of thumb—particularly for obtaining your first visa—is \$1,000 per month per person.) The government is also keen to have people come and set up businesses in Chile, so that is another option available to you, although you'll have reams of paperwork to fill out.

Possibly because so recently they had no democracy, Chileans routinely protest and agitate for further social changes. The last few years have seen an ongoing campaign for free higher education, support for gay rights, and environmental protection. The protests are generally more like events that draw tens of thousands of people. They are serious but festive, with costumes, choreographed dancing, music, signs, and chanting. It is satisfying to see positive change moving the country forward because of what people are doing.

Since our initial visits, Chile has always felt like the '50s of our childhoods. After eight years, we still enjoy living in Chile, and would highly recommend it to anyone. ■

