

A tropical beach scene featuring a large, vibrant green palm tree in the foreground. Below the tree, a blue boat with a red stripe and the name 'KELLY' is visible. In the background, there is a yellow building with a white roof and a satellite dish, surrounded by lush green foliage. The sky is clear and blue.

Retirement in the Time of Zika

Chronicle of a Trip Nearly Forestalled



Story and Photos by Chris Villiers

Morning dawns in Old San Juan with a sound we haven't heard before: Twelve thousand seven hundred and fifty-two Americans, like clowns from a circus car, fleeing three cruise ships – the *Carnival Glory*, the *Carnival Magic* and the *Allure of the Seas* from the competing Royal Caribbean line.

One boat intends to overnight. The others are in port for just a few hours.

Passengers scamper through our hotel lobby looking for the casino that shut down a year earlier but is still written up prominently in all the guidebooks. As if the best way to get immersed in the local culture is to don a pair of loud shorts or a sundress, gather in a dark room with thumping Latin music, pump coins into flashing video machines and drink tropical cocktails until it's time to board for the next port of call.

For the past three days, we had old town to ourselves.

On the cab ride in from the airport – passing the enormous red-and-white neon of a Target store, a Sizzler steak house with its Combo Nation meals and multiple Church's Chicken outlets – our driver recommended a restaurant two blocks behind our hotel. A local favorite offering fresh seafood, mariposa rice, mashed root vegetables and

mofoongo served by waitresses in peasant garb bearing much more than a passing resemblance to traditional slave outfits. (Think Aunt Jemima syrup bottles come to life as servers and table hosts, replete with the overly polite “Yes, suh” and the cursory yet not-quite dismissive “Yes, ma’am.”) It turned out a fortuitous recommendation as most restaurants close during the hurricane months of September and October, signs in their windows announcing plans to reopen around Thanksgiving for high tourist season.

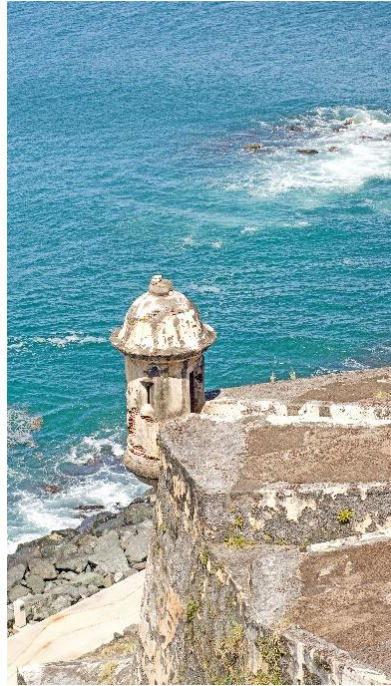
Along with busloads of school children on field trips, we were among the few visitors to Castillo San Felipe del Morro and Castillo de San Cristobal – forts on both ends of the Spanish city walls built five hundred years ago to protect the harbor from invaders. We’d quietly sipped coffee in Plaza Colon, and when the mid-day heat and humidity became too oppressive, we’d find an air-conditioned bar in the pastel-colored colonial buildings along Calle Fortaleza or Calle del Cristo.

Staring out our hotel window this morning, we knew that’d no longer be the case.

Streets and alleyways lined with tables and makeshift booths.

Hawaiian shirts, khaki cargo shorts and polyester stretch pants from curb to curb. Where a handful of cops and homeless people roamed the night before now was filled with hundreds of tourists bargaining for souvenirs, trinkets and bottles of “Puertorriquean” rum.

A vendor in his early twenties, selling playing cards with photographs of local scenes overprinted with hearts, diamonds, clubs and spades,



wore a coffee-colored Banana Republic T-shirt perfectly matching his complexion. He sang and talked constantly, drumming up business and calling out to folks just off the boat to spend a dollar or two on a deck of cards. The confident comical way he moved mirrored the message on the front of his shirt.

Definitely time to get out of town.



During the next week and a half, we retraced the footsteps of the U.S. Army that finally put an end to the Spanish Empire.

Everywhere we went, we'd been preceded either by Lt. Gen. Nelson Appleton Miles or by Brig. Gens. George Garretson and Guy V. Henry.

Following the path of the invading Americans wasn't by design, but by accident. Almost nothing happens by design in Puerto Rico.



We'd been thinking about this trip, yet not really planning it, for more than a little while.

Our goals were simple: Find sandy beach, drink some good rum and determine if Puerto Rico might be a place to buy a second home.

Actually, our goals extended a bit deeper than that.

Somewhere, in the back of my mind, I had this vision of Puerto Rico as a perfect place to retire. A former boss told me that the most beautiful beaches in the world are on Puerto Rico. It's part of the United States so no need to worry about visas, passports or third-world problems. Basic

infrastructure, such as roads and electricity, surely would be in good-working order. Water is safe to drink. Social Security and Medicare are widely used on the island. It doesn't require a long list of exotic shots and immunizations; nor do you have to worry about citizenship, exchanging money and foreign banking rules.

From my home thirty-seven hundred miles away in Seattle, the Enchanted Island seemed like paradise. For all intents and purposes, Puerto Rico had to be the 51st state set in the tropics with pineapples, coconuts, rum and good Caribbean music.

What more could you ask?

Yet when I started telling coworkers about our plans, their reactions were always the same.

"Is it safe?"

I initially thought they were talking about Zika. I'd casually explain we had already raised our daughter and weren't planning on more children. Yet it wasn't this newfound virus that concerned my colleagues. They relayed anecdotes about muggings and crime and being stranded in the Caribbean during hurricane season. None had ever experienced these calamities, mind you, even though they're all extremely well-traveled.

My wife, Catherine, took a completely different tact. She told her coworkers we were heading to Hawaii. That'd explain the tan when she





returned. She's visited the Hawaiian Islands many times so she could answer any questions that might come up. And since she works in healthcare, a small fib eliminated the possibility of someone over reacting and ordering a post-excursion Zika quarantine.



As our trip neared – and we read headlines about the Puerto Rican debt crisis, overblown fears of mosquito-borne viruses and speculative forecast about the approaching hurricane season – we debated multiple times about whether to go to Hawaii instead.

Still, there was the lure of travel during the offseason, avoiding the loud crush of tourists. And we had our goals – beaches, rum and retirement.

So, how'd we do?

We definitely found amazing beaches. If you ask local bartenders for good rum, they'll grab a bottle off the top shelf from Barbados or Guatemala. As far as finding an ideal retirement location: Read on.





The only time we vaguely worried about crime was the night before leaving San Juan.

We were alone, or so we thought. At first, we didn't see him, just heard his voice. "Do you speak English?"

He knew he was hitting on a couple tourists. We were easy marks in a dark alley leading to the stairs behind our hotel.

As he stepped from the shadows, Catherine looked around to see if he had a partner who'd jump us. I focused on his face. Blonde hair, mid-forties. He had seen his share of life on the street.

I could smell he'd been drinking – not enough to be drunk but enough to get decent start on his evening routine.

He told a hard-luck story about getting off the cruise ship at Pier 6 with his father and wandering into La Perla, a rough neighborhood every tourist is warned about. His wallet was stolen; his father was rolled by a couple of punks and was in the hospital. He asked for twelve dollars – six for him and six for his father – to pay the boarding fee to get back on their boat.

He had a sympathetic face and spun a good story with a couple exceptions. There were no boats in town that evening (they arrived the next morning) and cruise ships dock at Piers 3 and 4.

I'm certain he used that story a hundred times. It probably worked more often than not. After all, who'd expect a homeless white guy living on the streets in San Juan? He reminded me of the American vet who wandered the streets of Tehran when I was twelve years old, telling every expat how his Vietnamese wife cleaned out his bank account and left him high and dry in the Middle East, gaining instant sympathy the first time you heard the tale and a stale uncertainty when you heard it the fourth or fifth time.

I gave him six bucks and told him he had to bum the rest from some other tourist. Figured it was enough for him to buy another drink or two.



Not every cruise-ship passenger in our hotel lobby the next morning was looking for the mythical casino. More than a few hoped to rent a car from Hertz and circle the entire island before returning to their staterooms for evening sailing.

The line at the rental counter was four or five deep all morning. The clerk spent twenty minutes with each customer, even just to tell them that unless they had a reservation they couldn't get a car.

When we got to the front of the line, I wanted to make sure he'd honor our voucher from months ago. I also wanted to know if we could drop the car off at the airport without returning to the city.

"Sure," he said, "just make sure it's filled with gas. Gas stations, parking lots and cars are the only things we have enough of on the island.

"We have two cars for every man, woman and child."

At first, we thought he was joking. By the time we checked in for our return flight a week later, we were convinced he underestimated the size of Puerto Rico's automobile population.



Highway 22 heading west out of San Juan is a combination toll road and strip mall.



Every town features two stunning works of architecture – a magnificent church from the 16th or 17th centuries, and the 20th century branch of Banco Popular. Inevitably, both share the same plaza in the heart of town. In the 64-kilometers between San Juan and Arecibo, we pass half a dozen such towns. (Although it's part of

the United States, distances in Puerto Rico are measured in kilometers, gas is sold in liters and speed limits posted in miles per hour. *Story problem: If you're driving 150 kilometers between San Juan and Rincon, traveling at 55 miles per hour, how long will it take to get to your destination? And how many liters of gas do you need if your rental car gets 33 MPG highway?*)

Larger cities feature sprawling medical complexes whose Spanish names proclaim them as *moderno* even though most were constructed when Eisenhower was in the White House and *definitely* not painted since LBJ. (In most hotels, it's easy to find literature about "Puerto Rico: The Authority in Medical Tourism," whatever that is.)

Dentist offices, oncologists, neo-natal facilities and farmacias line the streets, side by side with colonial houses in various stages of disrepair – a grand balcony crumbling here, a roof missing there, a stately door securely locking a two-story home with no windows and peeling paint.

The number of medical facilities pale in comparison to the sheer volume of car dealers and gas stations. Type the words "Puerto Rico" and

“car dealers” into Google and it’ll return three million two hundred and seventy thousand results.

I know there aren’t three million car dealers in Puerto Rico but at times it felt that way.

New, used, previously owned. Ford, Hyundai, Mercedes, Kia, Nissan. Aquino Auto Sales. Caguas Auto Mall. Cabrera Hermanos – Your Arecibo Chevrolet, GMC, Buick & Cadillac Dealer.

Competing with the volume of car dealers is the sheer number of fast-food joints. At least one hundred eleven Church’s Chicken outlets. More than one hundred eighty-five Burger Kings on an island roughly the size of Connecticut.

Looking beyond the neon signs along Highway 22 you see the cobalt blue of the Atlantic Ocean on the north side of the road. On the south side, thick green forests behind the Gulf stations, the Walgreens, the local retail outlet of Condom World and repetitive billboards advertising Medalla Light beer.



In the west, where the Atlantic meets the Caribbean, is Rincon.

Less a defined town and more of a stretch of beach communities blending into each other. Think of it as Puerto Rico’s version of Orange

County. Houses and huts, surf shops and hamburger stands, hippie communes, coffee bars, nail salons, condominiums and religious retreats sharing the sunset coast.

Surfers congregate on the north side where Atlantic waves break strong. Swimming beaches are south where the calm Caribbean barely ripples the sand.

Being offseason, the largest resort practically begged for our business. An ocean-view room at two-thirds normal rate, free dinner the first night, welcome drinks at the pool-side bar and supposedly a free breakfast – but it didn't turn out that way.

We grab a mojito and a beer and spend the afternoon in the Caribbean. Palm trees, shallow bay, no one else on the beach and water as warm and comfortable as your bathtub. As close to a perfect afternoon as it gets.

Later, during dinner, eating a rich seafood stew and plantains, the waiter asks if we had planned to stay at the hotel or if we checked in because of the power outage. A fire at a San Juan substation left the entire island dark – and it would remain that way for two full days. Guess that explains why we smelled diesel smoke and heard the dull rumble of a generator the entire time we'd been at the hotel.

The good news is the lights are on at the resort, the air conditioning works, the beach is empty and the Cubs are in the playoffs on TV in the bar. Time to order a round of drinks and spend another day.



Perfectly manicured nails. Blonde shoulder-length hair, dark roots peeking through. A red dress that cost two dollars and ninety-nine cents at a local store. Clearly Puerto Rican with one foot on the mainland.

We met several people like her during our trip. The woman who owns the pastry shop and boasts she's from Philadelphia though her teenage daughter, who works the cash register, isn't remotely interested in learning English. The balding flight attendant who speaks in floral terms about Spanish explorers "discovering" his native island, yet makes his home in Dallas. The restaurant manager who grew up in New

Orleans and returned to San Juan decades ago because of “a long story in a very short skirt.” The hotel doorman whose unmistakable accent can’t hide the fact that he was raised in Brooklyn.

She sips coffee several tables away from us as we debate whether to spend seventy bucks on a “free” resort breakfast.

“You’re done with your jobs and you’re ready to buy property on the island,” she calls out from across the restaurant without being prompted.

Brash? Yes.

Forward? Definitely.

Presumptuous? Without a doubt. Yet she’s sized us up perfectly.

Like us and most of the people we met (including the homeless drunk in the San Juan alleyway), she’s searching for the ideal tropical paradise without leaving the United States.

“If you buy property here, you’re going to need a lot of help. Roofers and plumbers and electricians and carpenters,” she says. “And excuse my French, but you’ll get shitty labor.”

If I said that, I’d be accused of being racist. At least xenophobic. But she gets away with it.

She moved to Miami after high school, spent fourteen years there before returning home. Despite all the *moderno* medical facilities, she still flies to Florida twice a year to see her doctors.

“The government pays four hundred per month for every child,” she complains. “They pay everyone’s electricity and air conditioning. And everybody gets a free cell phone. That’s why I can’t get anyone to work for me for ten dollars an hour.”

I don’t have the heart to tell her that, where we come from, minimum wage was just raised to fifteen bucks an hour.

Turns out she owns an ultra-high-end property with rooms renting for twelve hundred dollars a day. She’s spending the night at our hotel because of the power outage.

“Go to any store on the fourteenth and thirtieth of each month. You’ll see women cashing government checks, buying a little bit of food and using the rest to get their nails done and go to the beauty salon.”

When she stops ranting about government policy and engages us in a real two-way discussion, we learn that one of her clients received a “one-point-three-million-dollar package when he got pushed out of Coal-Got-Tay.” She pauses to recall how to pronounce the company’s name in English. “He got pushed out of Colgate Palmolive during a merger. Now he’s going to buy property here.



“You’re just like him,” she adds. “You might be still working, but the fact that you’re here tells me that you’re done.”

Yes, I’m mentally done, though I’m still negotiating my exit package from a Fortune 500 company. Yet there’s no way that I’m getting anything close to that size severance package. So I won’t be able to afford her guest house anytime soon.

She won’t let us leave until we give her an email address so she can send a link to her property’s website.

“Just have to look. I won’t try to sell you anything,” she says. “Trust me.”

We pay for coffee and head for another day on the beach. As we open the storm door, she offers one final piece of advice about living in paradise – advice she obviously hasn’t heeded herself.

“And when you buy property here, make sure you get a generator. The power goes out all the time.”



Puerto Rico has been attacked and invaded many times since Columbus stumbled upon the island in 1493. First by the Spanish, then the British, followed by the Dutch, bands of pirates who pledged loyalty to no national banner and, most recently, thousands of college students who invade every year during spring break.

Stir a healthy helping of original Taíno inhabitants, unwilling Africans and the Chinese who worked involuntarily throughout the Caribbean after slavery was abolished, and the island's history is more of a gumbo than a linear narrative.

Ponce de Leon left his mark even though he was convinced the Fountain of Youth lie a bit further north in modern-day Florida.

The flag of the philandering, Flemish-born Philip the Handsome (who, based on his official portraits, was anything but even though his wife Joanna of Castile had a reputation for being smoking hot), still flies over Puerto Rico's most-famous landmark five hundred years after he was taken hostage by King Henry VII. As the son of the Holy Roman emperor, prince of Burgundy and member of the Habsburg family, Philip somehow laid claim to the Enchanted Isle from his cozy confines in northern Europe.

When the U.S. Army invaded in 1898, America was more interested in winning control of nearby Cuba (which didn't go so well) and in taking possession of The Philippines (currently resulting in a backlash by this longtime South Pacific ally).

Clearly, a convoluted mix flavoring the island's history.



American troops landed in Guánica on July 25, 1898. We arrived one hundred eighteen years later.

Our driving directions consist of, “Take Exit 194 off the highway, go through three lights and hang a right at the Burger King.”

The only sign of a U.S. invasion is a world-class resort with island-themed wedding packages and daily sailings to a snorkeling bayou known as Gilligan's (or Guilligan) Island. No Professor. No Mary Ann. Just a great place for a three-hour tour.



Hungry after a morning swimming through Gilligan's canals (just us and several hundred families, countless teens aggressively flirting with each other, floating beach parties, barbecues and dozing grandmas) we return to the resort and inquire about the restaurant at the local marina.



It's a dockside shack with an old dog and a black-and-white cat chasing away a couple of roosters. The kind of place where you order fried pork chops, rice with peas and chicken stew and wash it all down with a cold beer.

What's the best way to get there – can we stroll down the beach or do have to follow the main road to get to the marina?

The response from the woman at the hotel surprises us.

“You don't want to eat there. They only serve Puerto Rican food.”



The Spanish retreated from San Germán in August 1898, four days before the war ended and the United States shelled out twenty million dollars in exchange for Puerto Rico, Guam and the Philippines.

In previous centuries, the town was attacked by the French, Taíno natives and buccaneers. Today, it looks like it never recovered.

We arrive in San Germán in the heat of the day. The streets are empty. It would make a perfect Clint Eastwood movie set.

Two old churches guard both ends of town – one from 1739, the other much more modest built a century earlier.

An imposing two-story yellow structure, built when the island was a Spanish colony, dominates the main plaza. All street-level windows are shuttered tight; upstairs the shutters are open to the elements. Nothing's inside the building and the balcony is crumbling. It's easy to envision a character actor – balding, slightly overweight, wearing a cowboy hat and matching boots – tumbling to the street below as the culmination of a Spaghetti Western bar brawl.



Although it's lunch time and San Germán is billed as a bustling college town, only two establishments are open – a kiosk in plaza selling Coke and 7-Up, and the local tourist office.

“¿Donde está todo?” Catherine asks the woman at the kiosk, “Where is everyone?”

It's offseason, she tells us. Tourists don't come until November. Looking at the rundown condition of the buildings, it seems unlikely the town will be any more functional two months down the road.

The tourist office, however is well-equipped to take care of our basic needs. At the far end of an interior tiled courtyard are two restrooms. The official at the desk has one request: he insists we bring the toilet paper

back when we're done. He doesn't want this valuable commodity stolen by all the people not in town today.



Ponce is the kind of place where you can get a Heineken upstairs above the Catholic bookstore. Right there on the main square, one of the few colonial-style buildings still in use – crucifixes and tortured Christs downstairs, the omnipotent green-and-yellow neon beer sign glowing from the balcony upstairs.



The bar is closed, as is the bookstore. We're waiting on the sidewalk for the start of the annual parade celebrating the city's founding.

Activities are running at least half an hour late. People gather, sweating in the ninety-degree heat and the even higher humidity.

We decide to explore on foot.

Partly because it's Sunday and partly because it's Puerto Rico in September, the

city is abandoned and neglected. Beautiful old mansions next to decrepit wooden structures with peeling paint. Rusting wrought-iron balconies. Storefronts either empty or shuttered by steel grates. Graffiti and hastily printed advertising signs plastered on the sides of historical edifices.

We step into a corner bar, one of the few places open for business. Old guitars and drums hang on the wall along with framed photographs of Puerto Rican actors, musicians and baseball players.

It's a nice place with a wide selection of beer pulls behind the bar – Stella Artois, Brooklyn Lager, Heineken, St. Pauli Girl and a half dozen others. A football game's on TV. The volume is turned down.

I order a Brooklyn Lager, Catherine a Stella. The bartender apologizes. All he's pouring tonight is Medalla Light. In this heat, it tastes good anyway. We finish a second and head back to the city center.

Our hotel – the best in town – features a laminated sign prominently above the bathroom sink:

Dear Guests:

We have provided the amenities in your room for your comfort and use during your stay. Please ensure to leave these in your room upon your checkout. Any missing items will be charged to your account.

Precios/Prices:

• <i>Toallas de baño/Bath towels</i>	<i>\$15.00</i>
• <i>Toallas de man/Hand towels</i>	<i>\$10.00</i>
• <i>Toallas de cara/Wash cloths</i>	<i>\$5.00</i>
• <i>Almohadas/Pillows</i>	<i>\$15.00</i>
• <i>Ropa de cama/Bedspreads</i>	<i>\$65.00</i>
• <i>Cobija/Blankets</i>	<i>\$25.00</i>
• <i>Radio</i>	<i>\$20.00</i>
• <i>Hieiera/Ice bucket</i>	<i>\$10.00</i>
• <i>Plancha/Iron</i>	<i>\$20.00</i>
• <i>Tabla de planchar/Ironing board</i>	<i>\$25.00</i>
• <i>Baterias/Batteries</i>	<i>\$10.00</i>
• <i>Control remote/Remote control</i>	<i>\$25.00</i>
• <i>Cafetera/Coffee maker</i>	<i>\$25.00</i>

I'm hoping they won't charge us another five bucks since they never stocked the room with wash cloths.

Outside the hotel, three uniformed officers occupy the intersection of Calle Reina and Calle Unión – two on foot wearing bullet-proof vests, one riding a Segway.

The cops direct traffic, preventing cars from turning onto the city's main square. Every third driver rolls down the window and pleads the case for passing through the stanchions that block the parade route. Time seems to be the differentiator. Drivers whose arguments extend longer than five minutes get through as the cops pull back the barriers and allow another beat-up car to pass.

Cars are different on the south side of the island. In San Juan and across the north, cars tend to be new and polished. Ponce is where older cars spend their final days.

The air is heavy with the scent of bitter almonds, decaying fruit and humid garbage. Red bougainvillea flowers hanging throughout the square do little to mask the smell. Sirens sound as evening mass lets out from the cathedral.

At nearly six o'clock, the police and fire departments begin the 5 p.m. parade. Cop cars arrive first, lights flashing, followed by a horse-drawn wagon and a row of restored American cars – a 1930s Dodge, a 1950s BelAir, a Studebaker pickup and a Chevy Corvair – looking like modern-day Havana.

A high school band, pedestrians in grotesque masks, and an antique fire engine bring up the rear.





They pass between the cathedral and the hotel casino filled with fifty-year-old men and women who refuse to venture far from slot machines, even to glance at the parade outside. Either they're too close to hitting the jackpot or they're waiting for free dinner to be ladled in to dozens of steamer trays lining the edge of the stage.

On the sidewalk, lottery sellers peddle tickets. South of the cathedral, a lone speaker, overshadowed by the enormous the flag of his political party, shouts into a microphone. He looks like a scene out of a Gabriel García Márquez novel. Pre-recorded salsa music blares as he speaks. The politician gesticulates

like third-world dictators I've seen in Iran, Egypt and Ecuador, speaking as emphatically with his hands as his voice.

This year's election pits a party supporting independence against one advocating statehood and another, the Commonwealth Party, aggressively fighting to maintain status quo. My Spanish isn't good enough to figure out which platform he's campaigning on. What's abundantly clear is that the salsa music is endorsing a wireless network that will never require an annual contract *and* offers prepaid international calling cards.

After ten minutes, the parade abruptly ends. The cellphone salsa music continues. It drowns out the diminutive politician.

Burger King, the Jalapenos restaurant and Church's Chicken – in colonial buildings directly across from the cathedral and just next to the main office of the Centro de Cambio Loteria de Puerto Rico – are open

for business. We decide to have dinner at the hotel. The sun sets, bathing the cathedral in pink.



When we return to the mainland, I receive both an urgent call and an email from my bank. A fraud alert. I figure they're surprised by credit card charges from Puerto Rico without having been pre-notified that we were traveling.

Nope, that wasn't the case.

While we were swimming in the Caribbean, someone used our card to download software from Microsoft. What tripped them up is that they ordered three copies of the exact same software package, on the exact same day, using the exact same credit card number. With just a bit more effort, they probably could have profited from it.

And that perfectly fits my impression of Puerto Rico.

While in Ponce, I read a guidebook boasting that its citizens surrendered without resistance to the U.S. Army because they didn't want their city's beautiful architecture destroyed by bombardment.

The rest of the island also seems to have surrendered without resistance, refusing to invest a few dollars and missing out on an opportunity to generate billions from tourists who'd gladly flock to

Puerto Rico to experience the island's gorgeous beaches, explore its rich history, enjoy fresh Caribbean cuisine and be enthralled by its family-friendly Latin culture. With just a bit more effort, someone could profit from it and transform Puerto Rico into an island paradise.

So, did I find the perfect place to retire? Am I ready to move to the tropics without leaving Social Security, Medicare and all the comforts of life in the United States behind?

Let me put it this way: I'm not a big fan of Church's Chicken. And I'm not in the market for a brand-new used car.

