



Love to cruise? You can live on a ship

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By LAURA DAILY / Special Contributor to The Dallas Morning News

You've probably heard the cruise line pitch: Travel the world without leaving home. But could you forgo that active-adult retirement community for 600 to 1,000 square feet of personal space on the high seas?

Sure, there are tales of a select few who lived out their years on the QE2. And it's tempting to think of a floating community complete with restaurants, theaters, fitness center, library and a never-ending change of scenery.

But could you really retire to a cruise ship? Yes.

Of course, it depends on the ship. Cruise lines have ramped up security since the Sept. 11 terrorist attacks. Passengers no longer can come and go as they please. Some cruise lines require everyone to disembark at the end of each cruise segment or to change cabins, making it a challenge to call a typical cruise ship home.

It also depends on your financial status. The latest estimates indicate that assisted living costs an average of \$35,000 a year. More expensive locales run up to \$50,000. And buying and maintaining a home in a bona fide retirement community costs even more.

If you sailed on the Azamara Quest from Feb. 1, 2008, through Jan. 31, 2009, an inside cabin would start at \$75,000; a verandah cabin at \$105,000. For that, you'd get 292 days in port, 94 ports visited, and 87 days at sea. A Celebrity cruise averages \$125 per person, per day for an inside stateroom, or about \$45,625 per person for someone who books a yearlong stay.

Anyone can purchase as many consecutive voyages on Cunard liners (the QE2, Queen Mary 2 and Queen Victoria) as they wish, but Cunard has no official policy for anyone living on its ships. Cost would depend on cabin type and which liner the passenger chose to sail on. For instance, if someone chose to sail on every voyage in 2008, from the 106-day World Cruise that started Jan. 6 to the Caribbean Holiday that ends Jan. 2, 2009, an outside Britannia cabin would start at \$108,296 per person. For a Princess Grill Cabin: \$179,884 per person.

According to Bruce Good, a spokesman for Seabourn, there are a few challenges. For instance, his line tends to sail full, and guests often book their next cruises while they are still on board. "So it would require planning way ahead," he says.

"Nevertheless, we do have one guest who regularly sails well above 200 days a year, and often closer to 300," Mr. Good says.

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ResidentSea Residents on the World cruise ship can sun themselves in the deck pool.

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Lorraine Artz calls a suite aboard Princess Cruises' 710-passenger Royal Princess her home away from home. Ms. Artz spends 10 months or so aboard. Three or four times a year, she goes to her hotel-apartment in Beverly Hills for a 10-day stint to visit her son and catch up on business, medical appointments and the like.



The 81-year-old Ms. Artz began cruising with her late husband, Joachim, in the early 1970s aboard P&O Cruises' Spirit of London, which later became the original Sun Princess. Professional dancers who later became successful in real estate, the couple spent 17 years aboard the original Royal Princess. After the sale of that ship, Ms. Artz sailed aboard Sea Princess until the recent debut of the Royal Princess.

ResidenSea
Enjoy your own bedroom aboard the luxurious World residential ship.

"Within two months of Joe's death, I was a maniac," she says. "I was told, 'Go back to the ship where you belong.' It was the best thing I ever did. If I moved into an adult community, no matter what I'd do, I'm alone. But on ship, I'm never alone."

And never bored. Ms. Artz fills her time with watching cooking demonstrations, reading mysteries, attending first-run movies or taking shore excursions. In the evening, she often dines with a crew member or one of the ship's entertainers.

"Everything is here," she says.

The latest option for those who want to globetrot without leaving home: a residential cruise ship. The World (954-874-3399; www.aboardtheworld.com) set sail in 2002 with 165 residences (studios to three-bedroom apartments with kitchens, priced from just under \$1 million to more than \$7 million) and an average of 150 to 200 passengers at a time.

The floating city sails on a continuous worldwide itinerary with gourmet grocery store, deli, medical clinic, business center, four major restaurants and laundry. Residents pay an annual maintenance fee based on their unit's square footage, as well as an annual \$33,180-per-home food and beverage allowance.

Residents comprise both a board of directors and community committees such as "itinerary planning," which works with the captains to determine the ship's schedule.

The World may be the first but it won't be the final model for residential cruise ships. The Four Seasons is branding a residential cruise line, Four Seasons Ocean Residences (305-438-0808), a 112-unit liner with fully furnished one- to three-bedroom units.

In mid-2010, Magellan (480-497-8833; www.residentialcruiseline.com) will make its debut. Much larger than The World, it offers 200 private residences, including 16 penthouses, and is expected to carry 1,000 passengers and 500 crew members.

Randall B. Jackson, Residential Cruise Line CEO, says it's all about creating a home-away-from-home environment. "On regular cruise ships, the whole family can't share the same cabin," he says. "On the Magellan, we offer multibedroom condominiums where everyone can enjoy each other's company in a living room or out on the balcony."

While units are being sold in two-week and one-month fractions, year-round ownership of a two-

bedroom unit starts at about \$3.48 million. Private kitchens in each condo have stainless-steel appliances, granite surfaces, Wedgwood china and crystal stemware.

It may not be cheap, but Magellan will offer a banquet of amenities: gourmet marketplace, restaurants, spa, casino, theater, tennis court, observatory, two putting greens, microbrewery, 24-hour pharmacy and swimming pools.

Like residents on The World, owners pay a Ship's Operating Expense, which is similar to homeowner association dues. The fee covers crew, fuel, all port charges, insurance on the vessel and each residential unit, maintenance, housekeeping and utilities such as electricity, water, basic television and onboard telephone service. Just as on land, "homeowners" pay for extras such as spa services, Internet, premium television, medical and veterinary services, dry cleaning and meals.

"A cruise ship is an easy way to see the world and a fearless way to travel," Ms. Artz says. "Every port holds a little something. I plan to stay with this ship forever."

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