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## WHERE TO LIVE WHEN YOU RETIRE?

Among the many considerations you will have to take into account when pondering the question of retirement, selecting your location may be the most important. For many people, retirement will not be a static existence- the circumstances of life will probably mean that there will be several changes to your lifestyle and needs after you leave the work force. Most retirees will begin with a degree of freedom that they have never before possessed, with many options in terms of travel and leisure without the constraints of family or work. It is very important to remain realistic when planning your retirement, however, and the fact is that sooner or later the capacity for mobility will be decreased as you age (although this will not be true for everyone) and thus your retirement planning, in terms of locale, may take place in several stages. The following are some areas to consider when you are deciding where to retire, and some scenarios that may come up.

**Family:** Most people will want to retire in a place that is somewhat close to other members of their family. In fact, most people envision their retirements being surrounded by their grandkids; these days it is not uncommon for retirees to also have the opportunity to enjoy many years with their great grandkids! One consideration when planning your retirement, therefore, will be the location in its proximity to members of your family. This might be a hard choice if your family is spread out over a large area, however many people will find that at least one of their offspring remains close to the area in which they grew up. Often, that child is the one with whom the parents bond closest with over their adult years, and it is somewhat natural that this relationship be extended into the retirement years. It is a sad fact that not all children are equally reliable, so make sure to plan a retirement around responsible and conscientious offspring. They will be an invaluable asset as the time goes by.

**Climate:** As we get older, we are naturally more sensitive to extremes in temperature. An ideal climate is vital to an enjoyable and healthy retirement. The dry and hot climates of Arizona or Texas may seem appealing, but as weather in recent years has shown, the heat can be as deadly as any cold streak can be uncomfortable. The ideal climate for retirement will therefore be an area that is not given to extreme temperature variations, a temperate climate with a low amount of annual precipitation.

**Domicile:** If you are a home owner, you may have plans on retiring to a mortgage free home. However, you should consider your options when you begin to plan your retirement. Most homes were bought when families were just starting out, and with the kids gone there might be no reason to maintain a larger house. The money from the sale will likely cover the purchase of a smaller place, more easily handled. In addition, there will likely be money left over in order to proceed with other retirement plans. Early retirees may want to consider the security and fellowship offered by a retirement community. These communities are specifically designed with the requirements of the retired in mind, so that there are areas that you will not even have to worry about. These communities are vastly different from a retirement home, although the two are often confused. Retirement homes are inherently medical facilities, although they too offer opportunities in both companionship and care that will be beneficial to most retired people.

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