

# The Benefits of Moving Abroad in Retirement

by William Burr  
*William and his wife lived for several years in Ecuador during their retirement years.*

**W**hat makes so many people think about moving abroad? The possibility of a better climate, lower cost of living, a desire to learn a foreign language, even a return to ones roots are all important. But, sometimes there is a benefit that is even more basic, the excitement of something new when all seems old, comfortable, and normal.

For the most fortunate of us, daily life moves on in its inexplicable way, hopefully in good health and accumulated success. A well-planned, well-regulated life like this is enviable, but there can be a sameness, a routine that denies the thrill of something new. Occasionally, something fresh sparks excitement, a visit from an old friend, a vacation to look forward to, even an invigorating book that makes you think of ideas long neglected. But these pleasant interruptions come too seldom and are often overcome by the opposite side of the coin, adversity.



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from most U.S. cities. Though many aspects of Costa Rican living are decidedly first-class, the roads are not among them. Potholes, dips, and cracks are still found almost everywhere.

However, on the other side of the coin and, more importantly, Costa Rica has a long-term, stable democratic government and economy that is the envy of most of its neighbors. With no army since 1949, the government has learned how to function in a way that many countries around the world find exceptional. By not having the expense of an army, Costa Rica can afford to emphasize human rights advocacy, environmental protection, and a commitment to peace which has bolstered the national budget and given exceptional social service support to its residents.

In the arena of health care, the country has some of the finest in the hemisphere and is a leader in the relatively new concept of medical tourism.

But Costa Rica is probably best known for its embrace of a national culture of environmental conservation. The nation has dedicated approximately one quarter of its land mass to governmental protection. Following this lead, developers, resort owners, and hotel managements have taken eco-living to a level seen almost nowhere else. Entrepreneurs have embraced this green consciousness and quickly realized that it makes economic sense to promote the country's protection of natural resources and draw on the huge market of worldwide tourists and investors who see its advantages. Out of a population of 5.5 million, about 1 million are expats or residing foreigners. Though the expat community is large, Costa Rica is one of those rare countries where real estate demand is growing but the supply is still strong.

With a big and accessible expat community, historical stability, friendly locals, and an almost perfect



climate, Costa Rica becomes as desirable as any of its competitors to attract families from the North. As *National Geographic* put it, not only is Costa Rica Latin America's happiest country, it's also where people report feeling more day-to-day positive emotions than just about any other place in the world.

This emphasis has led to many community developments that are socially conscious and eco-friendly. For a quick glance at this trend, we explore two eco-centric planned developments that are leading the way in the pursuit of environmental responsibility, are using quite different styles.

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# Learning a New Language

by Warren Grant

*“If you talk to a man in a language he understands, that goes to his head. If you talk to him in his own language, that goes to his heart.”*

*Nelson Mandela*

Sage insight from the Nobel Peace Prize winner that is increasingly being taken to heart as countless seniors are realizing the cultural growth and cognitive health benefits inherent in learning a new language. Bit by bit the movie stereotype of the American traveler armed with a blank stare, comfortable shoes, and a French/English dictionary in hand is being dispelled by bilingual baby boomers.

Perhaps the most significant aspect of learning a new language is the sense of deference and respect one conveys when conversing, or at least trying to converse, in a foreign language. There is also the practicality when traveling in more remote areas overseas where English is less commonly understood.

Deciding where to learn a new language depends on how best you learn. Are you more proficient in a classroom setting (where a local college would be useful) or with an online application?

The online apps vary from handy one's like Fodor's Travel Phrases offered in 22 languages, to comprehensive curriculum from industry leaders like Rosetta Stone and Babbel.

Babbel's Executive Vice President of Didactics, Geoff Stead, describes that their app is widely used among people 50 and older. Says Stead, “Our data shows that seniors learn a language just as proficiently as younger generations. Seniors also have an advantage over younger users in terms of structure and discipline in their learning schedule. Furthermore, several studies have proven the positive effects of language learning to decrease cognitive decline, making it very beneficial for mental fitness.”

Stead's last point is reinforced by a study published by the American Academy of Neurology that indicated,



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“Bilingual patients developed dementia 4.5 years later than the monolingual ones.” Several clinical studies suggest that acquiring a second language improves your memory and problem-solving skills, while increasing your attention span. Bilingual individuals have also been shown to be more logical and rational, more perceptive, and aware of their surroundings.

So, if a life-enriching trip to Europe is in your future, take a tip from, well, the acknowledged Father of Europe, Charlemagne, who around A.D. 800 pronounced, “To have another language is to possess a second soul.” Sage insight from Pater Europae. [11](#)

# The Most Desired Community Amenity *and Why It's so Good for You*

by Jan Cullinane



Resort-style pools; state-of-the-art exercise facilities; tennis and pickleball courts; golf courses; dog parks: these are wonderful amenities offered by many communities seeking to attract new residents. But, the amenity that is most asked-about by readers of this magazine, and the amenity that is at the top of homebuyers' wish lists, according to a study from real estate advising company Robert Charles Lesser & Company, are trails for walking, hiking, jogging, and biking.

*Why are trails so popular?* You may require instruction to become proficient at golf or tennis, or professional guidance to properly use the equipment at a gym. But trails allow you to work at YOUR pace. They're inexpensive (some comfortable shoes or perhaps a bike, but no court/course fees), and you don't have to be in tip-top shape to use them. They are an amenity you can continue to utilize for decades. You don't have to reserve a time or wait your turn to take advantage of them. You can use them alone or with friends/family (including your canine family members); and, quite simply, connecting with nature is so very good for you, both physically and mentally.

### Benefits for your body and mind

The positive physical effects of using trails include **strengthening your bones, improving your cardio-respiratory-muscular fitness, weight control** (a 150-pound woman walking at 3 mph burns about 210 calories in 60 minutes), and **lowering your risk of diabetes and high blood pressure**. Regular use of trails can lower cholesterol and triglyceride levels and lessens the risk of early death and certain cancers, such as breast, endometrial, and lung.


Some of the above physical benefits can, of course, be achieved through walking on a treadmill or walking

on the street or sidewalks. But, walking/hiking/jogging/biking trails (particularly those that are unpaved and are surrounded by trees) confer special benefits. For example, did you know that some trees give off compounds that support our "natural killer" cells that are part of our body's defense system?

### "Forest Bathing"

In Japan during the 1980s, the practice of "shinrin-yoku," translated roughly as "forest bathing," became integral to Japanese health care, and the benefits of "forest bathing" are spreading throughout the world. Researchers have documented a **reduction in stress, an increase in energy levels, better focus, improved sleep, better intuition, more mindfulness, and elevated feelings of happiness for those who forest bathe**.

Even our own NIH (National Institutes of Health) is into the "forest bathing" act, comparing outcomes for those walking in a forest compared to a city environment. Their experiment showed that "forest environments promote lower concentrations of cortisol, lower pulse rate, lower blood pressure, greater parasympathetic nerve activity (our 'calming' system), and lower sympathetic nerve activity (our 'fight or flight' response) than do city environments. These results will contribute to the development of a research field dedicated to forest medicine, which may be used as a strategy for preventive medicine."

It's no surprise that multi-use trails within a community are a hot amenity. Communing with nature has shown valuable benefits for the body and the mind. So please... TAKE A HIKE! 

Jan Cullinane is an award-winning retirement author, speaker, and consultant. Her current book is *The Single Woman's Guide to Retirement* (AARP/Wiley).



## Airboating

Airboating in the Everglades: The southwestern Florida city of Naples is the metropolitan hub of the Paradise Coast and one of the most affluent and sophisticated parts of the country. Just 30 minutes away from neighboring Marco Island, however, is the gateway to Florida's famed Everglades, as well as local preserves, refuges, and state parks.


Of course, Everglades National Park is one of the most popular primeval destinations in Florida. At 1,508,538 acres, the park constitutes the southern portion of the Everglades as a whole and makes up just one-fifth of its total area. One of the most unique ways to explore the area is riding on a high-speed, fully exposed airboat of a contraption that looks like a humongous fan sitting on the back of a modest boat. You'll never forget the vast, untouched landscape and wildlife from this vantage point. Or, to be truly adventurous, one can always go swamp walking where you waddle knee-high through the wetlands.

## Surfing in Costa Rica

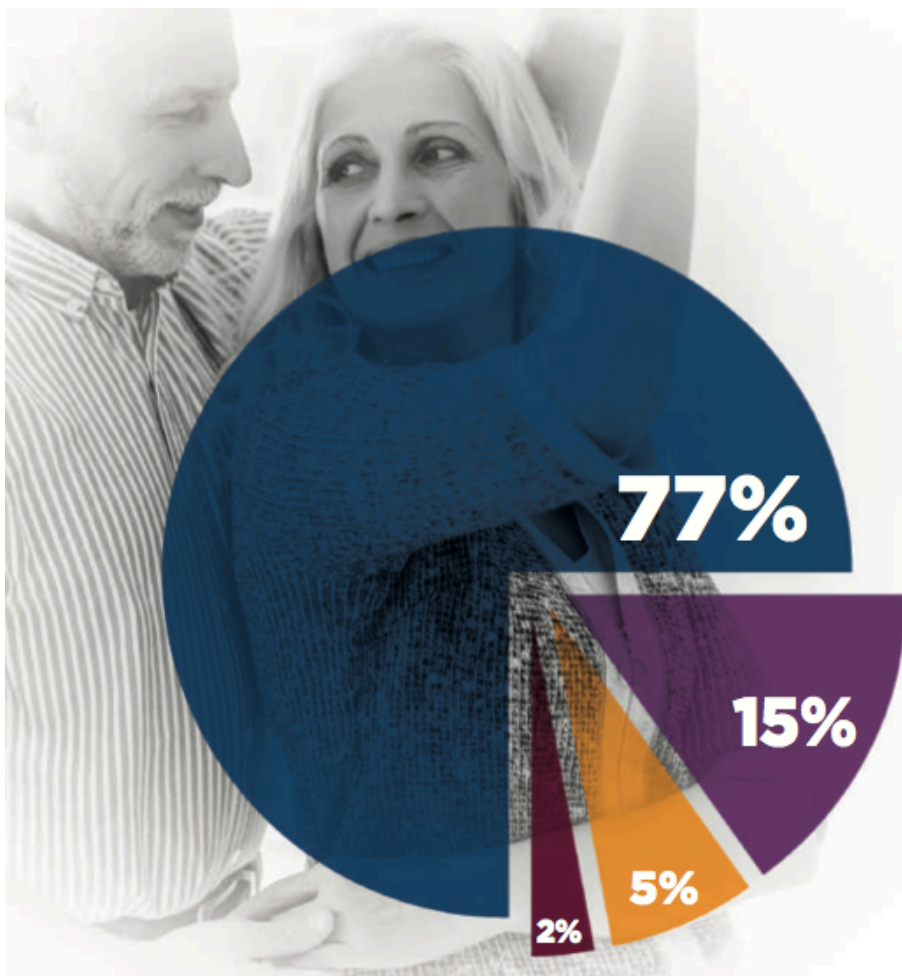
Surf the waves in Costa Rica. Perhaps there is nothing more adventurous than taking a trip overseas.

And, one ideal place for a safe international getaway is historically U.S.-friendly Costa Rica in the southern coastal towns of Ojochal, Tres Rios de Coronado, and Chontales. Considered the "Jewel of Central America," this eco-tourist hotbed is a peaceful and prosperous nation celebrating its 70th year without a military.

Natural wonders abound with unspoiled beaches, rain forests, mountains, and rivers galore (nearly 27 percent of Costa Rica's land lies in designated protected areas, national parks, and reserves), yet there is still plenty of land for sale and to explore. One of the leading real estate marketing firms in this pristine area is Pacific Lots of Costa Rica, which represents one of the oldest developers in the country (Ventana Del Pacifico).

This part of the coast is home to some of the most famous beaches in Costa Rica, Playa Ballena, Playa Tortuga, Playa Ventanas, and Playa Pinuella. Playa Ballena is a Marine National Park situated directly in front of Pacific Lots' developments and features a stunning landscape where 6,000-foot mountains "meet the sea." So, imagine hanging 10 on a surfboard in a country some have described as Hawaii before it got overrun with development. Now that's Pura Vida. 

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*fig. 1*

How would you describe your household?

- 77% COUPLE**
- 15% SINGLE PERSON**
- 5% CHILDREN LIVING AT HOME**
- 2% OTHER**



fig. F

Which home features are important to you?

- 74% **OPEN FLOOR PLAN**
- 66% **SINGLE-LEVEL HOME**
- 63% **LOW-MAINTENANCE**
- 60% **UPGRADED KITCHEN**
- 56% **ENERGY EFFICIENCY**
- 44% **OUTDOOR ENTERTAINMENT AREA**
- 43% **UPGRADED BATHS**
- 28% **SWIMMING POOL**
- 28% **HOME SECURITY SYSTEM**
- 25% **SMART HOME FEATURES /HOME AUTOMATION**
- 24% **LOT SIZE**
- 16% **SUSTAINABLE BUILDING MATERIALS**
- 11% **SOLAR ENERGY**
- 7% **IN-LAW SUITE**
- 6% **OTHER**

fig. 0

Which amenities/  
activities must your  
community offer?

**73% SWIMMING POOL**

**71% WALKING /  
BIKING TRAILS**

**65% FITNESS CENTER**

**53% CLUBHOUSE**

**39% GOLF**

**34% TENNIS / PICKLEBALL**

**32% CLUB MEMBERSHIP**

**23% DOG PARK**

**22% GREEN FEATURES**

**22% BOATING**

**19% SPA**

**15% MARINA**

**4% PLAYGROUND**

**4% EQUESTRIAN**

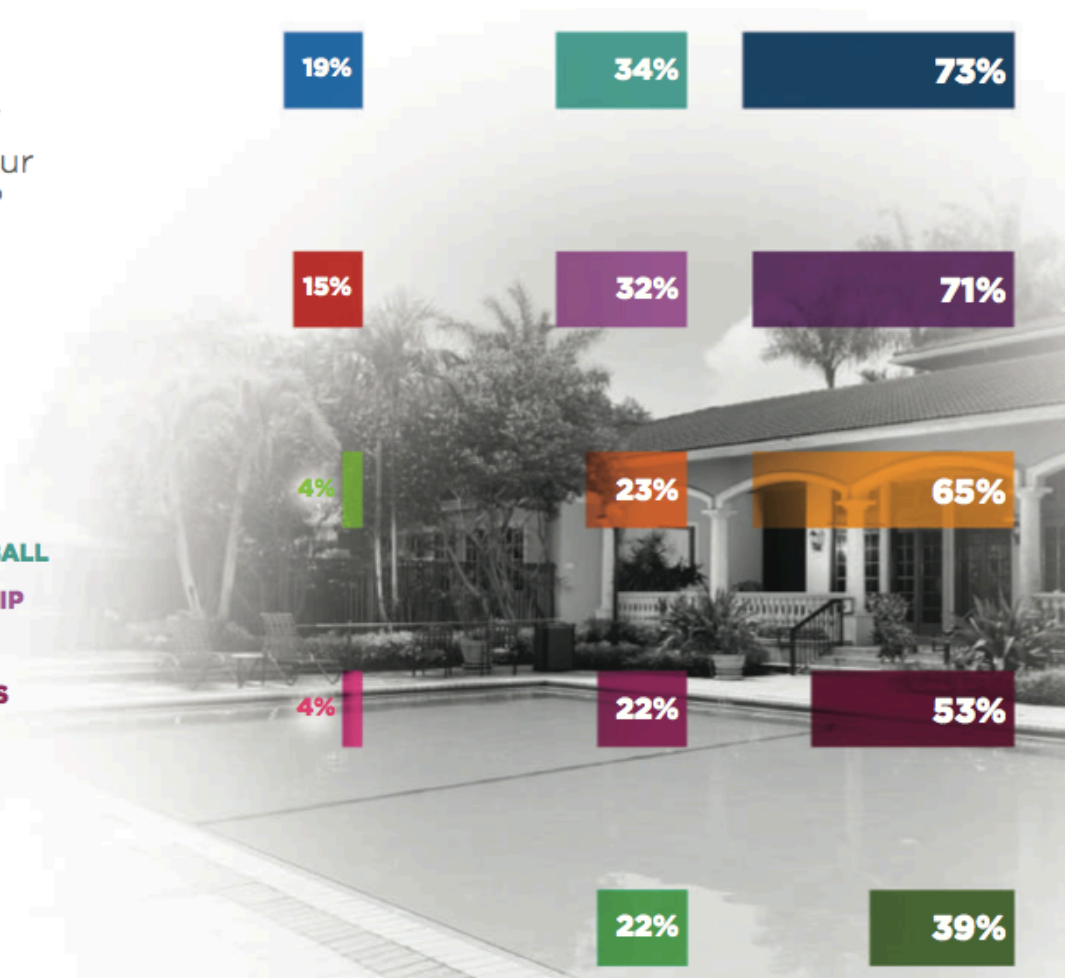
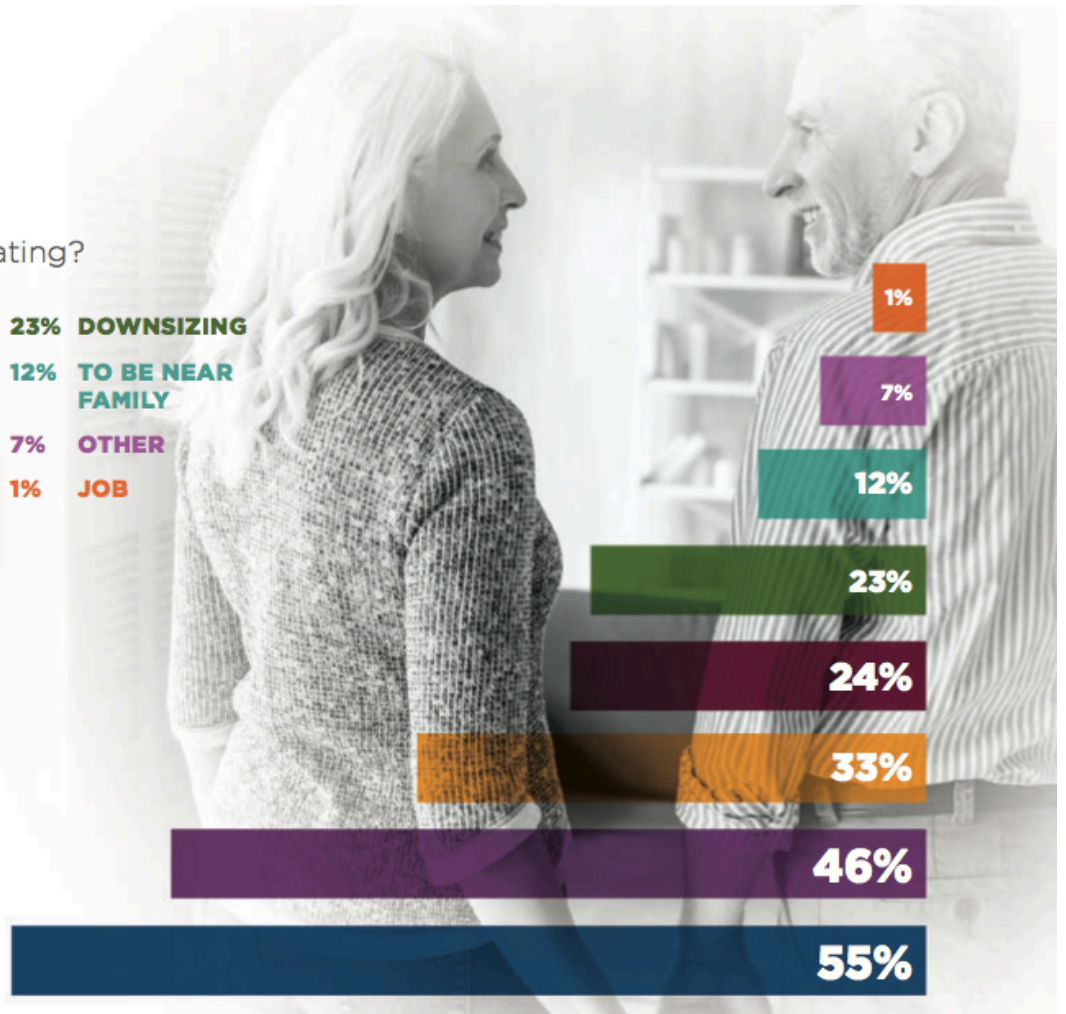


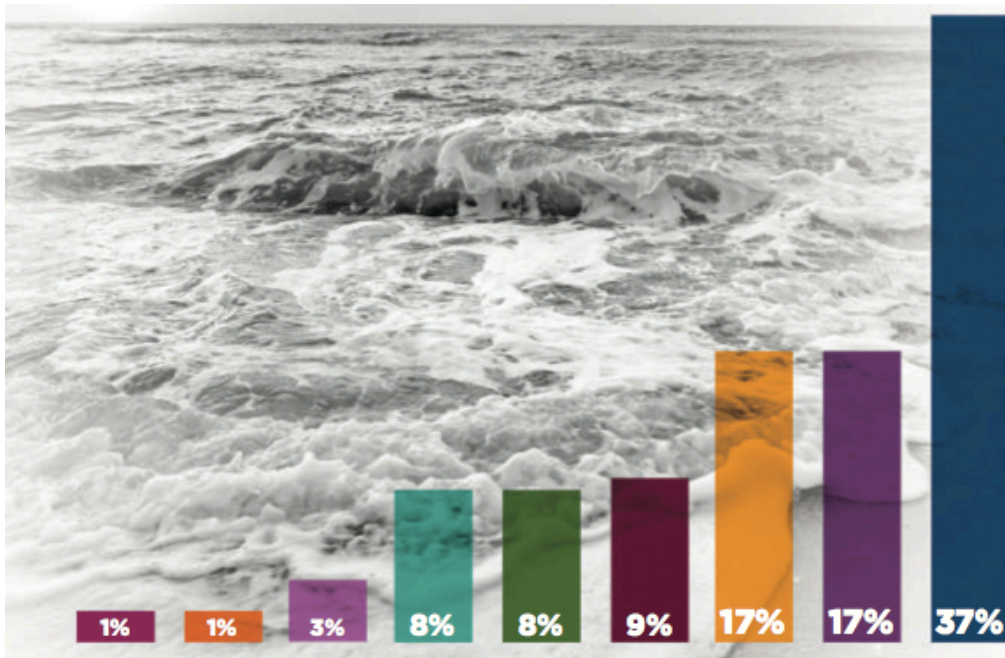


fig. L

Why are you relocating?

- |                              |                              |
|------------------------------|------------------------------|
| <b>55% RETIREMENT</b>        | <b>23% DOWNSIZING</b>        |
| <b>46% WARM WEATHER</b>      | <b>12% TO BE NEAR FAMILY</b> |
| <b>33% FINANCIAL REASONS</b> | <b>7% OTHER</b>              |
| <b>24% SCENERY</b>           | <b>1% JOB</b>                |





*fig. K*

What kind of location would you like to relocate to?

- 37% NEAR THE BEACH**
- 17% NEAR GOLF COURSE**
- 17% LAKEFRONT**
- 9% MOUNTAINS**
- 8% SUBURBAN**
- 8% OTHER**
- 3% COUNTRYSIDE**
- 1% CITY**
- 1% DESERT**

Which type of community describes the lifestyle you are looking for?

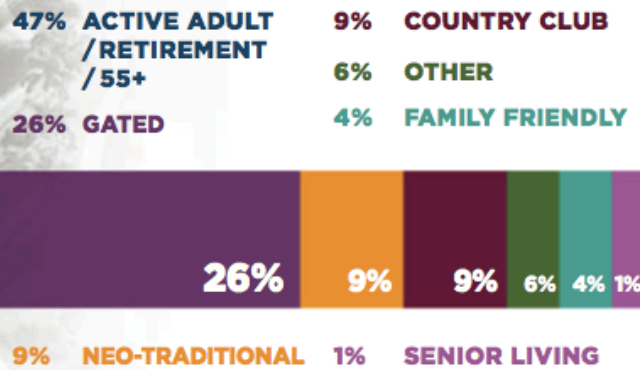


fig. N

Why do you want to live in an active adult/retirement/55+ community?

