

tions officer, he received a full medical coverage package. I'm added to that policy as a spouse for an additional \$70 a month, and we are fully covered during any travel outside of the country.

Modern technology has really helped to keep us connected with friends and family. It's always amazing to me that we can make video calls to people back home, and it doesn't cost a penny.

While we travel, we always keep our eyes and minds open to possible retirement locations. Eventually we will need to put down roots once again. And we have decided that living somewhere abroad will be our best choice, financially. Our retirement incomes go so much further than they do back home in the U.S.

But until that time, there's a big ol' world out there, and we haven't finished seeing it.

Trend 3: The New Urbanite

Getting Back to the Heart of the City By Kirsten Raccuia

Moving abroad offers you a chance to redesign your lifestyle. Why not move to a fresh new city and be in the heart of it all? You'll no longer need a big home to care for or a garden to tend; so downsize and make your life easier.

When Chele Cassebohm and her husband, David, moved to Penang, Malaysia, they went from owning a large home with a yard to a condo right beside the city. "Before, we had to plan for everything. We couldn't just lock up the home and travel; who would take care of the dog, get the mail, water the garden? Having a condo gives us the freedom to get up and go."

Think of how many hours you spend driving...living in the city means you won't even need a car. But if you do need to get somewhere, there is always public transportation or taxis.

"We live right in the center of downtown Kuala Lumpur, and we walk everywhere. We're healthier for it. In Houston, we had to get in a car to do anything," says Sharla Thomason of her Malaysian retirement with her husband, Jim. "And we don't cook as much, because living in the thick of it all means you can walk out your door and be at a dizzying array of restaurants. Eating out is so much cheaper here."

Bars, restaurants, concerts, theater,

galleries, parties. They were always there, right in the city. But for most of us, life got in the way. In the sophisticated, low-cost urban retirement hubs *International Living* covers every month (think Cuenca, Ecuador, or Phnom Penh, Cambodia, or Lisbon, Portugal...and more) you don't have to drive into the city for a night on the town...you just walk out your door.

From Small-Town Living to the Big City in Colombia

By Nancy Kiernan

I lived in a small town of 10,000 residents for 27 years before I retired in 2012 to cosmopolitan Medellín, Colombia. Since I was used to suburban life, I wasn't sure I would be able to adjust to living in a city of 3 million people.

I soon learned to love my urban retirement, though. I have quick and easy access to everything the city has to offer, including shopping malls, theaters, movies, museums, the symphony, dance clubs, and sporting events.

Instead of a large home that requires maintenance, upkeep, and dedicating most weekends to yard work or some other home project, I now have a lovely three-bedroom apartment in a gated community. It is large enough to have room for visitors, but small enough that it is easy to take care of, so I have lots of free time.

My monthly association fee (\$150) covers all building maintenance, gardening, pool upkeep, and 24-hour security. So, if I want to travel, I can just throw the breakers and "lock and leave" for as long as I want without worrying who is going to look after the place.

Being in the center of things in Medellín certainly has its advantages. When I lived in the suburbs in the U.S., I ate out once every couple of weeks. Mostly because I didn't want to get in the car and drive to a restaurant, but also because it was expensive. Now, I can walk to more than 100 restaurants and pay about one-third the price. So, the huge kitchen with storage for every conceivable appliance and gadget is a thing of the past.

The public transportation system in Medellín is first-rate. I can get anywhere I want by bus, the metro and taxi/Uber.

Better yet, I walk as much as possible. Not only is it free and great exercise, but I get to see the city up close and personal.

Trend 4: A Solo Retirement

Often Alone, but Never Lonely By Bonnie W. Hayman

I'm not going to lie to you. Moving abroad alone can be a little scary. But the end result is so much better than you ever imagined. That's how it played out for me when I made a sudden decision to move to Nicaragua.

On the last night of the best vacation I'd ever had, watching a glorious sunset with an ice-cold beer in hand, something snapped. I bought a house in San Juan del Sur the next day, went back to the States, closed my technical writing business, got my San Diego house ready to rent, and was back living full-time in Nicaragua 90 days later.

Now, almost 12 years later, I can say it was the best decision of my life.

One of the biggest worries when you compare retiring at home solo to retiring abroad solo comes down to friendships. At home you surround yourself with family and friends...familiar faces that keep you insulated, cared for, and fine. When moving abroad, you are forced to seek new buddies, people you can talk with, invite

over for dinner, possibly have as travel companions.

Personally, I think it is easier for singles to make friends than couples when you live abroad. Mostly because two people must both like the friends they are making. When you are

alone, it's just your decision. There are expat hangouts everywhere. Just walk right in and ask someone a question to start a conversation.

In my case, I made friends from all over the world. Every year when I give my traditional U.S. Thanksgiving dinner for 40 people, friends from Nicaragua, South Africa, Australia, Canada, Italy, Germany, and more arrive to experience my happy day. I would never have had so many delightful international friends if I had stayed in the U.S.

Another crazy thing when you move abroad solo: you don't feel lonely. It's hard to explain. In San Diego, if I didn't have

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