

Are You Prepared to Pack It In?

*The beautiful souls are they that are
universal, open, and ready for all things.*

—Michel de Montaigne

Some people are content to stay put. They are born, raised, schooled, married, and buried in the same town. Others have a wanderlust, and they travel from the time they can crawl. Then there are the midlifers who blend the two. They have stayed put for most of their lives, building careers and raising families, but at midlife they discover an urge to see the world, to experience a broader dimension than what can be seen every day, around the corner, or on a two-week vacation.

We may have only one life, but that doesn't mean it has to be the same throughout. Do you have thirty, forty, or fifty different years of experience in living? Or the same year several times over? If the answer is the latter and you're not satisfied with those repeated experiences, then you may be ready to try your wings.

Most people who plan long-term adventures overseas have one thing in common: the desire to revitalize themselves and experience more variety from life. Over and over, you hear the same refrain from expatriates: "I didn't want to reach the end and realize I hadn't done this," "I didn't want to do the same old thing until I was an old thing," or "I didn't want to look back on my life and say, 'If only I could have . . .'"

Don't let fear stop you. An adventure abroad is easier than you think. With a bit of preparation and patience, you can open up a whole new realm of possibilities for the second half of your life. Your decision should, of course, be based on your own needs and current situation. There's a time to run away and a time to stay put. But if you are ready and the time is right, you too can enjoy the experience of a lifetime.

Start by deciding if this is a good time to plan such an adventure. As much as I encourage you to enjoy the adventure, I do believe that a dream

doesn't mean you should throw caution aside, tell your boss to shove it, divorce your spouse, and split.

As an adult, especially, you have special needs that a younger person doesn't have. If you have a good job, then you have a lot invested in it (of course, if you were really happy at that job, then you wouldn't be reading this book). Even if you do want to take a sabbatical, you may find it difficult to return to a comparable position. You may be close to retirement and may not want to endanger your nest egg with an ill-conceived or premature attempt at running away.

We kept waiting until everything was wrapped up. But it never is, so finally we just did it. We were fortunate because we had family here to help the transition.

—Teresa, Algarve, Portugal

That said, if you're dreaming of one last fling before you settle back into old age, this chapter in particular will help you decide if you're ready now for a great escape, if you should wait a few years, or if a vacation is all you really need to brighten your spirits.

Four Essential Factors to Consider Before Running Away

Your Personality

Are you cut out to live in another culture? Be honest now. You could simply be bored with your job, and anything that smacks of not working might sound good. So consider if you'd be happy with the new challenge of living overseas, or if you might simply need to make changes in your everyday life, without taking such drastic measures.

Major corporations know that some people just don't function well overseas. When they are planning to transfer employees abroad, they must take this into consideration. It's expensive in moving costs, salary, and wasted productivity for a corporation to transfer someone who won't succeed in another culture. In fact, one moving company representative estimates it costs \$350,000 to \$500,000 to transfer someone overseas for a corporation. Don't panic: it won't cost you anywhere near that. This figure includes increased salary, higher rents for people moving to expensive large cities, and private school for their children. The early retiree or person switching to a semi-retired lifestyle won't require these expensive extras.

However, just as a corporation must be sure its employees will function well overseas, you should apply the same consideration to yourself to ensure that you make this extensive life change successfully.

If you're leaving a job and a home and spending your own money on this adventure, it's all the more important to find out—before you make the move—if you'll really be happy with this massive change.

Brenda Bellon is part of Prudential Relocation's Intercultural Group, which specializes in preparing corporate employees for their moves overseas. One basic tool they use is the Overseas Assessment Inventory of potential expatriates, including the spouse. The test checks the attributes essential to successful cross-cultural adjustment. "No one is perfect," Bellon says, "but knowing where people fall on the scale helps determine where they can improve before they leave for overseas."

One of the most important aspects the test checks for is the person's ability to accept different ways of life and adapt to them, rather than insisting that their way is the only way. The person should enjoy the process of discovery, and Bellon thinks that a sense of humor is an asset: "Not as in telling jokes, but in finding the fun in situations."

You don't need to have a formal test as a corporate employee might, but do a fast check to see where your mind is—and prepare yourself to open it.

The New Culture

The biggest shocks to the system when you move to a new culture are not the major changes, but the small things. That blankety-blank bathroom has no shower and that small bathtub is a slippery little devil to boot. Then you discover the local bookstore doesn't stock English-language paperbacks, and you're dying for a good mystery. You miss cheeseburgers or the convenience of having pizza delivered on a rainy night.

Every overseas culture will offer small challenges like these, as well as larger ones, such as a new language. If the culture is vastly different, make sure that it's one you would enjoy discovering. If you really don't want to try a new language, choose a country where you know the language. Even if it confuses you when that Brit tells you to put something other than a sock in your "boot," at least you'll know enough of the language to ask what they're talking about.

The language may be the same in English-speaking countries, but the customs will be different. You must be willing to try a new lifestyle on for size and adapt to it. If you compare your new country to the United States, you'll only succeed in making yourself miserable and the people around you frustrated, at best, or irritated, at worst. Your lifestyle will change, and you need to accept the changes. That's the whole point—or else you might as well stay at home.

I recognize that things will be different but weigh the gains far ahead of the few sacrifices, not counting moving away from friends and family, of course. But even that is manageable if you make your visits home count.

—Ben, Caracas, Venezuela

Your Family

If you're married, your spouse must be on the same track as you are. Do you both agree on the adventure? Or is one of you more eager than the other? Even if one person is definitely more excited by the prospect, the other one should still accept the move. One woman had dreamed for years of painting in Paris. When her husband reached a point at which he could break away from his business in Texas, they decided to go. Though her husband wasn't as passionate about the opportunity as she was, he was a willing participant.

Our families think we have lost our minds, but since they were already on the West Coast and we were on the East, we didn't see them often. I don't know what difference a little longer plane flight makes.

—Claire, Algarve, Portugal

If you're taking a child, you must consider carefully how that child will adapt. Young children will often adapt well. In fact, they will quickly surpass the parents in making friends through school and learning a new language.

However, an older child or teenager may be confused or frightened by the changes, especially one who's forced to leave friends in the middle of high school. In the latter case, you might be better off waiting until your child goes to college.

You're fortunate if you still have your parents at midlife, but they may be your responsibility if they are very elderly or ill. Some people find other support systems and make periodic trips back to the States. Some take their parents with them. You may even find this to be a preferable and cost-saving alternative to nursing care. In some countries, such as Mexico or Portugal, it may be vastly less expensive to find good household help to care for the elderly. The other side of this coin, however, is the fact that older people can be intimidated by a move, have friends in the States, and not be able to adapt to a new environment.

These are tough, sometimes heart-wrenching, decisions. Whether you will decide to leave while you have these responsibilities depends on you, your parents, and whether or not you have other family or caregivers nearby.

Do it. If it doesn't work out, you can always go home.

—Peter, Saint Senoch, France

Your Finances

We once met an American writer who was being fed gratis thanks to the generosity of a French café owner until his financial situation turned around. We don't suggest you do anything that will get you in this fix (even if the food was very good in this café overlooking the Seine!). After you read more of this book, figure out a way to have your adventure and eat too. It can be done. This is a matter of planning to save more and spend less.

The seed for our voyage was planted years before our actual departure. As we ventured farther from our home port on the East Coast of the U.S., we expanded our horizons and finally purchased a yacht we felt was up to crossing oceans. We bought her three years before our actual departure. These three years were filled with a myriad of organization plans, such as preparations to retire, sell our home, make sure our adult children were self-sufficient, ready the boat, study the entry requirements for various countries, and make sure our own physical plants were in tip-top order.

—Sue and Jim, worldwide cruisers

Most of us runaways found ways to live pleasantly within our means. We saved and figured out ways to cut the costs once we were settled in our new homes. Living as an expatriate means giving up a bit materially, but I haven't met a long-time expat who minds. The adventure is well worth giving up an extra here and there.

Good Times to Run Away

Certain times in life and certain situations are better than others for running away—or at least easier. These are the times when your life is in flux anyway:

- **Early retirement.** If you've gotten a hefty early retirement package and you're itching to go, then why not?
- **Between jobs.** You're out of work anyway. If you can afford a year break, then now's the time to find yourself a new life.
- **Traditional retirement.** No, you're not too old. Retirement is that much richer when you have new experiences to buoy your spirits.
- **Moving homes/downsizing.** If you'll be selling the house anyway, you may want to take a break before buying another. In our case, we were ready to downsize to cut costs for early retirement. We did it. Except our downsized house was in France.
- **Planning an overseas job.** Even if you don't want to quit work, if you're able to find an overseas position, you can have your adventure and a salary too.
- **A renewed spirit of creativity.** Burned out and ready to try your hand at art or writing or whatever creative spirit moves you? Give yourself the gift of time with six months, a year, or more to explore new vistas.

Good Reasons to Sit Still

You should probably scratch any thought of living overseas if (a) you've never watched *National Geographic*; (b) you watched it but asked why they didn't cover those women properly; or (c) you made your parents pick you up at summer camp after one night, and you've never been away from home since.

I admitted to a friend that I would have to give up some things Americans take for granted in order to live overseas. Her response was "I wouldn't give up one thing to live in a foreign country." Obviously, she was not-for-export.

—Anne, Albufeira, Portugal

OK, seriously, there are times when your family may be growing or when the children may have specific needs or problems that can't be handled at a distance. Other reasons not to run away include the following:

- You'll need to deplete your retirement funds to fund living expenses.
- You're a workaholic and wouldn't know what to do with free time.
- Parents or other family members are ill and need your help.
- You love your job and your life just the way they are.

None of these reasons means you won't ever want to run away. The timing just may not be right at the moment. If it's a dream, though, start planning. You can still enjoy the pleasure of reading about, preparing for, and imagining your trip. The planning will also make the transition go all the more smoothly when you finally do take off.

You've Decided to Run Away; Now What?

Wait. Yes, even if you've made that exciting decision to try overseas life, the next most important step is to work out a plan. Like the Scouts, "be prepared" should be your goal, ensuring that you do all you can to make your adventure a roaring success. This requires waiting a minimum of six months, more likely a year or longer.

It takes longer to run away from home when you're a grown-up with adult responsibilities. It took you twenty years or more to accumulate the life you have now. You can't expect to shed it in a month.

Just because you're waiting to make the big move doesn't mean you'll sit twiddling your thumbs. In fact, the waiting time will be exciting as you dream, prepare, and anticipate. Remember when you were a kid, waiting and hoping for a birthday present you were sure was coming? This is the adult version. Planning your adventure will give every day more zest.

The time speeds by, and you'll need all of it to absorb the information you need to gather. In our case, it took us five years from the day we sat in a sidewalk café in France and one of us mused, "Wouldn't it be great to live here for a year?" until we actually came back to live. But when we did, we felt comfortable with the idea and were prepared to enjoy it to the fullest.

What will you do with all this time? Plenty.

Study Destinations

You may already have a general idea of where you'd like to go. But you'll need time to determine one specific area of a country or plan the travel to several different ones. Read about the specific area. Talk to people who've been there. Read travel articles. Rent CDs and videos. Read novels set in the area. The Internet is the greatest invention for runaways since backpacks. Travel and expat sites let you interact with experts and expats who live at your preferred destination or have just returned.

Take a Test Trip

If you've chosen one specific place to live for a year or longer, make a preliminary visit. Of course, if you want to travel around the world, you won't do that. That's the trip itself. But you should take a trip to some locale comparable to where you'll be going. Especially if you haven't ever gone overseas. The essential thing is to try it yourself. Make sure you're not living someone else's dream or being swayed by some travel writer's effusive prose.

Learn a Language

If you're going to venture overseas to a country where the primary language is not English, then take a course in the language. Even if you are going to a country where English is widely spoken, having the basics of another language will come in handy as you have more opportunity to travel.

I've met several Americans who didn't learn the native language of the country they chose to live in, and they managed. But the people who knew the basics before they arrived, then worked at improving their language skills, had more fulfilling experiences than those who thought they'd "pick it up when I get there." As an adult, it takes time to master a language, so give yourself that head start by beginning well before you get on the plane.

Many of my friends thought we were crazy for leaving the easy American way of life where everything works and trading it for hour-long lines in banks, pot-holes the size of moon craters, water shortages, and electrical failures. They don't realize that people in Venezuela know how to live and enjoy everyday life. People make time to visit friends, go out every day, and they don't worry... until tomorrow!

—Maria Eugenia, Caracas, Venezuela

Learn the Customs

Language is not the only difference you'll have to deal with. The culture and customs will be different. For example, in some countries different hand signals mean different things. You won't want to give offense. Be a cultural ambassador. Learn about your new environment. It will make your life easier once you're there.

Read up on the country you've chosen. Learn its geography, weather, typical lifestyles, social structure, and the practical details of daily life. Try to get a feel for the culture before you choose your destination.

Talk to people who've been there, as either visitors or residents. If you can find a cross-cultural training course, consider taking it. Yes, there will always be surprises, but when you know what to expect in general, you're better able to weather a new culture and enjoy the experience.

Network Internationally

Once you decide to run away, make your wishes known far and wide—unless, of course, your boss will hear about it! Once you start spreading the word, you'll be surprised how many people will respond with information or friends to look up overseas. They'll provide the on-site information you need to feel comfortable and learn insider tips on the country and culture you're headed toward.

Arrange Home and Finances

Fixing up your house to sell or rent it for the best price takes time. So does deciding what to do with your car, furniture, and all the other baggage of life. You'll need to review your financial picture with your accountant and other advisors to determine your "running away" budget.

Initial decisions—for example, whether to rent or sell the house—often change from one week to the next, as new input comes in. Ensure that you make well-considered decisions by not rushing them.

Visualize Your New Life

Sports trainers often tell their athletes to imagine the moment of hitting the ball or making the big play. After you've read enough and seen the area you want, run through in your mind what it will be like there. Read nonfiction and even novels set in the country to understand its background. Then

imagine what you will do with your days. Will you take art lessons? Learn to cook native dishes? How will you make friends? Having a mental plan

Don't let fear or the Nay-Sayers or the Gertie Grooms dissuade you. Do your homework, then go for it! Portugal (or France or Argentina or Fiji) is not Mars. You can go back if it doesn't work out.

—Anne, Albufeira, Portugal

and making lists galore will give your new life structure, so you won't feel so adrift when you move.

Be prepared for the fact that a long-term stay is different from a vacation. You'll have a real life overseas, complete with dentist visits, haircuts, and trips to the vet with the dog. It will just be more interesting—all of it.

Plan Your Reentry

It sounds crazy to plan coming back before you've even left. But that's what you should do. I'm not saying you should know exactly where you want to go or when you'll return, but do consider the options available for a return back to the States. You'll find that it's easier to decide what to do with your home and possessions. For example, if you plan to return to the same city, you may want to rent your house so it will be there later, growing in equity and value. However, if you plan to move to a smaller home anyway, you may want to sell your home to avoid concern over it.

**Test Yourself:
Will You Make a Good Runaway?**

Are you interested in learning more about other cultures?

Are you willing to learn a new language?

Are you interested in meeting new people and learning about them?

Are you adaptable when it comes to finding new interests and activities?

Do you have confidence in your ability to adapt to a new culture?

Are you able to handle stress?

Do you have a good sense of humor—not jokewise, but in the ability to find fun in situations?

Are you in good health?

Are you accepting of other people's values and beliefs?

Are you flexible and willing to adapt to new conditions?

If married, does your spouse also look forward to the adventure?

Are you and your spouse able to communicate well?

Are you patient?

Do you enjoy trying new food and drink?

Are you willing to adapt to different living conditions?

Do you feel comfortable trying new things?

Do you have a sense of adventure?

Logistically, can you free yourself at this time?

How did you do? If you got a perfect score, all yeses, you're probably already overseas. If you answered with mostly yes answers, then see where you're uncomfortable and whether you still care to try the adventure (for example, if you're not willing to learn a new language, you can still try an English-speaking area). If you answered no to everything, give this book to a friend!
