

COPING WITH CULTURE SHOCK

Get Involved

Study some aspect of the local culture, such as art, music or sports. You will meet new people and get a stronger feeling of belonging.

fully understand what your choices involve. Recognizing and preparing for potential difficulties ahead of time is much easier than dealing with disappointment, or even a crisis, later.

Many Canadians who are living abroad for the first time are surprised at the cultural isolation they experience. This can make the normal adjustments from a career to full-time leisure even more stressful. Before you go, make sure you understand the social environment where you will be living. Are you prepared to be in a minority and to be treated as a foreigner? Do you make new friends easily? Are you open to different ways of doing things? Can you handle a much slower pace of life? All these are questions you need to think about before deciding to retire abroad.

Destination

There are various factors that you need to consider before making a final decision about where to retire.

If possible, spend some time in the country where you are thinking of retiring before you make any major commitment. It is a good idea to go in the off-season to see if you are prepared to live there year-round.

If climate is one of your considerations, you can obtain reliable weather statistics on the Internet (http://weatheroffice.ec.gc.ca/forecast/international/world_e.html). Be sure to consider the situation throughout the year. Many countries with warm winters are hot and humid in the summer, and the cost of air-conditioning is often prohibitive.

Immigration regulations vary greatly from one country to another. Before you leave, make sure you understand all the regulations of the country you have chosen for retirement.

Finances

Taxation and the cost of living are related issues. Many developing countries lack the resources to collect taxes on foreign-source income, so they compensate by imposing high consumption taxes or import duties. Make sure you take into account all taxes, duties and fees, as well as the withholding taxes you will pay on income originating in Canada.