

is a good idea to go in the off-season to see if you are prepared to live there all year round.

If climate is one of your considerations, you can obtain reliable weather statistics on the Internet. Be sure to consider the situation year-round. 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.

You also need to take into consideration how much it will cost you in terms of communications and

travel for you to stay in touch with your family and friends in Canada.

Medical Advice

It is a good idea to have a medical checkup before you go. You also need to plan carefully for your health needs once you have left Canada. Many nations have health care systems that most Canadians would consider inadequate. The cost of medical care outside Canada can be extremely high. Arrange for adequate private health care coverage before you leave Canada. Take copies of your prescriptions and an initial supply of non-prescription medicines.

Find out well in advance of your departure date if you need any special vaccinations or preventive medications for such illnesses as yellow fever, typhoid, meningitis, Japanese encephalitis, hepatitis or malaria. An International Certificate of Vaccination may be a legal requirement to enter certain countries. You can obtain this information from your doctor, from the Canadian Society for International Health, or from the Web site or FAXlink service of Health Canada's Laboratory Centre for Disease Control.