

to check out not only the property, but also the community.

Real-Estate Agents and Lawyers

Few developing countries regulate real-estate agents and lawyers as rigorously as Canada does. In most parts of Latin America and the Caribbean, for example, real-estate agents require no formal qualifications or training and are not prevented from promoting sales in which they have an undisclosed personal interest. Similarly, regulations governing conflicts of interest by lawyers may be much less stringent than they are in Canada. Moreover, the authorities may not take complaints from foreigners seriously, especially if the agent or lawyer is an established member of the local community.

You should therefore be very careful about accepting claims regarding property that you have not checked out yourself. Such claims as "beach access" may turn out to be fictitious and you could find yourself without any recourse. Do not sign anything that has not been carefully examined by your own lawyer. If possible, try to retain a Canadian lawyer with expertise in the laws of your country of destination. If you have trouble locating an English- or French-speaking local lawyer, the nearest Canadian diplomatic or consular mission can provide you with a list of reputable lawyers who speak English or French. You can also seek out other Canadians in the area and ask for a recommendation.

Seasonal Retirement Abroad

Many Canadians for whom the principal motivation for retiring abroad is climate elect to maintain their Canadian residency and spend several months of each year in a warmer place. The southern United States is a very popular destination for these so-called "snowbirds" because it offers the advantages of geographical prox-

imity and cultural affinity. Florida and Arizona, in particular, have substantial winter populations of Canadians, as do a number of other "sun belt" states. Bermuda and the Bahamas offer the advantage of proximity for Canadians who can afford the higher cost of living in those countries. Those seeking a lower cost of living often