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## 'Baby boomers are on the move'

**Valerie Fortney**  
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If the thought of escaping the Calgary winters and running off for a life of leisure and charity work in Mexico sounds good to you, you're not alone.

"The baby boomers are on the move," says Cam McIntosh. "And they're planning to have a very different, much more adventurous retirement, than what their parents or grandparents had."

McIntosh, a chartered accountant who has been counseling oil and gas workers for the past 20 years on the ins and outs of working abroad, moved into the area of retirement planning four years ago.

Thanks to the bulging cohort of boomers now hitting 60 -- with 62 being the average age at retirement in this country -- this new part of his business has never been busier.

"Even if there wasn't an increase in the boomers retiring out of the country percentage-wise," he says, "their sheer numbers alone are going to create a huge jump in this style of retirement."

Mexico, says McIntosh, is one of the prime benefactors of the trend.

"In places like Arizona, the prices of real estate have gone crazy," he says, making it out of reach for many middle class retirees. "So they're venturing out more, to Mexico, Costa Rica and even Panama."

But what about personal security issues? Some high-profile murders of Canadians in countries like Mexico have shed an unfavourable light on the crime problems of this and other developing countries.

"There is always risk," says McIntosh, who points out that the highest number of Canadians murdered abroad is in the United States, still the most popular destination for Canadian snowbirds.

"People need to be aware they're going into a different country, with different ways of doing things."

McIntosh, who regularly holds seminars in both Canada and Mexico for those Canadians looking to move either part-time or full-time to that country, understands the lure despite such risks.

But he cautions that before you even consider making the jump, there are myriad issues to be informed about.

In his seminars, he covers everything from Canadian and Mexican immigration rules to taxation, private and public health care, real estate and even lifestyle issues.

"You have to do your homework ahead of time, learn about things like what types of visas are needed for various lengths of stay, what the rules are for buying real estate," he says. "If you don't do it right ahead of time, some of these things can get very messy to fix up later."

But before you even make the jump, says McIntosh, make sure you spend a bit of time in the country you're thinking of relocating to in order to make sure it's the right fit.

"Some people love places like Mexico, some don't," he says. "You won't know which one you are until you try it."

#### For More Information

- Cam McIntosh, through his company Canadians Retiring Abroad ([www.canadiansretiringabroad.com](http://www.canadiansretiringabroad.com)), presents a free seminar in Calgary on Feb. 27 (phone 366-0786 for ticket info) and in Edmonton on April 4. Prior registration, however, is required for attendance. A January seminar in Calgary filled up within days, says McIntosh, so he's considering adding an additional February seminar (check the website for updates).

- McIntosh is also a featured speaker at the Retire2Mexico seminar on Feb. 10 at the University of Calgary's MacEwan Conference Centre. Mexico Tourism and several Mexico-based corporations are sponsoring this event. For ticket information, go to their website, [www.retire2mexico.info](http://www.retire2mexico.info), or call ticketweb at 1-888-222-6608 (admission is \$120 per person).

#### Other Sources of Information for Canadian Snowbirds:

- Canada's Foreign Affairs Department ([www.voyage.gc.ca./main/pubs/retirement\\_abroad-en.asp](http://www.voyage.gc.ca./main/pubs/retirement_abroad-en.asp)) features a downloadable brochure entitled Retirement Abroad: Seeing the Sunsets, which provides information on health/medical services, citizenship issues and tax regulations.

- Canadian Association of Retired Persons, [www.carp.ca](http://www.carp.ca)

- Canadian Snowbird Association, [www.snowbirds.org](http://www.snowbirds.org)

This story features a factbox "For More Information".

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