



If your retirement will happen in the next couple of years, consider a research vacation to help make up your mind. Many factors need to be processed when choosing a retirement location. First, of course, you must have enough income to be able to afford the community you choose.

If retirement funds are OK, you'll still have to resolve other aspects such as weather, local medical services, availability for family visits, recreation facilities and other important points.

Your travel4seniors.com editor, retired for 26 years, has visited virtually every corner of the world since taking off those workaday chains. With my savvy spouse we investigated all kinds of potential retirement locations. Here are ten possibilities, not necessarily in our opinionated order:

1. California: Real estate prices are insanely over-inflated, but you can hope it will be affordable when you consider a specific area. Lifestyle is great in San Diego, Los Angeles and other Southern California areas. San Francisco and Northern California offer sophistication and culture, but even higher real estate inflation. 2. Arizona: Dry desert climate, super scenery and the Grand Canyon. You'll probably find much more affordable retirement home prices in AZ, except in the Phoenix area. Consider its serene Scottsdale suburb.

3. South Coast of France: Lovely scenery, great food, wine and ambiance. Good medical care is iffy, as well as potential cultural and language problems. Of course, living in Monaco and other upscale French Riviera coastal areas is increasingly expensive.
4. Baja, Mexico: Some beachfront Pacific Ocean retiree communities offer surprising luxury at almost reasonable prices, compared to U.S. cities up the coast. Just stay away from downtown Tijuana.
5. Florida's West Coast: Many comfy communities for seniors. It's not as expensive as Florida's East Coast, which isn't quite as inflated as everything on California's Coast..
6. Hawaii: For the true Pacific island life, scenery and weather. Be aware of rising real estate and all other forms of inflation here, too.
7. Northeastern New Jersey: Gotta look hard, but you may be able to find almost reasonable homes and senior communities within an hour's ride of New York City's dining and entertainment mecca.
8. Las Vegas: Galloping inflation has leveled off in Sin City because of overbuilding and economic slowdown. If you want to live in a high-rise condo on or near the famous Vegas Strip, you may find a sinful bargain abode for your retirement years.
9. Reno: It was popular decades ago when Vegas was just a dusty road. The Biggest Little City is still a good retirement area for those who like cooler weather, old-time gambling halls, less traffic and tourist congestion.
10. Florida Keys: If it was good enough for Hemingway, it has to be OK for you. Isolated from the larger Florida beach cities, but it offers great fishing for many an old man and the sea.