

I can Sea clearly now

Bendigo Probus Club members Michael and Yolande live in both Bendigo and the Netherlands.

DREAMING OF A CHANGE, BUT NOT READY TO LEAVE HOME BEHIND? MEET THE PROBUS CLUB MEMBERS WHO SPLIT THEIR TIME BETWEEN THEIR HOME TOWNS AND FAR-FLUNG LANDS.

BY JESSICA ABELSOHN



The 'L' word. No, it's not 'love' or 'luxury'. It's 'lifestyle'. And it's one of the most common reasons that people uproot their lives and move to the coast or country. For some, it's a permanent move. For others, it's a dual-lifestyle; living half the year in one place and the other six months in another.

Think about it: less stress, fresher air, life moves at a more manageable pace.

But is making a sea or tree change really everything it's cracked up to be?

While there are so many advantages, there can be an impact on your finances and there can be an added strain on your relationships with your family members. If you're so used to living right around the corner from your loved ones, how will moving hundreds or thousands of kilometres away from them affect you?

For many people, a lifestyle change is something that calls. It grips on tight then reels you in.

And, according to Jill Weeks, co-author of *Where to Retire in Australia*, this is often the reason why people head to the coast or the country, whether full- or part-time.

THE PUSH AND PULL

"Push factors include being tired of city living. All the traffic, pollution, noise and congestion," Weeks explains. "People may also want to experience a stronger sense of community."

And, of course, there's the pull. The breeziness of the lifestyle. The fresh country or sea air. Your own land with animals and crops to grow.

"[A sea or tree change] can be a chance for people to have a go at a lifestyle business or hobby," Weeks says. "Or, they may have been visiting an area for years and decide they want to move there."

Of course, a change of lifestyle may also be a financial decision.

"Houses are cheaper in the country and people need to free up some of the capital tied up in their home," Career and Lifestyle Coach Caroline Cameron explains.

LIFESTYLE OVERHAUL

The primary impact, it seems, is a major overhaul of lifestyle.

For retirees, the impacts can be exceptionally encouraging. "Without the ties of work, the impacts are largely positive," Cameron says.

"A retirement sea or tree change means there's more time to focus on making new friends, pursuing hobbies and living a healthier lifestyle."

That isn't to say that there aren't any negative impacts on your life too. For people who have lived in a city where most things are at your fingertips seven days a week, a quieter lifestyle may mean things aren't so readily on hand. »



"There's more time to focus on making new friends, pursuing hobbies and living a healthier lifestyle"

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COVER STORY

It also may affect your relationships. “You may not see family and friends as often,” Weeks says, then adds, “but you’ll make new friends.”

In terms of the losses, the change is a big deal. “There is a lot involved in getting it right – from researching your options and making decisions, to planning and making the move successfully,” Cameron explains. Finding a house, making new friends and settling in can take six to twelve months to get used to everything. And while feeling ‘unsettled’ for a while is perfectly normal, it can be tough going.

According to Weeks, there may also be limited choice for you when it comes things that you take for granted in your home city. “You may not be able to afford to move back if you don’t like where you have moved to,” she explains. This is especially true if the change is permanent rather than a split lifestyle.

The breeziness of the lifestyle. The fresh country or sea air. The pull to own your own land with animals and crops to grow.

“And, you may not have a choice of medical professionals or hospitals.”

THE FINANCES

Further, there are the finances to consider. Remember, it’s not just buying and selling a home (or buying a second home to live in part-time), it’s also moving furniture, real estate and solicitor fees and anything else you need to do along the way, including renovations if necessary.

While the living costs may be cheaper where you move, there are expenses that you may incur because of your change in lifestyle. All of this needs to be considered in conjunction with the fact that you’re retired, so your income is likely to be limited. According to Cameron, it’s wise to identify the financial costs of moving and plan for any difference. This is reinforced by Weeks, “although some aspects of a sea or tree change may be less expensive, other expenses may be incurred”.

AVOID THE MISTAKES

According to Caroline Cameron, these are the three biggest mistakes sea and tree changers can make.

Being vague. Many people are clear on what’s wrong with their current lives. However, when asked what they would rather have instead, people often struggle to articulate what their dream lifestyle looks like.

Lack of research and planning. It’s amazing how often people stake everything on a ‘she’ll be right, mate’ approach, rather than properly weighing up all the options and thinking through all the possible consequences.

Negativity. There are stories of people who regret making a lifestyle change. This is often because the lifestyle is unfamiliar – be sure that the lifestyle you’re moving to suits your life and your needs, as well as your likely future needs.

STEP BY STEP

Jill Weeks, co-author of *Where to Retire in Australia*, offers a guide to how to get it done.

01

Decide what you want.

Draw up a checklist in order of importance. Will you have the top items on your list?

02

Visit your choice.

Don't just visit during the best season either; visit during the low season too and at all times of the day including during the night.

03

Talk to the locals.

Ask them about the lifestyle; what do they love and loathe about the place?

04

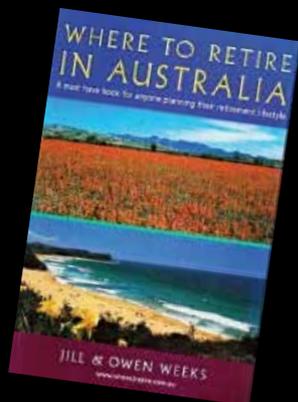
What's going on?

Find out what goes on in the area. Are there volunteering activities or employment opportunities? What about local clubs you can join to meet new people?

05

Have a plan B.

As with everything in life, have a plan B. If your dream location isn't up to scratch, what's your next option?



Michael and Yolande spend half their time in Bendigo, Victoria and the other half in Friesland, Netherlands (below).

Michael & Yolande

Well and truly retired in Bendigo, and part of the Bendigo Probus Club, Michael came over as a ten-pound Pom in 1962 and Yolande is a retired university lecturer who spent holidays in the Netherlands with her family. So how did they end up splitting their time between Bendigo and Amsterdam?

“After hiring then buying a share in a canal cruiser near Amsterdam, we wanted to spend more time there and thought buying a house as an investment would be a sensible way to do this on a part-time basis, renting it out when we weren't there,” Michael explains. The couple chose to purchase a home in Leeuwarden, situated 150kms from Amsterdam and with a population of about 100,000, it's quite similar to Bendigo. “The big difference,” says Michael, “is that it has water, and lots of it.”

Because Michael and Yolande spend most of their time in Bendigo, there has been a lot to get used to in Leeuwarden. “There have been differences in just about everything to adjust to,” Michael explains.

By far, the biggest difference has been with Yolande. “Yolande only spent short times living there as a child, so it felt as though that part of her has at last been fulfilled.”

One of the best parts about the home for the couple is its convenience as a base, travelling to other parts of Europe.

And the neighbourhood is lovely. “Our neighbours were welcoming and we have made some good friends in the city,” Michael says. “I've done a lot of work on the house and in the process made contacts throughout the community.”

While the two places are widely different in culture, both still feel like home. And at the end of the day, isn't that what matters most? »



Tony & Ardyce

With Ardyce hailing from the United States and Tony, an Aussie, things were always going to be tough trying to figure out where to live. “We met in Greece 12 years ago,” Ardyce reminisces. “After corresponding for some time, we met up again and, except for brief absences, have been together since.”

Throughout the time they were corresponding, Ardyce lived in San Diego, with Tony in South Australia. Now though, they ‘switch camps’ every three months or so. “We have a country lifestyle in Australia and a city lifestyle in California,” Ardyce explains.

But then trouble came knocking in the form of the US Department of Homeland Security. Apparently, Tony was in violation of his tourist visa.

So, they got hitched.

“Tony applied for, and was granted, US residency,” Ardyce says. “I am currently working on a spousal visa for Australia

since it appears I could have the same problems.”

Obviously, this poses a challenge for the newlyweds. “There are disadvantages living between two different countries,” Ardyce muses. “Dealing with various governments who don’t understand that we just want to be together means life gets a bit complicated. And don’t even get us started on the tax rules!”

As a result, the pair have spent a lot of time flying.

As for advantages, Ardyce says there’s too many to count. “We have both experienced much more than we would have separately and we’ve been able to be together.” Tony has been part of the build crew for the San Diego Maritime Museum. They’re building a replica of the *San Salvador*, the first European ship to sail into San Diego bay. For Ardyce, it’s meant new friends and new experiences in Australia, especially as part of the Barossa and Districts Combined Probus Club.



Rhonda

Relocating from Melbourne’s south eastern suburbs to Ararat was definitely a tree change for Rhonda, with an eight-acre property in Moyston and a view of the Grampians.

But the property has actually been Rhonda’s for quite some time. “I purchased our plot in 1975 for a mere \$8000. The property remained neglected until 2005 as we had more “urgent” events in our lives, namely our family,” Rhonda recollects. Now, their two wonderful boys have families and careers of their own, and Rhonda decided it was time to make the move.

So, they established their very own “home among the gum trees.”

And while the nearest shops are 15 kilometres away and a country town rather than a city centre, Rhonda and the family have plenty of visitors – but these ones have coats of feathers, furs or scales.

Despite the remoteness, Rhonda says the community is modern. “Everyone is so caring and the community has NBN and a new shiny red fire tanker.”

Plus, the Probus Club of Ararat provides wonderful friendships.

For Rhonda, it’s meant new skills, including collecting firewood and using the chainsaw. And she’s so busy, there’s absolutely no time for boredom. ••

Tony and Ardyce flit between a city life in San Diego, and the country air of South Australia.

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