As is made very clear elsewhere at this site, I am a proponent of retiring to Panama. However, there are a whole host of other retirement "havens" that you can find out there on the Internet ranging from Thailand to Argentina to Bulgaria and dozens more. Fine, I am sure each of these nations has something to say for it as a retirement setting, but the thing that aggravates me is the incessant use of the word "paradise" by these sites, including many Panama sites. Paradise, my foot. I have traveled and worked in some 40 nations over the years, including many so-called retirement paradises. They aren't. Neither is Panama.

If you talk to the owners of these sites, you'll likely hear them say that this is the only way they can get many people in the US and Europe to consider overseas retirement. I believe them. Like all of you, I understand that suggesting your toothpaste or chewing gum is going to make you a more attractive lover actually does get results. These sites are looking for the largest possible audience. Some of them are a hodge-podge of different "paradises". Some sell booklets with advice on retirement in one nation or another for fifty bucks or more, usually more. Multiply that times a few dozen "paradises" and there's potential for pretty impressive profits. But to get people to cough up that much money requires that you give them a paradise in return.

I get laughed at by some in business, but I honestly believe that the "boomers", now in their 50's and 60's, and younger generations rising up through the ranks to retirement age are different. I am not saying they are better, but I am saying they are different. In comparison to prior generations, they are better educated, they are more immune to exaggerated advertising, and they are far better traveled. They aren't a majority yet, but there are tens of millions of Americans, Canadians, and Europeans who have traveled for study, pleasure, and/or work to every corner of this planet. In the past, the only intimate introduction most Americans had to Europe resulted from war. The generation coming up has not experienced war in Europe, but they have visited there in far greater numbers.

I have been watching this growing phenomenon for nearly four decades of global professional work. When I left as a Peace Corps Volunteer for the Philippines in 1967, I never expected a visit from any of my friends or family and I didn't get one. It was just too far away and too expensive. When I worked for a non-profit in Ghana in the mid-70's, my parents actually visited, but that was still a big surprise. The situation today is dramatically different. Let me give you an example.
When I told friends, a couple in their 40's, about Panama, I was speaking to people who are far from retirement and whose travels outside the US have been brief and nearby (Mexico, for example) and then only to tourist resorts. They both work full-time, they have two teenagers to bring up, they are far from wealthy, and they are not prone to impulse buying. They are the last people I expected to be interested in Panama as a retirement venue. I certainly was not trying to convince them. In the same "positive, but no nonsense" manner that I have adopted at this site, I told them why I thought Panama was a good bet for the future. They said pleasant things, wished me the best, and that was that...until the next time I was flying down to Panama and found them on a plane right behind me!

They are practical people, more so than I had imagined. They see the value in purchasing a lot for an eventual retirement home now as prices aren't likely to go down in the next twenty years. And, if they never retire to Panama, they are interested in the possibility that land in Panama is a better investment than in their over-priced Washington-Baltimore metropolitan area. They visited, poked around, talked to anyone who would listen, and made up their minds. They bought a lot that, if they could even have found one comparable, would have cost them many times more in the US or Europe. The thought of buying land overseas for either retirement or investment would never have occurred to my parents or anyone else I knew from their generation. Times have changed.

The generation coming up behind is not my parent's generation or even mine. They are much more "global" than even they realize. They have suffered through enough advertising campaigns for real estate here in the US to realize how phony it is to talk about any place as "paradise". Age is not really the question. You can be practical at any age, but I do believe, when it comes to living outside their home country, the proportion is higher among the young and middle-aged adults today than ever before in history. It is these people, whatever their age, for whom this site is meant.

We should leave Paradise to the after-life where it belongs (and the only place where it exists) and focus on finding a decent place to live with friendly people, a comfortable environment, and a lower cost of living. That is close enough to "paradise on earth" for me.