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“Life is either a daring adventure, or nothing!”
Helen Keller

So You'd Like To Be A Snowbird

The First 3 Steps

Diane Capri

SO YOU WANT TO BE A SNOWBIRD

THE FIRST THREE STEPS

**BY
DIANE CAPRI**

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Diane Capri

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SO YOU WANT TO BE A SNOWBIRD?

THE FIRST 3 STEPS

Don't be overwhelmed!

Living the SnowBird Lifestyle is much easier than you think. We've been snowbirds for two decades now and we love it. We can live simply anywhere our hearts desire. With a little planning and an adventurous spirit, you can, too.

Have you ever dreamed of living somewhere else while staying right where you are? We did. Long before technology made telecommuting a viable option for most people. But we didn't think snowbird living was possible for us. And we weren't sure we'd be happy with it.

We were ambivalent. We didn't want to leave, but we didn't exactly want to stay, either.

We loved our home and our friends and family, and our jobs in Michigan. But we hated long commutes and frigid winters and endless dreary days between beautiful seasons.

Someday, we fantasized while snuggled cozily in front of the fireplace while the blizzard buried our home in snowdrifts, *we'll be snowbirds*.

We'd live in perpetual summer. We'd have two homes. We'd live in both and travel between them. We'd never leave our friends and family. And we'd never scrape ice off our windshields with a credit card again!

Someday.

But not yet, we thought. Why not? Perhaps for some of the reasons you haven't yet begun.

We'd spent ten years establishing careers that depended on local clients and local business. We'd have to start all over somewhere else.

We were too old to start over and at the same time, too young.

Our nest egg had barely started to grow.

Retirement was decades away.

So we did what grownups do. We were sensible. We stayed put and continued to build our lives and bloom where we'd been planted.

We scheduled regular trips to sunny climates during the winter months and bought new winter gear for the weeks when we couldn't get away. And we continued to dream of the different way of life we'd have when we were retired and no longer needed to show up for work and could afford to quit.

Two things happened to advance our future into the here and now.

First, we lost our fathers. Both died unexpectedly, too young and within six months of each other. We were forced to learn that life truly is very short. And we never know when our lives will be over. These sad experiences led us to ask:

Could we really afford to put off our plans for decades?

If we waited, would we actually get to live our dream at all? Our fathers didn't.

Yet, while everything had changed about our attitudes, nothing had changed to make our jobs more flexible. I'd spent 12 years building a law practice and

become a partner with a prestigious firm. He'd built his own business and recently merged with a successful group he enjoyed. With our fathers gone, family ties grew stronger, too.

We felt we were both locked in. But we weren't. We only *felt* that way.

As so often happens, over the next two years, providence solved our dilemma for us.

Family issues changed. My mother remarried. His mother took up travel and line dancing! Siblings moved to opposite ends of the country. Life goes on, right? Yes, but we did not. We continued marching to the same drum we'd always heard.

Then, out of the blue, a job offer. A start-up. Exciting. Risky. It meant leaving secure jobs that paid well and where our futures were assured. It meant starting over. Even though the job presented a terrific potential opportunity, we didn't want to do that. We weren't brave enough or unhappy enough to make that leap, to give up everything and everyone and begin again, even when the enticing snowbird life we'd always dreamed of, our perpetual summer, beckoned.

See, the job was based in Florida. Did I fail to mention that? It was half our snowbird dream come true. But relocating and turning our lives upside down would mean leaving the other half of our dream behind. And that we were loathe to do.

Until we started to think about not *whether* but *how* to make it happen. . . .

That was 1992.

We made the leap and we've loved every new

adventure our snowbird lifestyle presents. (Well, maybe not *all* of our "adventures in flying," but you know what we mean.) It's been quite an experience.

Over the years, we've met other snowbirds. And friends and colleagues have asked us many envious questions about our snowbird lives. Some would like to live part time in the mountains. Others fancy Europe or Africa or the Far East for a portion of each year.

But they say it seems too hard. Too complicated. *How* do we do it, they want to know.

We started this website to share the practical things we've learned about SnowBird Lives, being somewhat location independent, and the resources we've found along the way. Maybe some of what we offer here will be useful to you as you gather your own adventurous spirit and make the leap to snowbird living. We hope so!

We also hope you'll share your experiences with us. Are you a Snowbird? Would you like to be? Are you brave enough to try it? What's holding you back?

Remember that life is short. If you *feel* you can't live your dream now, then when?

From our perspective and experience, then, stated as simply as possible, and to get you started right now, here are the First 3 Steps to creating SnowBird Lives you'll love.

Step 1
The Adventure Mindset
“Life is either a daring adventure or nothing!”
Helen Keller

We’ve met many successful snowbirds over the years. And we’ve met many who have tried and quit. There’s only one real reason why some succeed and others don’t. One. Here it is:

To ensure your success, the single most important thing to adopt and nourish and hone is what we call **The Adventure Mindset**.

With an adventure mindset, your snowbird life will exceed your wildest dreams.

Without an adventure mindset, you’re stepping onto an emotional rollercoaster that could easily fly off the rails and bring your grand adventure to a crashing halt.

What do we mean, exactly?

Make a conscious decision that you are setting out on a Grand Adventure and stick to your decision no matter what happens.

The nature of adventures is that they are unpredictable.

Adventures are exciting and terrifying and rewarding and constantly changing.

But most of all, adventures are fun!

Do you need another chore? Another obligation? Another mind-numbing project? Of course not.

At least, we didn’t back then and we still don’t.

We'd been there, done that, for too many years.

This snowbird experiment was to be a grand adventure. If it flopped, well, so be it.

But we'd have a story to tell when it was all over, no matter what!

We decided to laugh at the unpredictable parts *while they were happening* and that has made all the difference. Crazy experiences in life become the stories we tell our friends for years in the future, don't they? If we're going to laugh about it later, why not laugh about it *as it occurs!*

Every time we hit a snag or a glitch or even a disaster, we'd look at each other and say: "The adventure continues!" Silly? Maybe so. But it works for us and it can work for you, too.

Experts call this the "growth mindset" instead of the "fixed mindset." Simply put, it means you've made the choice to grow in new directions instead of staying precisely where you are. The growth mindset means that everything you encounter results directly from your own choices, not from an imposed world. For us, this one insight has made all the difference. And it can work for you, too.

It doesn't mean that you take wild risks or unnecessary chances. But it does mean that you react to circumstances with an open-minded attitude and a desire to enjoy it all.

Your snowbird life can be a success if you adopt an Adventure Mindset. Let the magic begin!

Specifically:

- Make a conscious decision that your snowbird life will be *fun*.

- Decide your snowbird life will be greater in every way than your current life.
- Decide you'll love your snowbird life more.
- Decide you'll do more, be more, have more, share more, and laugh more as a snowbird than you've ever done before.
- Decide that you're headed off on your Grand Adventure and treat everything that happens as an *experience, not a problem*.

Because as the amazing Helen Keller might say, otherwise, why live the snowbird life at all?

Step 2
Funding Your Life
*"Money is like a sixth sense - and you can't
make use of the other five without it." William
Somerset Maugham*

The second step to creating your snowbird lifestyle is funding with a steady income stream. Like us, if you aren't trust fund babies or lotto winners and you're not waiting until retirement age when you can tap your sizeable nest egg, then some sort of gainful employment will be required.

Owning a sales company, like Robert did, meant developing customers by hours of face-to-face relationship building, often traveling hundreds of miles each week by car. Lawyering, like I did, required personal appearances at client meetings, court appearances, and face time in the office. Both jobs demanded original signatures on documents, physical delivery of those documents to various far-flung locations, and countless other location dependent activities. To continue these jobs and live our snowbird lives was an adventure for sure!

These days, living and working location independent is much easier than it was when we began two decades ago. A successful choice will be one that allows as much telecommuting as possible. Fortunately, many jobs can be adapted to fit the snowbird's needs.

How much income you'll need varies based on location, housing, and a variety of other factors. Every

situation is different. But know that you will be able to generate the money you need once you start asking the right question: *How* can I collect a sufficient income stream to support our snowbird lifestyle?

Here are a few real examples to give you an idea of the various opportunities available:

Sam and Fred live in Hawaii in the winter and Michigan in the summer. She works as a waitress at the country club where tips are high. He works as a drywaller. They've been snowbirds for fifteen years.

Mary retired early from teaching and now lives aboard her sailboat and works as a freelance writer to earn steady income above her modest pension. She's been a snowbird for four years.

George and Jennifer are lawyers who live six months in Paris and six months in Florida. "Have laptop and VOIP and will travel," they say to clients. They've been snowbirds for twelve years. They have two children, now ages 6 and 8.

Allison and Mike have been snowbirds for seven years. She's a photographer. He's a college professor.

As for us? Well, I left the startup company that brought us here three years into our snowbird lives and opened my own law firm representing some of the best clients in the world in courts around the country. Robert works seasonally for a major corporation. We've been snowbirds since 1992.

Rather than list all of the options here, I've put them on our website where we can keep them updated more easily. Simply [CLICK HERE](#) for the list of resources we've gathered for you to get you started. Or you can contact us with your questions.

Step 3
Choosing Your Home Base
“Home is where you feel at home and are treated well.”
Dalai Lama

Snowbird Lives are usually anchored in one location, often the one we call “home.” Partly, this is because taxing authorities make declaring a fixed spot as your primary residence attractive. (Once you decide where your primary residence will be, you’ll be ready to discover what type of residences you want.)

Other practical considerations are less essential than when we started our Snowbird Life in 1992, but it’s still nice to have a place to receive your mail and for your friends to find you when they simply want to drop by every five years or so.

We chose Florida as our principal residence. (The other obvious option for us was Michigan.) In your case, you’ll want to meet with your tax adviser and make the best choice for you. We also chose to own homes in both Michigan and Florida. But you don’t have to. You are on an adventure and you can do whatever you choose!

A few things to consider include:

- Where will your vehicles be titled, plated and insured? You might think it doesn’t matter, but there are rules your insurance company will follow about paying any claims you might file. States have laws regarding when you must get your

drivers' license in the new location. Taxes on your vehicles are adjusted in sometimes bewildering ways.

- Where will your primary residence be for insurance, estate, and property taxes? Yes, these laws vary by jurisdiction, too.
- How much will you pay for utilities at your home? Yep. Locals usually pay less than “non-residents.”

Rather than list all of the options here, I've put them on our website where we can keep them updated more easily. Simply [CLICK HERE](#) for the list of resources we've gathered for you to get you started. Or you can contact us with your questions.

YOUR ADVENTURE BEGINS NOW!

So that's it.

The first three steps.

Three decisions to be made.

After that, you're on your way to your adventurous Snowbird Lives!

Be sure to stick with us as we bring you more tips and tricks. We look forward to hearing from you as your adventure continues.

And don't forget to take lots of photos to share with us!

ABOUT THE AUTHOR:

Diane Capri is also the author of eight best-selling novels. Her work has been translated into twenty languages. She's a recovering lawyer, although lawyering is an addiction she fears she'll never conquer. A snowbird who divides her time between Florida and Michigan, she's an active member of Mystery Writers of America, Author's Guild, International Thriller Writers, and Sisters in Crime. She loves to hear from readers and is hard at work on her next book.

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