

Compliments of Your Name Here

# LOCAL & GLOBAL LIVING

ISSUE 01

A WORLD  
WITHOUT  
BOUNDS



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REALTOR®

WHAT'S YOUR HOME  
REALLY WORTH?

**John L. Scott®**  
REAL ESTATE

SCAN TO SEE  
YOUR ESTIMATED  
HOME VALUE.





## Front of Tear Out Card 1



### VACATION HOME BUYING TIPS

House hunting for a vacation home is no small feat. You need to think about factors like location, price, and how much use you'll get out of such a large investment. These tips can help set you on the right path so you can enjoy the process and kick up your feet in no time.



**John L. Scott**  
REAL ESTATE

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## Back of Tear Out Card 1



### Stay In Your Price Range

It can be fun to peruse different vacation properties and their various luxuries, dreaming about savoring their priceless views. However, doing so can often lead to unrealistic expectations. Instead, establish a budget and stick to it throughout the search process, only looking at homes you can afford.

### Know The Area

Buying a home—particularly a vacation home—in a town you've never been can be a risky endeavor. Make sure you're familiar with the area rather than buying a house under the assumption you'll love it. Try renting a local home a few times so you can have a chance to explore and see if the location's right.

### Do Your Research

If you plan on renting out your property, research the rules on the venture so you can be sure to comply with any state and county regulations (homeowners association, city boards, etc.). Connect with an agent who knows the market well and can guide you in the right direction.



Dear Bill and Judy,

So many of us enjoy travel and the prospect of exploring the world—or even just visiting a resort community hours away. And once we’ve enjoyed a new destination, the idea of having an additional residence that can be shared with friends and family seems like something worth pursuing. The lead story, “A World Without Bounds,” reveals how the world is filled with options to live abroad and provides valuable insights on international moves.

Of course, many of us are living a more health-conscious lifestyle these days, and you’ll find stories about “Better Breathing,” as well as swimming for your health. In addition, we cover travel, design, and financial suggestions to help you plan for a successful retirement.

Whether you are ready to live near a sports stadium, find a new place where you can bring your family together, or move across the globe, my affiliation with Leading Real Estate Companies of the World® allows me to assist you locally or globally. My contacts span over 70 countries and 800+ capital cities, and I’m well equipped to assist you with all your real estate needs!

Please enjoy this edition of Local & Global Living.

Warmly,

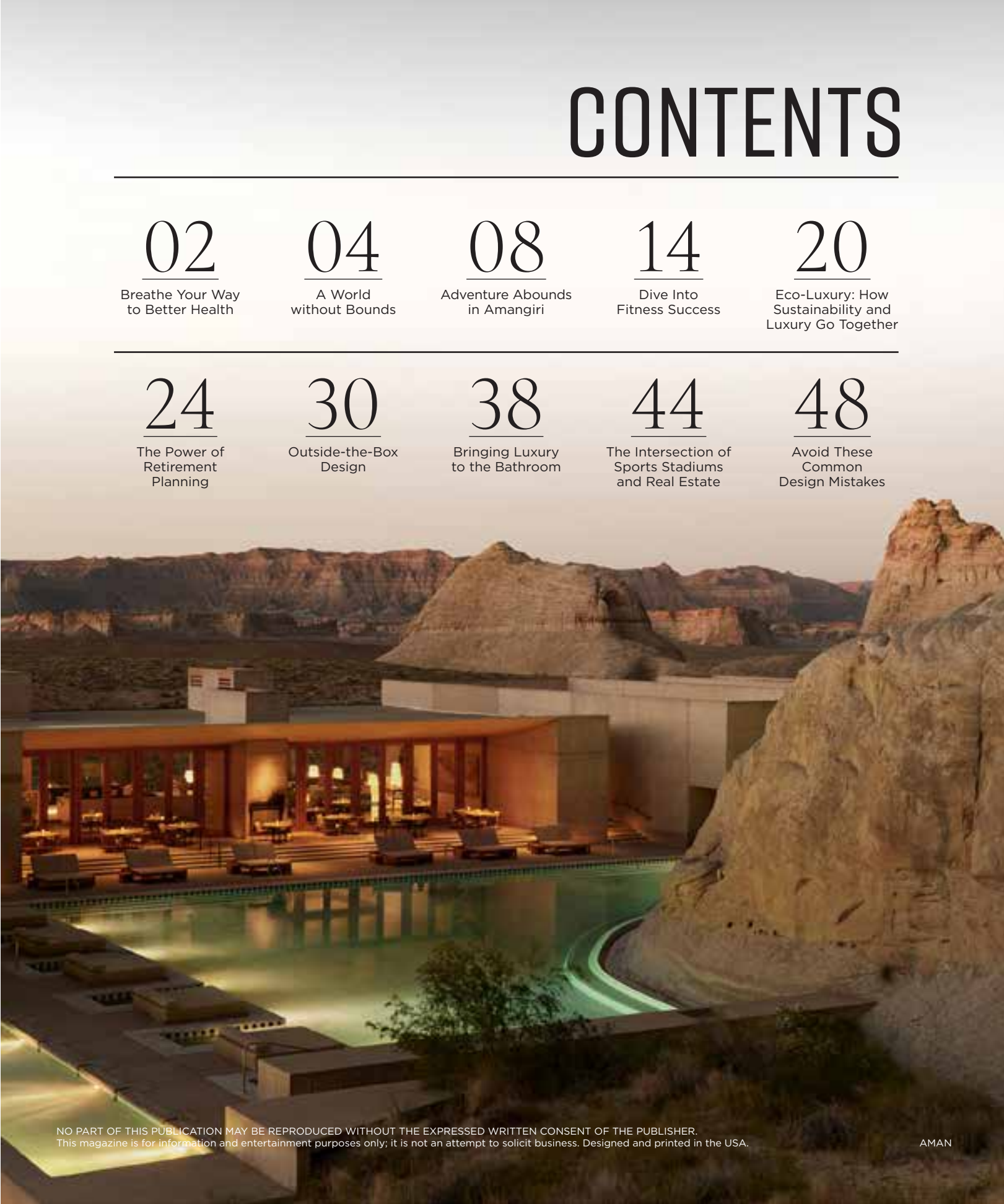
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# BREATHE YOUR WAY TO BETTER HEALTH

*Written by* ALLISON GOMES

As one of the body's most natural acts, breathing is often an afterthought. But it's more than just a process that keeps us alive—it's a tool we can utilize to actively better our lives. Engaging in breath-work techniques, such as diaphragmic and alternate-nostril breathing, allows you to consciously change your breathing patterns for small periods, which, in turn, can greatly enhance your physical, mental, and emotional well-being.

## **The benefits of breath work**

Breath work, the deliberate manipulation of your breathing patterns, offers a myriad of benefits. Focusing on how you're breathing allows you to tap into the innate connection between your mind and body, reducing your general stress levels. By taking intentional and controlled breaths, you calm your central nervous system, which may lead you to experience a greater sense of tranquility and mental clarity.

Further, breath work can help you manage feelings of anxiety and depression since it redirects your attention from intrusive thoughts and cultivates a heightened awareness of the present moment. Specifically, techniques like diaphragmic breathing can potentially deepen relaxation, decrease blood pressure, and soothe your emotional state.

Beyond the mental and emotional realms, breath work can have profound effects on physical health. Deep and intentional breathing increases the oxygen supply to your body, promoting better circulation and oxygenating your vital organs. This can then increase your energy levels, boost your immunity, and strengthen your respiratory functions, ultimately contributing to better cardiovascular health.

By focusing on your breathing and practicing breath-work techniques each day, you may unlock a path to a more balanced, resilient, and fulfilling life. It's a simple yet effective way of taking control of and transforming your well-being.





# A WORLD WITHOUT BOUNDS

Motivated for a variety of reasons, from financial to personal, homebuyers seeking properties outside their country of residence are on the rise, according to Leading Real Estate Companies of the World®, a global network of quality-focused real estate firms that conducted business in eight-four countries last year.

The increase in cross-border business is indicative of a broader societal trend that reflects the increasingly global world. From remote work to lifestyle goals, there are many factors driving the surge in global real estate purchases.

## Trends driving global real estate

The case studies reported by Leading Real Estate Companies of the World® members are numerous and varied: a California resident purchasing an investment property in Mexico to later be used as a retirement home; a German couple in need of a villa within two hours of their yacht berthed on the Swiss border; a semipro surfer looking to take advantage of Portugal's favorable investment environment; a family moving from Colorado to Italy because of a job transfer. The list goes on.



In recent years, many people have begun feeling more comfortable extending their portfolios to foreign markets. They're moving where they see opportunity, which, depending on the individual, may be financially motivated, driven by lifestyle, prompted by geopolitical issues, or influenced by a combination of these and other factors.

Generally speaking, the most popular markets are those that are economically stable with an affordable cost of living and a desirable lifestyle. They also offer the potential for a favorable return on investment.

In markets where it is common practice to purchase a second home away from the city environs, some are looking beyond their own borders to destinations in other countries. This trend is especially noticeable in areas where the prices of "recreational" properties have significantly increased.

## Popular destinations with broad appeal

Some of the most popular locations for second-home purchases abroad are those that are easily accessible by plane and have nice coastlines, such as Spain, Portugal, Italy, France, and Mexico.

Other influential factors include a country's reputation for safety, robust and affordable health-care system, favorable exchange rates, stable and expanding real estate market, areas known for hospitality, and exceptional education opportunities.

Affordability and growth potential are also important considerations. If the price is right, some homeowners may even purchase more than one property. People are investing in countries with a high possibility of future price appreciation, very often in developing countries with significant economic growth, including Thailand, Costa Rica, Vietnam, and India.

LUKAS, RONNYBAS, GALYNA ANDRUSHKO/STOCK.ADOBE.COM



**The secret to success: working with qualified local experts**

Success in the global real estate marketplace requires specific skills and strategies. Buying property abroad can be complicated, so it is essential to work with a trusted partner who will guide you through the buying process safely using the knowledge only they can provide as a verified local expert.

Because Leading Real Estate Companies of the World® has an active presence in more than seventy countries, the network is an unmatched source for local real estate expertise on a global scale. However, simply having such a presence is not all that matters when it comes to serving a worldwide clientele.

Truly understanding cultural diversity goes much deeper than that. Global opportunities involve dealing with someone who is not like you, and to make the process of international homeownership smoother, it makes sense to work with a real estate professional who possesses the skills and knowledge necessary for facilitating cross-market transactions.

The connectivity fostered within the Leading Real Estate Companies of the World® network and

the deep resources the organization provides to members are the engine that makes it all happen when it comes to assisting clients worldwide.

Being a global organization is much more than just having representation around the world. It means understanding the nuances of doing business in different places and adapting accordingly with a global mindset. Each year, network numbers collaborate on nearly 20,000 client introductions, and each relationship is carefully managed with an understanding of how real estate is conducted in the local market, with a sensitivity to cultural and communications differences and—above all—a hands-on approach.

If you are considering a real estate purchase in another country, the first step should be contacting your local Leading Real Estate Companies of the World® member. They will introduce you to the most qualified real estate professionals in your destination of choice in virtually any market worldwide while providing unmatched expertise to help you navigate the process and pursue your international real estate dreams.

FOTO8TIK, VERONIKA GALKINA, ID\_ANUPHON, DAVIDIONUT/STOCK.ADOBE.COM

# THE GOLDEN VISA: A PATHWAY TO GLOBAL RESIDENCY

An attractive option for those seeking to call another country home, the Golden Visa program has helped drive property purchases around the world. It is designed to provide individuals and their families with a vehicle for establishing residency in a foreign country through investing in its economy via real estate, government bonds, or other approved investments.

While the Golden Visa landscape is continuously evolving, many countries currently offer a variation of this program. Examples include:

- Australia National Innovation Visa Program
- Austria Private Residence Program
- Canada Start-Up Visa Program
- Costa Rica Residence by Investment Program
- Cyprus Permanent Residence Program
- Greece Golden Visa Program
- Hong Kong Visa Programs

- Hungary Guest Investor Program
- Italy Residence by Investment Program
- Malaysia Premium Visa Program
- Malta Permanent Residence Programme
- Mauritius Residence by Investment Program
- Monaco Residence
- Montenegro Residence
- Namibia Residence by Investment
- New Zealand Active Investor Plus Visa Program
- Panama Residence by Investment Program
- Portugal Golden Residence Permit Program
- Singapore Global Investor Program
- Spain Residence by Investment Program
- Swiss Residence Program
- Thailand Residence by Investment Program
- UAE Residence by Investment
- UK Innovator Founder Program

**Ask your Leading Real Estate Companies of the World® real estate associate for more information.**





# ADVENTURE ABOUNDS IN AMANGIRI

*Written by ANDRE RIOS / Photography by AMAN*



**NESTLED** IN THE SECLUDED, RED-TINTED ROCK COUNTRY OF UTAH SITS A LUXE RESORT LIKE NO OTHER IN THE WORLD. AMANGIRI'S CONCRETE WALLS OF CONTEMPORARY STRUCTURES STAND CRADLED AMID JAGGED CANYONS, OFFERING A TOTAL ESCAPE FROM LIFE'S STRESSORS. BY DAY, THE LANDSCAPE LENDS OPPORTUNITIES FOR BOTH SERENITY AND ADRENALINE-FUELED ADVENTURE. AND AT NIGHT, FIRESIDE PATIOS ALIGHT THE PEACEFUL DESERT SANDS BELOW FIELDS OF STARS.

Retreating to this awe-inspiring locale will yield a vacation you may never want to return from. Each moment of your stay, the resort will challenge you to weigh alluring options: luxuriate in your accommodations or gather your hiking gear to trek across the sunbaked sands. However you choose to enjoy yourself, a stint at Amangiri is sure to reset your mind, body, and soul.

#### Wonders in the west

Amangiri's location in remote Canyon Point, Utah, makes it the perfect place to truly get away. It sits approximately twenty-five minutes north of the town of Page, Arizona, where visitors may find the nearest airport, and is a relatively short drive from Bryce Canyon National Park and Zion National

Park, two unique sites for witnessing the breathtaking rock formations of the American Southwest. Meanwhile, the nearby Navajo and Hopi reservations entice visitors with fascinating cultural experiences and hypnotizing scenery like the red sandstone of Antelope Canyon.

Not that you need to go far from the resort to experience stunning views. It offers a master class in fine architecture, featuring clean-lined structures that blend seamlessly with the surrounding sands. Inside these minimalist dwellings are heavenly interiors that are sure to make you feel right at home: their white stone floors, neutral decor, and natural timber accents will swathe you in peace and elegance.

#### Sophisticated stays

The resort's accommodations include a small handful of luxurious suites, each of which has been meticulously designed to harmonize with the resort's natural surroundings while being perfectly balanced with modern comforts. Some of the various options include:

**DESERT SUITES:** Delivering panoramic views of the serene scenery, these suites feature spacious living areas, rain showers, and grand soaking tubs.

**MESA SUITES:** Situated overlooking the flat-topped land formations that give the rooms their name, each includes a plush king-sized bed, immersive indoor-outdoor living, and a fireplace.

**DESERT POOL SUITES:** These exclusive suites boast private plunge pools, secluded courtyards, and uninterrupted views of the surrounding desert landscape.

**AMANGIRI SUITES:** Experience the pinnacle of luxury in these quarters with their spacious living and sleeping areas, private pools, and alfresco dining below the desert sky.





Each stay provides more than just a place to lay your head. Reservations also include delicious meals for two at Amangiri's on-site restaurant, which rotates seasonal menus of American Southwest cuisine. Additionally, you can enjoy free in-room refreshments and independent access to the many trails that weave throughout the resort grounds.

Though travelers in search of peace and repose can certainly find satisfaction whiling away the days in the comforts of their suites, don't miss the opportunity to attend one of Amangiri's many famous wellness sessions, each of which promises ultimate renewal.

#### Self-care at its best

If you're eager for a true reset, grab some water and a complimentary towel and head for the unique self-care experience of your choosing. "Amangiri has always focused on creating a serene setting for relaxation and rejuvenation, with the Aman Spa at Amangiri becoming a destination in its own right," the resort website states. "Our holistic and integrative wellness experiences draw on the natural elements of earth, wind, fire, and water." While such an emphasis may seem geared toward the spiritual voyager, anyone can benefit from these treatments that alternatively challenge and recenter the body.

Yoga on the Rocks sessions, for example, offer a one-of-a-kind take on the ancient practice. After taking a scenic hike up to the pinnacle of a desert mesa, you'll stretch and breathe as you enjoy 360-degree views of the Grand Staircase-Escalante National Monument. The on-site fitness and yoga specialist leads each personalized movement session "using the visual reference of the horizon for deeper balance and grounding," says the resort website.

Meanwhile, fire and water elements converge in Thermal Therapy. Amangiri's expert practitioners welcome you to join their sauna, steam room, and cold-plunge activities, which both aid in physical recovery and promote mental clarity.

If these sessions don't tempt you, maybe you'd prefer one of the multitude of other options, including Ai Chi hydrotherapy or a soothing aqua Shiatsu massage, both available for those in suites with a private pool.

#### Sensory wellness

"The wide-open horizon and remote silence found in the heart of Amangiri's desert landscape encourage a relaxed pace," says the resort website of its many "grounding practices." Among its top options are group mindfulness walks that



invite visitors to stimulate their senses outdoors, Intentional Silent Time to help them detoxify from the overstimulation of the modern world, and Dark Exposure Sessions—meditative breathing exercises in a lightproof space that foster balance and harmony. In addition, you can experience special ASMR Wellness Sessions, during which you'll meditate among soothing sensory effects such as harmonious chimes, gentle speech, and serene lighting, triggering feelings of immense stress relief and connection with your inmost self.



#### Planning your stay

Whether you're in search of an escape from busy urban life, an active retreat in a picturesque environment, or simply a unique vacation unlike any other, Amangiri guarantees a moving experience you won't forget. And the upcoming months may be perfectly timed for booking your journey. According to the resort website, warmer temperatures are great for "enjoy[ing] the hotel's high-adrenaline outdoor adventures . . . ranging from *via ferrata* [rock climbing] hikes and horseback riding to touring

the stunning slot canyons." Various wellness options also await at its sister property, Camp Sarika, located just a mile up the road.

No matter when you visit, your time at Amangiri is sure to not just reset you but leave you with a lasting impact on your mind, body, and soul, a transformation only a select few may have the luxury to experience.

**For more info, visit [aman.com/resorts/amangiri](https://aman.com/resorts/amangiri)**





# DIVE INTO FITNESS SUCCESS

*Written by* ANDRE RIOS

If you're seeking an enjoyable, low-impact exercise that can add some fun to your fitness, consider a routine that may cover all these perks at once: swimming. In addition to being a wildly popular recreational activity, swimming is highly regarded for its incredible benefits to the body. It improves muscle tone, burns fat, and, if you can access an indoor fitness center or community pool, is potentially a year-round activity. But why exactly is swimming such an impactful fitness solution? Take a deep dive into the incredible holistic advantages of this thrilling exercise.



**Checks the box**

The CDC recommends that adults get at least two and a half hours of moderate physical activity and two muscle-strengthening sessions per week. Breaking up a sedentary lifestyle in this way can provide tremendous benefits to the body, namely a sharply reduced risk of serious conditions, including obesity, type 2 diabetes, many cancers, and heart disease.

Swimming for five thirty-minute sessions per week can easily satisfy these health guidelines and improve your quality of life. Alternatively, if you live a busy lifestyle, you can engage in less frequent but higher-intensity sessions, such as performing freestyle laps. The CDC categorizes this as a “rigorous activity” that satisfies the physical-activity recommendations in only seventy-five minutes per week. And due to the repetitive muscle movement required to propel your body through water, swimming can also meet the organization’s muscle-strengthening recommendations.



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**Helps your heart**

Heart disease is the leading cause of death in the United States, so it’s crucial to live a heart-healthier lifestyle. Thankfully, swimming itself can make a major impact, whether you enjoy a leisurely pace or intense laps in a pool. According to Harvard Medical School, the activity offers many positive cardiovascular health outcomes, such as increased blood flow to your extremities, boosted cardiac output, improved blood pressure, and a lower overall risk of heart disease.

However, if you currently suffer from a heart condition, consult with your doctor about any risks and precautions to take. For instance, try to avoid swimming in very cold water; this may cause “cold shock,” a temporary spike in your heart rate and blood pressure upon first entering the pool.

**Protects your joints**

Splashing around in the lanes can not only bolster your heart but also cushion your joints against excessive strain or weight. While strenuous exercises on land can apply pressure to the body,





exercising in water allows the liquid to absorb your weight, which reduces the impact on major joints like your knees and the ones in your spine. This makes swimming an excellent choice for elderly individuals, especially those with joint issues like arthritis that can make other exercise routines challenging—or even punishing the next day.

#### **Mends your mind**

The CDC reports that living an active lifestyle via exercises like swimming can help reduce your risk of depression, anxiety, and dementia. Each fitness session can also provide an instant mood boost. While these advantages may be true of various regimens, the uniquely soothing sensation and calming rhythm of gliding through water can help you breathe your stresses away. This might make swimming the ultimate wellness activity.

#### **Considerations and obstacles**

Despite its incredible range of benefits to the body, swimming may not be the ideal exercise for everybody. After all, it requires a specific and potentially prohibitive piece of equipment: a swimming pool. If you don't own a pool at home, you could access one at a local fitness

center or community pool, though you may need to pay a membership fee to do so.

Another barrier that may hold you back is technique. Swimming isn't overly complicated, but if you've never learned how to swim or are out of practice, you may be intimidated by the idea of doing laps and may need special training before venturing off on your own. Some people may also have physical limitations that prevent them from engaging in top-form techniques like the freestyle or butterfly.

If the access, cost, or skill required puts you at odds with a swimming regimen, don't worry—there are other low-impact solutions to try that may be more accessible to you, including hiking, cycling, and yoga. These exercises offer many of the same benefits as swimming and could also be easier to implement regularly. The key to a proper fitness routine is consistency, so choose an activity that you will enjoy and can stick to, whether or not that involves going for a swim.

*Be sure to talk to your doctor before starting a new activity like swimming.*

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# ECO- LUXURY:

HOW  
SUSTAIN-  
ABILITY  
AND  
LUXURY  
GO  
TOGETHER

LUXURY REAL ESTATE AND ECO-FRIENDLINESS CAN WALK HAND IN HAND.



**AT FIRST GLANCE**, reconciling sustainability and the affluent lifestyle, specifically as it relates to the purchase of high-end properties, may seem challenging.

According to a recent Pew survey, 75 percent of all consumers are concerned about helping the environment as they go about their daily lives; however, only 20 percent admit to actually making an effort to protect the environment.

Luxury homes are discretionary, and what one consumer deems a luxury, others take for granted as an essential in their daily lives. Indulgence, by definition, is something you enjoy that may result in a negative consequence—which, in the world of luxury real estate, has historically included a lack of sustainability.

Fortunately, there have been significant changes over the last two decades to create opportunities that embrace sustainability without sacrificing the conveniences and benefits that luxury homes provide.

By nature, luxury real estate has always incorporated advances in comfort and convenience, dating back to such innovations as electric lights and indoor plumbing. Historically, these homes have also incorporated the newest advances in construction, and it is still true today as technological advancements continue to evolve in home building.

This is important because building and construction account for 38 percent of global carbon emissions—which is estimated to generate six hundred tons of waste each year, based on data from the United Nations. So how do we support sustainability while continuing the quest to lead a comfortably luxurious life?

Fortunately, there are many in the real estate industry now leading this charge. From the selection of building materials to the decision of where new properties are built, many developers and home builders are stepping up. And many luxury homeowners are making an effort to reduce their daily carbon footprint and consumption of natural resources and energy.



FROM THE SELECTION OF BUILDING MATERIALS TO THE DECISION OF WHERE NEW PROPERTIES ARE BUILT, MANY DEVELOPERS AND HOME BUILDERS ARE STEPPING UP.



THERE IS GROWING INTEREST IN VINTAGE AND MIDCENTURY FURNITURE AND DECOR.

THE [U.S.] HAS CAUGHT UP WITH AN INCREASED ADOPTION OF SOLAR PANELS TO SUPPLEMENT WHAT LUXURY HOMES REQUIRE FROM THE ENERGY GRID.



WE NOW HAVE A BETTER UNDERSTANDING OF THE DROUGHT-TOLERANT PLANTS AND SHRUBS THAT ALLOW FOR A REDUCED RELIANCE ON WATER.

SUNAKRI, RZUĆ PAN OKIEM, LAURA, EDWARDOLIVE/STOCK.ADOBE.COM

This global phenomenon is very prevalent in the European Union, which was quick to incorporate advances in technology for heating and cooling homes, due in part to higher electric costs. The US has caught up with new regulations for high-efficiency heating and cooling systems and LED lighting as well an increased adoption of solar panels to supplement what luxury homes require from the energy grid.


New homes are required to incorporate water-efficient appliances and plumbing fixtures. And, due to innovations in the stylish design, operation, and comfort available with new plumbing fixtures and appliances, it makes sense to retrofit your home and begin a more sustainable lifestyle even if you live in an older or historically significant property.

Vast gardens and lush lawns are a frequent mainstay of luxury properties and have been the subject of considerable research. We now have a better understanding of the wide variety of drought-tolerant flowering plants and shrubs available for beautiful landscaping that allow for a reduced reliance on water. These enhancements are not only for homes in areas prone to water shortages; we also have a new awareness of grasses and plants that are resistant to growth deterrents and don't require repeated applications of chemicals to produce picture-perfect outdoor living.

Lastly, there is a wonderful trend toward repurposing and reusing all things luxury—and while the traditional use of antiques is no longer as popular, there is growing interest in vintage and midcentury furniture and decor. The number of estate-quality pieces that can be found in consignment stores and online purveyors continues to increase, providing an opportunity to acquire one-of-a-kind case goods, unique pieces of furniture, and even vintage barware. Repurposing, consigning, or donating items that we no longer need is just another way to remain eco-conscious.

These are just some of the ways those seeking a luxury lifestyle can do so without sacrificing sustainability.



A full-page background image showing an older couple from behind, embracing on a sandy beach. The man is wearing a light blue polo shirt and khaki pants, and the woman is wearing a white long-sleeved shirt and orange pants. They are looking out at the ocean with waves breaking. In the distance, there are green mountains under a clear sky.

# THE POWER OF RETIREMENT PLANNING

Written by **BONNIE JOFFE**

Retirement marks a significant life transition, offering the promise of newfound freedom. Yet to optimize these golden years, it's essential to realize the impact of the financial, emotional, and mental health aspects as you prepare for this new phase. Whether it's starting a business or spending time volunteering, retirement is about embarking on a personal journey on your own terms.

## **Financial preparedness**

There is no clear-cut way to know precisely the amount of money you'll need to secure a comfortable retirement. External factors like inflation, medical issues, and personal goals like your desired lifestyle can all impact your future expenses. There are various strategies you can use to assist you in the years leading up to and during your retirement, whether you plan to leave the workforce soon or later.

## ***Establish an investment and savings plan***

Gaining a clear understanding of your current financial standing is crucial for developing a sound retirement

plan. This requires reviewing your income, savings, investments, and debts to establish a baseline. Consider seeking guidance from a financial advisor, whose expertise can help you navigate the complexities of retirement planning, set realistic goals, and tailor your strategy to fit your financial capacity.

## ***Create a budget***

Once you're armed with a clear picture of your financial standing and investment strategy, you should begin saving as soon as you can. Devise

a budget that accounts for your anticipated living expenses, insurance premiums, and health-care costs. You'll also want to decide how to allocate funds for discretionary spending, including traveling, dining, and entertainment.

## ***Know your Social Security payout***

Understanding how your Social Security benefits can add to your retirement funds is essential in crafting an effective long-term strategy. Make sure to research ahead of time when you can and should start collecting your payments to receive

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the maximum amount—beginning at seventy years old rather than sixty-seven will yield a higher payout, for instance. To assist you in this, consider utilizing an online calculator to estimate your benefits or consulting with a financial advisor, who can help you assess and determine the payout you can anticipate.

#### **Research your pensions and benefits**

Depending on your job, you may be getting a pension—an employer-funded defined-benefit plan—in which your employer will pay you a fixed amount

of money each month based on your income and length of employment. Be sure to check with your employer about what would happen should you change jobs to eliminate any surprises down the road.

#### **Emotional preparedness**

Retirement marks not only the conclusion of a career but also the beginning of a new life chapter, yet many American adults have never given a thought to planning for the emotional aspects of it. However, once the excitement of

## FEAR OF LOSING THEIR SOCIAL NETWORK IN RETIREMENT

*is one of the many reasons people tend to put off planning for it.*



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retirement begins to wane, it's not uncommon to experience a loss of identity and concerns about changing social connections. If you're mindful that your identity extends beyond your career and professional achievements, retirement presents great opportunities for personal growth and fulfillment. Here are some proactive measures you can adopt to prepare emotionally for life without a job.

#### **Cultivate and strengthen your social connections**

Fear of losing their social network in retirement is one of the many reasons people tend to put off planning for it. To help ensure that your work relationships continue to thrive, arrange to stay connected through regular communication, whether scheduling occasional lunches or video calls or engaging in fun activities. Additionally, you can cultivate new relationships by volunteering in your local community or joining clubs based on shared interests, in turn fostering a supportive network.

#### **Define your purpose**

While retirement itself may be positive, the transition is not always seamless; it can take time to adjust and navigate the shift from a structured work routine to a more flexible lifestyle. Consider what will bring you joy and fulfillment. It could be engaging in a hobby you've always wanted to pursue but didn't have the time or resources for or perhaps even starting a new business venture. Establishing short-term and long-term objectives can help you create a vision for a rewarding retirement life.



### ***Implement a wellness plan***

It's crucial to integrate and prioritize your health and well-being by keeping an active lifestyle in retirement. Devise a plan to exercise regularly, if possible, and consume a well-balanced diet to maintain a healthy weight and reduce your chances of developing certain health conditions. Also, consult with your doctor to review your medical history, current health status, and any potential risk factors, creating a personalized plan as needed to protect your health in the coming years.

### **Mental preparedness**

Establishing new routines and social connections can trigger feelings of stress, anxiety, and depression as you move into retirement. To preserve your mental well-being, foster a positive mindset, be adaptable to change, and identify in advance activities that keep you intellectually engaged. Whether it's taking up a new language, exploring artistic endeavors, or enrolling in courses, continuous learning can keep your mind sharp to help prevent age-related memory decline and enhance your problem-solving abilities. Moreover, engaging in mentally stimulating activities can reduce stress levels, improve mood, and enhance sleep quality, all of which contribute to mental sharpness.

Preparing for and adjusting to retirement will likely require you to revisit and rethink your strategies along the way. Seek the expertise of a financial advisor and a retirement counselor, who can help you facilitate a smooth and successful transition into your golden years.





# OUTSIDE-THE-BOX DESIGN

Interview with KIRSTEN BLAZEK  
Written by MATTHEW BRADY

Kirsten Blazek discusses her unconventional road to success and her design philosophies, which are featured in her first book, *A 1000 X Better: A Rebel by Design*.

***Tell us about yourself:***

There has always been something creative in me: I was good at art and loved rearranging my bedroom while growing up in Scotland. My parents worried that art wouldn't be a stable living, though, so I followed my gran and mom into health care. I was an ICU nurse for a long time in Scotland and then here in America before having my kids.

Years later, I was getting a divorce and needed to go back to work. I began looking for jobs in nursing again, but I just couldn't go back. Instead, I started my business in my late thirties without having a clue where it would take me. It's been a pretty crazy journey.

***What was your first design project?***

Technically, my own home in Altadena. Another mom from school loved what I did and insisted that I help a friend of hers in Malibu. I told her it was ridiculous because I had never decorated someone else's house before. Her reply? "Don't worry about it. You've either got it or you don't—and you've got it." It wasn't a big job; I did it for practically no money to get my portfolio started. After that, I staged a house for a real estate friend, which led me to originally found A 1000 X Better as a staging company.





***What is the purpose behind your book?***

My partner, Jake, is an amazing writer. He and I looked at a lot of coffee-table books and design books, many of which felt impersonal. It was important to both of us that we created something inspirational, helping people realize that it's never too late to take a risk, follow your gut, and do something different by telling the story of a woman who wouldn't take no for an answer.

***In it, you say that you “listen to what a house wants.” How so?***

People get overwhelmed because there are so many design resources available today; they're inundated with imagery on Instagram and Pinterest that's not necessarily right for them or their house. So we always ask new clients to share examples of things they like, and quite often they're all over the place. Getting them to understand what they like for their home can be challenging.

That's why I listen to houses. I really believe that they are living, breathing entities, especially old ones. If you ignore the home's essence when decorating or designing, the project can get very unfocused and feel inauthentic. There must be a balance between meeting the needs of modern living and being respectful of the structure.

***One chapter is titled “Color Is Everything.” Do you consider yourself to be an artist?***

I like that analogy. Starting a design is like starting a painting for me. Much like a painter with a blank canvas, I instinctually get a sense of what I can do and how the space can work. And because colors are so nuanced, they can go so right or so wrong with just one shade. When I look at a color, I see not only the hue itself but also all the other ones within it, such as a brown that has too much green or purple in it.

Part of my job is to think about the things that a homeowner wouldn't. It's vital to understand where a house is in its entirety, so I'm vigilant when picking colors. I always make sure that we have at least four or five different samples of, say, a white, put big swatches up, and tell the homeowner to look at them in the morning and afternoon and at night before deciding. This is important for exteriors as well.

VIRTUALLY HERE STUDIOS, MICHAEL P.H. CLIFFORD







MICHAEL P.H. CLIFFORD, VIRTUALLY HERE STUDIOS



PART OF MY JOB IS TO THINK ABOUT THE THINGS THAT A HOMEOWNER WOULDN'T. IT'S VITAL TO UNDERSTAND WHERE A HOUSE IS IN ITS ENTIRETY, SO I'M VIGILANT WHEN PICKING COLORS.

I also like vintage decor and art, especially oil paintings. There's a depth and story to them compared to a piece of generic store-bought art. They add a sense of authenticity and are inherently unique—nobody else is ever going to have that painting in their house.

***Your book states that you went into nursing because you enjoy talking to and helping people. Is this mindset invaluable as a designer?***

Absolutely. Nursing taught me to have empathy, be kind, and listen. Likewise, as a designer, I genuinely listen to my clients; I can't just give them what I want because it's not my house. Ultimately, I want them to feel like the design is faithful to them, so at the outset my team and I discuss in-depth what they want from the project both aesthetically and functionally.

In addition, I learned a lot about relationships through nursing, which is very helpful to me now because you quite often have to negotiate difficult situations between couples who have different tastes.

***Would you elaborate on your belief that good design helps a person heal?***

Everybody deserves to come home to a space they feel good in. Life can be hard, and your house protects, nurtures, and comforts you. So if even just one object in your place makes you smile every time you see it, you have a safe place that offers healing.

***You include interesting details in your projects, such as remarkable light fixtures and paintings. How do you make such choices?***

It's another example of balance. For instance, I prefer to keep bigger pieces of furniture somewhat neutral but mix the materials, which adds depth. I also enjoy doing unconventional things like hanging art in unusual places, such as under windows, while still ensuring that it pairs well with the rest of the room. The goal is to create visual excitement when you walk in.

Lighting is another of my favorite things to play with; it makes such a difference in a space. One project I did had a room with a big, tall ceiling and a nice view outside the door. I wanted to make the ceiling more interesting but didn't want to block the view with a solid fixture. So I went with an architecturally quirky hat-shaped wire light fixture that wouldn't prevent the eye from seeing the beautiful outside.



EVERYBODY DESERVES TO COME HOME TO A SPACE THEY FEEL GOOD IN. LIFE CAN BE HARD, AND YOUR HOUSE PROTECTS, NURTURES, AND COMFORTS YOU.

***You wrote that “constantly looking at yourself and finding new things about who you are is one of the great joys in life.” How do you do this?***

Traveling is one of the most important ways to expand my mind. Today, for example, I went to the Art Institute of Chicago and took in incredible art. It’s easy to walk through life just looking straight ahead, but when you really keep your eyes open and pay attention to the fine details, even the simplest, most inconspicuous thing can be inspirational. I always do my best to take nothing for granted.

I’m also constantly changing personally, as we all are—change is the only thing we can’t avoid. I’m a much more experienced designer now than when I started, and my tastes have altered even over the last few years. Right now, I’m in a massive seventies kick, but in two years it could be something completely different. That’s what makes life exciting.

***For more info, visit [a1000xbetter.com](http://a1000xbetter.com)***



MICHAEL P.H. CLIFFORD



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# BRINGING LUXURY TO THE BATHROOM

*Interview with* **SHELAGH CONWAY**

*Written by* **ALLISON GOMES**

*Photography by* **EMILY KEENEY**

**S**helagh Conway, founder and CEO of Triple Heart Design in Austin, Texas, discusses how she transformed a couple's primary bathroom into a more luxurious and functional space.

## **Tell us about yourself:**

I have been doing interior design for a better part of my life, but it took a while to realize I had a knack for it, and I certainly never thought about doing it as a career. Before, I actually worked a corporate job and would simply renovate houses on my own. Then I ended up renovating houses for my boss; I was working a full-time job while traveling and managing remodeling projects remotely. After about the fifth home, I found that I not only enjoyed it but was also good at it. So I quit my corporate career and opened Triple Heart Design in 2016.



**Would you share your design philosophy?**

Many times when clients come to me, they want the beauty of a renovation but don't have a clear understanding of the functional aspects of planning one. In contrast, I'm looking at form, function, and flow before I even get into the aesthetics. I always start with the floor plan, using my 80/20 philosophy—80 percent of the time, a space will work in one particular way for the client, but for the other 20 percent, it has to be flexible and grow with them. I consider how the room will accommodate specific circumstances, whether it's entertaining guests, hosting family members, or holding playdates.

I also believe that natural materials emit a palpable energy, and I take extra care when picking them to ensure that they match each project I'm working on. For example, when you walk into a room that has marble or granite versus one that is filled with plastic or laminate, it has a significantly different feel. I want to design spaces that have a zen-like quality to them, so I gravitate more toward such materials.

**Tell us about this bathroom remodel. What were the clients' goals?**

We actually ended up redoing the three upstairs bathrooms. For the primary bathroom renovation, the clients wanted a luxurious, naturally energetic space with nice finishes, fixtures, and tiles. The main issues with the existing layout were the split vanities, which disrupted the flow of the room, and the underutilized window, so we focused on reconfiguring the space to open it up while also adding more storage. We turned the tub away from the window, created a large walk-in shower and a much longer double vanity with a makeup area for the wife to use, and added a massive cabinet with drawers and doors to provide ample linen storage.



**When reworking the layout, did you borrow space from another area in the home?**

Yes, there was a little alcove at the end of the hall between their bathroom and primary closet. It was a weird niche that was probably designed as some sort of art accent, but it was perfectly located for me to close it off to the hallway and open it into the bathroom.

**How did you pick the materials for this project?**

I like to use visual and textural interest in the spaces I design more so than I do a bold accent that automatically draws attention. I chose herringbone tiles for the floor, ran them up the wall in the shower, and mixed them with large-format marble tiles in a similar color palette. It created incredible visual interest in the room but still provided a calming essence, which you can feel when you enter.





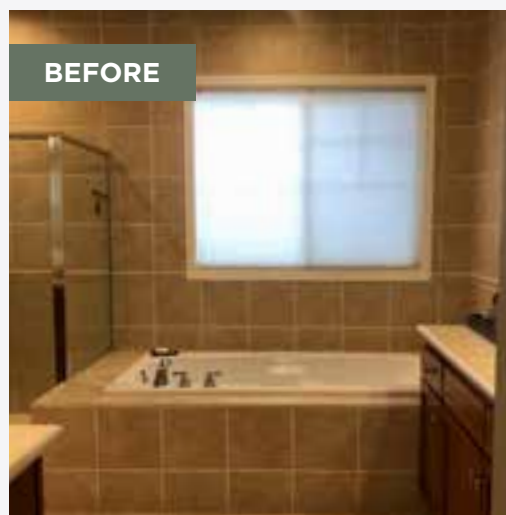


I also like to introduce different metals, so as you scan the room, you'll notice pops of two types—black and champagne bronze—that come out in different areas and help balance the overall theme. I was conscious of the trends at the time, and though brass was very popular, I opted for the champagne bronze instead to bring in a warm ambience. It satisfied the trendy desire for brass while introducing a classic appeal that will remain relevant over time. As a result, the space feels both current and enduring.

**Do you have a favorite part of the remodel?**

I absolutely love the separation of space between the tub/shower area and the rest of the room. We also added a half wall behind the tub so the clients would have somewhere to put candles to create extra coziness while bathing. And the window behind the tub, to which we later added a soft Roman shade, produces even more warmth at night. It's those elements that resonate deeply, creating a calming space that addresses the clients' desires and needs.

*For more info, visit [tripleheartdesign.com](https://tripleheartdesign.com)*







# THE INTERSECTION OF SPORTS STADIUMS AND REAL ESTATE

**IN** THE WORLD OF REAL ESTATE INVESTMENT, LOCATION IS EVERYTHING. PROXIMITY TO AMENITIES, SCHOOLS, AND JOB CENTERS OFTEN DICTATES THE DESIRABILITY AND VALUE OF A PROPERTY. BUT WHAT ABOUT THE PRESENCE OF A SPORTS STADIUM? FOR REAL ESTATE INVESTORS, BEING NEAR A MAJOR SPORTING VENUE CAN BE A GOLDEN TICKET—BUT, IN SOME CASES, ALSO A RISKY GAMBLE.

Proponents of investing near stadiums often highlight advantages backed by real-world statistics. First and foremost is the potential for substantial rental income, especially on game days. Rental properties near stadiums are in high demand as fans flock to the area for pregame festivities and postgame celebrations. According to a report by the National Bureau of Economic Research, properties within a mile of an NFL stadium can see rents increase by as much as 9 percent.

Furthermore, a sports stadium can act as a magnet for commercial development in the surrounding area. As teams and fans provide a steady stream of foot traffic, local businesses, restaurants, bars, and entertainment venues are more likely to flourish. A study published in the *Journal of Sports Economics* found that housing values near sports stadiums increased by 4.7 percent in the US.

JACOB LUND/STOCK.ADOBE.COM



These statistics are not just exclusive to US cities. For instance, the impressive Tottenham Hotspur Stadium in London has sparked a surge in real estate development. The surrounding area, previously less glamorous, has transformed into a hub for real estate investment. According to property experts, the values of homes within a one-mile radius of the stadium have witnessed a substantial increase, making the locale a lucrative prospect for real estate investors.

Moreover, cities and municipalities often invest in infrastructure improvements around sports stadiums, including better public transportation, upgraded roads, and enhanced security. A survey by the International Association of Venue Managers showed that 82 percent of stadium owners reported contributing to infrastructure and development projects around their venues. These improvements can enhance the overall livability of an area, making it more appealing to both residents and investors alike. Well-planned developments can lead to an increase in real estate demand and, consequently, prices.

However, there's another side to this story, and it's not all grand slams for real estate investors near stadiums. One of the most significant challenges is the inconsistency of rental income. You may see rents drop in the offseason if your property is being used by sports fans. And while game days can be highly profitable, they also come with their share of headaches. Parking shortages, increased noise, and potential property damage from revelers are some of the issues you may face. Game days are not for the faint of heart when it comes to managing your property.

Moreover, the cyclical nature of professional sports can't be ignored. Team performance and economic conditions can influence fan attendance, directly impacting the demand for nearby properties. The same report by the National Bureau of Economic Research found that winning an additional game during the regular season corresponded to a 0.14 percent increase in housing values within a mile of the stadium. Conversely, a losing season can lead to a drop in local property values.

The shift toward remote work and the adoption of flexible office arrangements have impacted traditional workspaces. The pandemic demonstrated that many businesses can operate effectively with remote workforces. As a result, commercial real estate around stadiums, which may have once been in high demand for traditional office spaces, is facing new challenges. Investors must consider this when evaluating the long-term prospects of properties in such areas.



Investing in real estate near sports stadiums is generally a good move but can be a double-edged sword. It offers the potential for high rental income, increased property values, and a bustling local economy, but it also comes with challenges like inconsistent rental income, property management complexities, vulnerability to sports team performance, and evolving dynamics in the commercial real estate sector due to remote work trends. Real estate investors should approach such opportunities with a keen understanding of local market dynamics and the financial strength of the sports team as well as a tolerance for potential ups and downs. Like any real estate investment, thorough research, a solid business plan, risk mitigation strategies, and the guidance of a qualified real estate professional are essential when considering a stake in the property game near sports stadiums.

TASHECHKA, IGOR LINK, MERCURY STUDIO, CHECUBUS,  
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# AVOID THESE COMMON DESIGN MISTAKES

Written by ALLISON GOMES



Creating a well-designed home is no easy feat, especially when trying to balance personal tastes with practicality. To help you fashion a beautiful and functional space, here's a closer look at four design missteps to avoid and tips for what to do instead.

## Overlooking size

Though you may want a spacious couch for your living room or a large table for your dining room, its scale and proportion may not work for your space and instead overwhelm it.

**Solution:** Take careful measurements of the room so you can better understand what you're working with and what kind of piece will fit best.

## Ignoring functionality

Aesthetics and ambience are important factors to consider when designing a room, but they should never be higher priorities than functionality. If the design and decor don't work for you and your lifestyle, you may end up with an impractical and uncomfortable space.

**Solution:** Always make sure form follows function, choosing furniture that meets your specific needs without compromising on style.

## Buying short curtains

Curtains can make a space feel warm and cozy and even elongate a wall, but only if they're hung high above the window and reach the floor.

**Solution:** Hang your curtains four to six inches above the window frame, making sure to purchase ones that will rest, if not pool, on your floor.

## Hanging art too high

Placing pictures and artwork perfectly can be challenging, especially if you don't want to put an extra hole or two in your drywall. However, it's important to get the proper height so nobody has to crane their neck to see a full piece.

**Solution:** Always opt for eye level when hanging art on your walls. This generally means the center of the piece or the center of a gallery wall should be between fifty-seven and sixty-five inches from the ground.

By avoiding these common design mistakes, you can transform your home into a stylish and functional haven you'll love for years to come.

GETTY IMAGES

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