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## Fishing for Trout, and for the Perfect Retirement

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By Kerry Pechter      *Wed, Sep 14, 2011*

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*While vacationing in the upper Rio Grande Valley this summer, I caught two good-sized trout and a glimpse of my fantasy retirement. (Photo of the author by Lisa Higgins).*

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This summer, we stayed with friends at their log cabin in Colorado's San Juan Mountains and spent three days hiking, fishing, and relaxing near the source of the Rio Grande River.

No cell phone, no electricity, no World Wide Web. Just blue sky, green hillsides, white water... and beavers. Yes, beavers. John Jacob Astor apparently didn't bag them all.

I caught two good-sized trout and a glimpse of my fantasy retirement. Later, I spent some time mentally calculating what it might take to turn fantasy into reality.

Money, obviously, is a prime consideration. Just as you can spend a few hundred or several thousand dollars on a fly rod, reel, vest and waders, so you can spend anywhere from a few thousand to several million on a seasonal or full-time Western retirement.

Our friends own a half-share in one of nine or 10 cabins that were part of a guest ranch until the landlord, a retired Fortune 100 executive, condominium-ized them. (Many guest ranch owners in Colorado are following the same exit strategy; sales are sluggish.)

Snowbound for half the year and an hour from the nearest town, the cabins are expensive toys. The smallest and crudest lists for about \$125,000. Several have been razed and replaced by more spacious and luxurious log houses. Of the owners I met, all were retired. Some were quite wealthy, others less so.

But you don't have to be a millionaire to camp or fish there. Any regular Joe or Jane can park their RV or a trailer in one of the nearby public campgrounds for up to two weeks at a time and live like a gypsy on a shoestring.

Health is another requirement, one that's easy to underestimate. If you ponder a wilderness retirement 10 or 15 years hence, you have to question whether your hearts, lungs, muscles and nerves will be equal to the challenge by the time you get there.

Up here, fly-fishing is work. Six hours of crossing and re-crossing a rocky, slippery fast-moving stream at 9,500 feet above sea level while wearing a vest, a daypack and waders or hip boots can tax a 45-year-old, let alone a 65- or 70-year-old.

Yet poor health, like a thin wallet, isn't necessarily a deal-breaker. Overweight? You can ride a horse or an ATV. At least two sleep apnea sufferers had installed solar panels behind their cabins to power their CPAP machines.

But there's a third consideration that's even thornier. Even if you have enough money, and even if you're in good health, you'll need the people you love and they will need you. No man is an island; no one is an isolated rock in a stream.

As alluring as a future of silence and solitude and scenery may seem to a harried middle-aged professional, many of us will inevitably choose to be near family and friends as we get older instead of a thousand miles away.

Where there's a will, there's a way, however. One of my friends' fellow cabin-owners is a 63-year-old bachelor from Texas. He thrives on the company of his seasonal neighbors. A retired couple from Tennessee bought an extra cabin so that family members can visit.

At first, I intended this column to lament the difficulty of realizing my fantasy retirement. And I still recognize that many factors—money issues, health problems, or lack of a shared vision with family members—can and do complicate our retirement plans.

But I met rich and unrich people, healthy and unhealthy people, solitary people and families up here. The more I examined the apparent obstacles to a quote-unquote dream retirement, and the more I watched other people overcome them, the less insurmountable they seemed.

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