

This information is forwarded by the **Love Thy Neighbor Ministry** at Saint Rose of Lima Catholic Church, Milton FL.
Source of Information: The Catholic Foundation of Northwest Florida. Due to the many references, some may not be current but have many useful reference sources. Emails are sent using the Blind Carbon Copy (BCC) method.

This quality of life series focuses primarily on senior citizens plus other supplemental information. You do not have to be a Senior to make use of this information. If you know of a Senior, a parishioner or a neighbor who could use this information you are invited to give them a copy of this email. Fellowship through improved communications is guided by the second greatest commandment. Sometimes an act of kindness can be as simple as a phone call, a visit, or receipt of an email.

Suggestion: Create a separate folder of this information for ease of future reference.

For information about our Parish, click on the following link: <http://parishesonline.com/scripts/HostedSites/Org.asp?ID=14423>

Our parish spirit is rising, is rising.

House Swapping: A Nice Travel Option for Retirees

http://www.legacygifts.org/savvy_senior.jsp?WebID=GL2004-0129&D=200728

Dear Savvy Senior.

A while back I read an article about "home exchange" programs that offer free travel accommodations to their members. My wife and I will both be retiring soon and are interested in traveling, but also have a limited budget. What can you tell us about this option?

Budget Travelers

Dear Travelers,

Home exchange programs have become a popular option among many retirees who like to travel, providing free accommodations in a homey setting. But it's not for everyone. Here's what you should know.

Free Vacation Lodging

In a home exchange program, you agree to swap homes with someone who is interested in visiting the area where you live. You stay in their place; they stay in yours, and no money is exchanged - it's purely a barter system. The payoff comes in the opportunity to live like a local, have some extra space and save money.

All you need to do is list your home (photos included) on an exchange web site for a modest fee. Then you e-mail the owners of houses you're interested in - or they e-mail you - and you cut a deal. Perhaps you exchange cars too or agree to take care of each other's pets.

Who Would Visit Here?

Finding an exchange partner can be more difficult if you live in a remote area but it's not impossible. Home exchange companies recommend focusing on your best assets. For example, if you live in an area that's not an obvious tourist attraction, pitch the nearby destinations that are appealing.

Not For Everyone

While home exchanges have a great upside, they're not for everyone. For starters, you have to feel comfortable opening your home and possessions to someone you've probably never met face-to-face. And keep in mind you'll be staying in somebody else's home, which is different from staying in an anonymous hotel room. Your fellow exchangers may have different standards of cleanliness or neatness than yours. And, there's also the concern they might break or damage something while in your home or back out of the deal at the last minute.

Swapping Sites

While there are lots of online companies that provide home exchange services, here are some top sites that offer both U.S. and international listings:

HomeExchange (www.homeexchange.com): Offers more than 16,000 listings in 100-plus countries. Listing and contact privileges cost \$100 per year. Nonmembers can view listings for free.

HomeLink International (www.swapnow.com): Provides about 14,000 listings in around 70 countries. Yearly membership fee and Web access are \$90. Add \$50 to receive their annual printed directory.

Intervac (www.intervacusa.com): Lists about 10,000 homes in more than 50 countries. Fees start at \$65 a year for web only, \$110 for web plus printed directory.

Digsville (www.digsville.com): Has about 4,000 homes and apartments in 55 countries. Annual fee is \$45.

Seniors Home Exchange (www.seniorshomeexchange.com): The only home exchange service exclusive to the over 50 age group. They offer around 2,500 home listings in more than 40 countries. Fees are \$79 for three years or \$100 for a lifetime membership.

Craigslist (www.craigslist.org): This isn't a home exchange site but it does offer a house-swap section and it's free.

House Sitting

If you don't like the house swapping concept another option is house sitting. This is where you live in someone else's home while they're away. In exchange for the free accommodations, you take care of certain responsibilities such as their pets, lawn, mail, etc. To find these worldwide opportunities visit www.caretaker.org that posts more than 1,000 house-sitting openings per year, (\$30 annual fee to see listings). Also check out HouseCarers.com, MindMyHouse.com and SabbaticalHomes.com.

Evergreen Club

If you like staying in bed-and-breakfasts and have a spare bedroom yourself, consider the Evergreen Club. This network of more than 2,000 club members (age 50 and older) agrees to play host to each other for short stays. For a modest gratuity of \$15 a day for two (\$10 for singles) you can stay in a host guest bedroom with breakfast. Annual club dues are \$60 (\$75 for married couples). Guests make arrangements directly with hosts, and you're free to turn down inquires anytime you choose.