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ANNUAL RETIREMENT GUIDE

“I’m Outta Here!”

HOW TO RETIRE EARLY, NEST EGGS IN PLACE

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ADVENTURES OF A LIFETIME

FOR RETIREES WITH PLENTY OF SPRING IN THEIR STEP, HERE ARE SOME OF THE WORLD'S MOST SPECTACULAR TRIPS

ONE OF THE ADVANTAGES OF RETIRING EARLY is that you can seek out travel adventures before you reach the expiration date of your knees. With that in mind, we asked travel writer Patricia Schultz to give us a list of rugged must-see destinations around the globe for energetic retirees. Schultz is the author of the best-selling *1,000 Places to See Before You Die* and the newly released *1,000 Places to See in the USA & Canada Before You Die* (\$19.95 each, Workman Publishing). Schultz promises that none of these trips is an extreme expedition along the lines of scaling Mt. Everest or rowing across the Atlantic. But they're not cakewalks, either. Schultz, 54, has tackled most of them in recent years, and her knees have yet to give out.

Horseback Riding in Mongolia

Ever since Genghis Khan encouraged his people to live by the sword rather than by the plow, Mongolians have been nomadic herders, holding to their horse-based culture and leaving vast tracks of their ruggedly beautiful land untouched. Experience the pristine countryside and the open-hearted hospitality of its people by riding through mountain-ringed valleys and the wide grassy steppes on Mongolian horses (photo, right), legendary for their great stamina and ability to negotiate this difficult terrain.

Enjoy the welcome of remote encamp-



ments and stay in traditional yurts. Travel to visit Tsaatan families, an ethnic minority who herd reindeer and live in tents. Ride through forested mountains before ending up at Lake Hovsgol, an alpine lake bordering Siberia.

Organized trips might also include camel trekking in the Gobi Desert or white-water canoeing through the Altai Mountains, but if you're in Mongolia in July, you won't want to miss the national Naadam Games that take place across the country, with the capital city of Ulaanbaatar as ground zero. It's unbridled competition in the three manly sports of wrestling, archery, and horseback riding—the last one, little surprise, the hands-down favorite.

OUTFITTER: Nomadic Expeditions, nomadicexpeditions.com, 800 998-6634

Exploring in Brazil

The world's largest wetland, the Pantanal in Mato Grosso do Sul, is a landlocked river delta, an oasis of water and wildlife whose numbers and variety are staggering. It is an intact ecological paradise that is home to the largest concentration of fauna in South America—since much of the wildlife elsewhere has been hunted to extinction.

Unlike the Amazon, where wildlife can be hard to spot, the Pantanal is one big watering hole tailor-made for eco-touring. Spoonbills, chaco chachalacas, coatis, jabiru, rheas—chances are you've never heard of many of these creatures, let alone seen them. Others, such as wolves, anteaters, jaguars, and armadillos, you may have seen, but never this large.

Most of the South Dakota-size area is privately owned by huge *fazendas* (cattle ranches), and the spirit of the cowboys



RUGGED MONGOLIA
A well-clad horseman
with a golden eagle