

*The Best
of
the Rest*

LUXURY LIVING ON WHEELS



Doug and Judy Robinson



This e-book is part of a series and contains expanded advice, wisdom
and experiences from the book:

**The Best of the Rest:
Downsizing for Boomers and Seniors
(2010)**

All e-books in the series:

Downsizing: Lots of Choices

The Five Steps of Downsizing

Aging in Place

Choosing a Retirement Residence or a Nursing Home

Multi-Generational Households

Selling Your Home

Luxury Living on Wheels

Sailing Off Into the Sunset

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Luxury Living on Wheels
is dedicated
to our children, Mike, Sue, Andrew
and their families,
including ten wonderful grandchildren.

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Introduction

THE PURPOSE OF THIS BOOK is to help you consider your options, organize your thoughts and ask questions before making any decisions or commitments about downsizing to a mobile lifestyle. Our goal is to provide you with information that can help you make your own more informed decisions. Whatever the choice, your goal is to have the best quality of life possible.

Please note that we are not providing legal advice. Given that laws vary from region to region concerning tax matters, real estate practices, elder care, estate organization and settlement, we strongly recommend that you consult the appropriate professional resource to advise you on your own situation, where applicable.

Luxury Living On Wheels

THE MARKET FOR RECREATIONAL vehicles has been growing for many years now. Some seniors, with a sense of adventure, are selling or storing belongings and heading down the road. They often spend winters in the south and head north for the summer where some live in a recreational vehicle while others enjoy their cottage.

If you have never experienced life in a trailer or motorhome, consider renting one to see if this lifestyle could be for you. You will have a better idea of what floor plan and amenities you would like to have in your "home on wheels."

RVs can have fully equipped kitchens, central vacuums, leather sofas, large flat-screen televisions, queen-size beds, skylights, retractable walls, screened-in rooms, heating, air conditioning, and generators which provide "plug-in power" when you're going down the road and in the middle of nowhere!

Most people like the elevated seating for its great view, especially for seeing over bridge railings and upcoming traffic so that you can avoid any potential problems that are developing ahead of you.

Home-cooked meals are usually healthier, more diet-friendly, and more economical than what you can buy on the run.

Women especially love having their own clean bathroom instead of having to use public "pit stops."

If you are competent at trouble-shooting and repairing vehicles, you can buy a used motorhome quite reasonably. You can also spend hundreds of thousands on a new luxury RV.

We were in a Wal-Mart parking lot where many "snowbirds" had parked for the night with generators and roof airs running. There were very expensive new RVs, camper vans, refurbished buses, Class C motorhomes, trailers and one very old and worn caravan.

We were just discussing the fact that a mechanic would be needed to keep that old motorhome running when a woman stepped out of it, walked over to us, and asked us what we were up to. We told her we were writing an e-book on RVs. "This is home for us," she replied. "Our motorhome is very old, but my husband is a retired mechanic and he keeps it running."

The hardest thing about older, discontinued motorhomes is finding the needed parts or improvising for parts that are no longer available.

We have owned and travelled in several trailers and motorhomes. We hope you learn from our experiences so that you are able to make better and more informed decisions!

Note: If you have any doubts about selling your home, consider renting it out while you explore the world of RVing. If leaving your "treasures" and community is a concern, consider storing some possessions as a "safety net" just in case you decide later on to abandon life on the road and to start over. Friends lived in a camper for ten years before eventually buying a condo. Grandchildren had arrived and they wanted to be a part of their lives. Life on the road was no longer as attractive. Health conditions can also dictate a change. Be flexible enough to go with the flow.

THE FIRST THING TO LOOK AT ARE YOUR FINANCES

What can you afford?

Remember, there are other costs besides the purchase price:

- Taxes
- License
- Insurance
- Maintenance
- Fuel
- RV park fees
- Unexpected expenses
- Food
- Entertainment i.e. Disney World
- Storage fees
- Other

If you are selling your home, how much money from the sale are you willing to spend on your motorhome or trailer? Putting aside a healthy "nest egg" might be a wise move to consider.

Will you need a loan to make your purchase? If so, get pre-qualified so that you know how much money you will have and what the payments will be.

People have taken the equivalent of a 20-year mortgage for \$200,000 to buy a motorhome.

THE SECOND THING TO LOOK AT IS HOW YOU WANT TO USE YOUR RV

- Do you have any mobility issues?
- Do you want a queen-sized bed or twin beds?
- Do you want to use it for only a week or two a year?
- Do you want to spend at least six months a year in it?
- Do you plan to live in it full time for several years if possible?
- Where will you store it when you're not using it?
- Are you able to "service" it yourself?
- Will you have to hire someone if it needs repairs?
- Will you let family members or friends use it for a holiday?
- How many people will be using it most of the time?

- Do you plan to have friends or family stay overnight?
- Do you plan to have friends or family stay for an extended time?
- Do you plan to travel a lot in it?
- Do you plan to park it most of the time at a resort, campground or property you own?
- Do you plan to stay in a friend's laneway?
- Will you be in the wilderness (e.g. trip to Alaska)?
- Do you plan to continue working while living in it?
- Will you be bringing a pet with you?
- Do you plan to tow a car?
- Do you want to tow a boat?
- Will you bring a canoe or kayak?
- Will you bring bicycles or a motorcycle?
- Is it important to stay connected via the Internet?
- Will you need air-conditioning?
- Will you want a generator?
- Will you need a furnace? There are areas where it is very hot in the daytime yet cool at night.
- Do you prefer to relax on a couch or in a chair?
- Do you plan to prepare most of your meals?
- Do you want a large fridge with a freezer?
- Do you want to BBQ?
- Do you hope to go out for a meal or more each day?
- Do you want to eat inside?
- Would you eat some meals outside?
- Will you want an awning?
- Will you need lots of storage? There are "basement" models available with outside storage compartments that are under the floor.
- Will a shower or tub work best for you?
- Make sure the bathroom is big enough for you.
- Other

When you know how much money you wish to spend and how you want to use your "Home on Wheels," it will be easier to find the one that will work best for you.

Years ago, we found the Class A motorhome of our dreams. It was in great shape and owned by an elderly couple. It had the perfect layout for our family of five but the price was \$5000 beyond our budget. The best we could do was tell them we liked their motorhome and if they decided they could come down to our price later on to let us know. Fortunately for us, we were not in a hurry and our patience paid off when we received a phone call from the owners asking if we were still willing to pay the lower price. We were thrilled and arranged to buy it the next day.

CLASS A MOTORHOME

- Usually 21 to 40 feet in length. (Note that some parks limit vehicles to a maximum of 30 feet.)
- Has a specifically designed chassis.
- Fuel can be gas or diesel.
- Fully equipped.
- Some are fully winterized with upgraded insulation and double-glazed windows.
- A new luxury model can cost up to one million dollars.
- Can have slide outs. On the topic of slide outs, always ensure that the site you book can accommodate them, and that narrowness or obstacles such as trees or posts don't interfere with their use.
- Centrally controlled heat and air.
- Depending on the floor plan, it can sleep up to six people.
- Can easily tow a car or a boat.
- A special license is needed only if they have air brakes.
- Depreciation is very large on a new one. Several friends bought very expensive new Class A motorhomes and tried to sell them after two to three years of travel. When they finally sold, it was for a very disappointing price.

CLASS B MOTORHOME

- Usually 16 to 21 feet in length.
- A stretched van with a raised roof (but not always stand-up head room).
- Some have limited slide outs.
- Some used ones can be very reasonably priced yet hold their value extremely well.
- Very easy to drive and park.
- Can often fit in a parking space.
- Could be stored in a garage if door height is adequate.
- Sleeps up to four people.
- Easy on fuel.
- Can have both auto and roof air.
- Some can accommodate a small optional generator.
- Can be used as a second vehicle.
- Bed often converts to seating in the daytime.
- Usually has a fridge and stove.
- May only have a porta-potty.

CLASS C MOTORHOME

- Usually 21 to 35 feet in length.
- Built on a special commercial van chassis.
- When new may cost up to \$200,000 although less expensive models are available.
- The price of used models, as a result, varies widely.
- Fully equipped.
- Can be fully winterized.
- Sleeps up to eight people.
- Usually easier to get in and out of than a class A vehicle.
- Relatively easy to drive.
- One bed is over the cab and difficult to access if there are mobility issues.
- May have a slide-out option.

- A rear side compartment with louvers may hold an optional generator.

TOY-HAULER MOTORHOMES

- These can have any amenity you want.
- They have a ramp at the back and can carry motorcycles, 4-wheel vehicles, snowmobiles etc.
- They have a limited resale market.
- There are different but limited layouts.
- Usually you have less living space.

TRAVEL TRAILERS

- No engine or drive train to be concerned about.
- Much less service or maintenance is required than with a motorhome.
- You need an appropriate tow vehicle.
- You have to go outside to get from vehicle to trailer. (This may be a security issue depending on where you intend to park.)
- Many shapes, floor plans and sizes available.
- Can have air conditioning and a furnace.
- Can have a generator.

LARGE TRAVEL TRAILERS

You need the right tow vehicle and the correct, professionally-installed hitch. Years ago, we were crossing the Golden Gate Bridge to San Francisco when a trailer directly in front of us and in the center lane tore away from the car pulling it, the hitch now attached only to the trailer! With a police officer's help, we detached the driver's old sub-standard hitch (that had only been bolted to sheet metal and not to the car's frame), put the trailer on our hitch, and then towed it the rest of the way over the bridge to a nearby repair shop. The service men examined the car and shook their heads in disbelief, not only at the poor workmanship but at the thought of what could have happened.

- Fully equipped.

- May have several slide outs.
- Can be winterized.
- Some sleep up to eight people.
- Can have an actual bedroom at front or back.
- May have a large picture window in living area.
- Some have two entrances.
- You need to stow items in safe places before towing.

FIFTH WHEEL TRAILERS

- A large truck with special fittings in the bed is needed for towing.
- You have to go outside to get from truck to trailer. (Again, security may be an issue.) Years ago, we sometimes parked in isolated areas and the thought of being vulnerable never crossed our minds. In today's world, we would definitely think twice about where we were going to sleep. Don't be a lone wolf!
- Usually a good-sized bedroom.
- Fully equipped.
- Can have slide outs.

LIGHT WEIGHT TRAVEL TRAILERS

- Fewer amenities because of space and weight.
- Can often be towed with a family vehicle.
- Some have canvas and metal "fold outs" for sleeping.

BUYING NEW VS. BUYING USED

- Cost
- 'New' will depreciate greatly during the first few years. Two couples we know bought new motorhomes, and after three years decided to sell them. They took a significant loss on their investment. One couple wrote off over \$70,000, and the other couple finally sent theirs to auction. One might consider buying something fairly new and well looked after as an option.

- Warranty: Ask what is covered for both new or used. The drive train can be 120,000+ miles or a number of years old. Is the warranty transferable to a new owner?
- Guarantee: What is covered and how long will it be covered for?
- Exterior design modern vs. dated.
- Interior design modern vs. dated.
- What servicing is included, if new?

LAYOUTS

Choose a floor plan that will work for you. We were just speaking with a friend about her purchase. She told us that it had taken her quite a while to find the layout that would work for her husband, herself and two growing boys.

- She wanted an actual bedroom.
- She wanted a sleeping area for the boys that had bunk beds.
- She wanted a large living area with comfortable chairs.
- She wanted a large picture window in the living area.
- She wanted to be able to sit and watch television without twisting her neck.
- She did not want a "walk through" bathroom.
- She wanted a relatively large bathroom with a shower.

She knew exactly what she wanted and how she wanted to use it. When she saw it, she bought it. They have had the unit for several years and have really enjoyed it.

CHECKING OUT A USED MOTORHOME

The outside

- Walk around it and have a close look at the exterior. Look for signs of wear, fading or abuse.
- Inspect the underside. Motorhomes often sit for 10 or 11 months of the year. If they are stored outside, especially on grass, they can have rust and deterioration. Make sure you have a really close look at everything

underneath! People often cite the low mileage, not realizing that "sitting" can cause many problems.

- A motorhome that sits for long dormant periods can result in the pistons in the wheel cylinders seizing up which can cause the brakes to lock up. Other brake parts, such as rotors or brake drums, can become rusted and perforated and cause premature wear of brake pads or brake shoes. There can also be problems with wheel bearings. Even if it is stored inside, there can still be a penalty for sitting.
- Ask approximately how old the tires are and whether they had been kept covered to protect them. Tires can have treads that look quite new but ultra violet rays can cause the rubber to dry out and produce cracking in the sidewalls. These tires need to be replaced.
- Most RVs have a ladder on the back. Use it to thoroughly check the roof, especially when the unit is older. Check for extreme weathering and the condition of caulking along the seams. Also look for any signs of repairs. Check the seals around roof vents, roof airs, TV antennas etc.
- Check caulking around entry doors, windows and vents, etc.
- Entry steps. Some are manual and others are electric. Make sure they are fully operational and, if manual, easy to use with minimum effort.
- Awning(s). Make sure they roll out and back easily and properly. Check the aluminum side supports to ensure they are not bent and that they extend and lock properly. Inspect the canvas for wear, rips, tears and black mold or mildew.

The mechanics

Note: Have a qualified RV mechanic check under the hood from stem to stern:

- Drive train including engine, transmission, drive shaft, U-joints, rear differential, etc.
- Have a compression check done on engine.
- Check the radiator and the rest of the cooling system.
- Belts hoses.
- Water pump.

- Check all brake components including brake lines, brake pads, etc.
- Wheel bearings.
- All rims and tires.
- Auto air (all components).
- Check all electrical systems including ALL lights. (RVs have a lot of running lights!)
- Other

The interior

- Look for wear, abuse, heat or water damage, and signs of mice or bugs.
- When you walk inside, do you smell mildew, mold, cigarette smoke, urine or other foul odors? These can be very difficult or expensive to remove.
- Is there an "old" smell?
- Do you see any water or mildew marks on the ceilings or walls? If you do, has the problem been fixed? Can you get rid of the marks?
- Slide outs: Open each one to ensure smooth expansion and retraction. Do they have a manual crank if their hydraulics or electric extenders fail to fully open or close? Are there signs of wear? Is there any sign of water damage around the rubber seals when they are extended?
- Are the windows in good condition? Do they open and close easily?
- Are there screens on the windows? Are they in good condition?
- Are the window coverings in good shape or could they easily be repaired or replaced?
- Are the driver and passenger seats in good shape? Do they swivel for visiting?
- Are the seats personally comfortable? If not, it will be difficult to enjoy a lengthy trip. For us, a "so-so" is a "no"!
- Are the mats by the driver and passenger seats clean and in good shape?
- Do the driver and passenger windows work?
- Are all dash features operational and easy to reach?
- Are there privacy curtains at the front?

- Are the air conditioning units (auto and roof) working? Are there any odors from them? Do the filters need changing? Do the roof fans run smoothly and are they quiet?
- If there is a generator, make sure to see it running. Does it start easily and run smoothly? Is it relatively quiet? Do you detect any exhaust fumes from it inside?
- How about the furnace? Is it easy to start? Does it operate quietly? Remember, you might need heat in Florida in the winter.
- Are there enough cupboards in the kitchen area?
- Are there any drawers? Are they easy to use?
- Are there any shelves? Would they be useful?
- Are there enough electrical outlets for you? Check that they are all working.
- Look at the refrigerator. Is it working properly? Does it run smoothly or is it noisy? A large replacement fridge can cost \$2000 installed.
- Ask if you can try the stove, oven and microwave. Are they clean and in good working condition?
- Are there any pilot lights? See how they work and how easily you can light them if you need to.
- If it has a central vacuum, ask to see how it works.
- Turn the water on. Is there good water pressure? Is there any smell from the water from sitting for a time?
- Does the water go down the drain easily?
- Does the water heater work?
- See how the shower or bathtub works.
- Try flushing the toilet. Does it work properly?
- Is the bathroom big enough?
- Is there enough storage space in the bathroom?
- If there is a television, stereo, antenna or "dish," ask to see how they work.
- Try sitting in the chairs or on the sofa. Are they in good shape? Are they comfortable for you? Evenings can be especially long if they are uncomfortable.
- Do all lights work?
- Are the beds accessible?

- Are the beds comfortable? Take off your shoes and stretch out on the bed. Is it long enough and wide enough for you?
- Are there privacy curtains between different areas in the RV?

It's not only the cost of replacing something that is broken. It's the wait time and frustration trying to get the item you need. If the manufacturer has gone out of business or the model you are buying has been discontinued, you might not be able to get what you want.

Interested in a particular RV?

Check out at least one large high-volume dealership, especially one that sells the brand name that you're interested in. Have a friendly chat with an experienced service advisor as to the merits and possible trouble spots inherent with that manufacturer.

Next, check with the parts manager as to the availability of parts for that brand. Are the parts readily available?

Note: In the RV business, the same part – be it an air vent handle, a toilet, an interior lighting component, a water pump, etc. – can often be replaced with a generic one. Also, the same part may often be used by many different manufacturers; there are only so many companies making parts for RVs.

TAKE IT FOR A TEST DRIVE

- Are you comfortable driving it? Considering the extra length, will you be at ease going around a corner or navigating through traffic?
- Steering: Is there any tendency for it to pull to the left or right? Does the steering wheel hesitate or feel heavy as you move it back and forth when parking or moving slowly?
- Can you easily see what's in front or beside you?
- Do you find the side mirrors helpful?
- Would you be comfortable backing it up?
- If there is a back-up camera, do you find it helpful?
- Does it accelerate well and run smoothly?

- Is the cruise control easy to use?
- Brakes (older vehicles): Does it stop easily, or do you need more time to bring it to a stop? Are there any grinding or squealing noises when brakes are applied? Does the vehicle feel as if the brakes are dragging? If a strong odor is present, it can indicate the brakes are dragging and overheating.
- Is the body structurally sound? Is the ride smooth and relatively free from "creaks" or "groans," especially on twisty roads? When going over a series of bumps, does the body shake or seem to twist or flex? When parked with one wheel up on a curb or raised object, see if the side door binds or sticks when you try to open or close it.
- Other

TOWING WITH YOUR MOTORHOME

You can tow nearly anything behind a motorhome:

- A good-sized boat as long as the beam is not too wide for the highway.
- A car
- A large cargo trailer
- Other

We towed an antique English Morris Minor station wagon from California to Florida behind our motorhome. As with anything you tow, we made sure that the wheel bearings, tires, lighting kit and hitch were all in excellent condition. In many cases, because the motorhome is quite wide, you may not be able to see much of whatever you are towing. If a tire or something else goes, you may not be immediately aware until people start honking at you. (In 1993, a Scranton couple caused a \$1.3M forest fire in Boise, Idaho after the tire on their towed Honda Civic blew. Their insurance covered them only for \$350,000.)

Years ago, it was our practice to leave Florida about suppertime and head north to our home. We were towing an 18 foot boat behind our motorhome. Off we went!

We had only driven about a mile and a half, including over the intracoastal waterway, when we pulled up to a stop light. A fellow in a pickup truck came

speeding up beside us, honking his horn, while reaching over and rolling his window down. "Were you folks towing a boat and trailer?!" The word "were" sounded very ominous. We jumped out and sure enough, it wasn't there anymore. We raced back and found boat and trailer safely nudged against the curb across the street from the local bar. Only the handle on the trailer winch was bent. Witnesses in the bar watched the trailer lift off the hitch and slide gently into the curb without touching any of the cars parked at random along the street.

Earlier in the day, we had to wire our motorhome so that we could hook up to the wiring on the trailer. We had placed the trailer hitch on the motorhome to make our work easier. Later on we realized that we hadn't secured the locking tab on the trailer hitch but we had also forgotten to put on the safety chains!

When the boys at the bar saw us return to get our trailer, they walked across the street chuckling to themselves, yanked the front of the trailer up off the pavement, plunked it back on the hitch, snapped the tab down and fastened the safety chains, chirping, "That's how we do it down here, young fella!"

Always take a last-minute walk around the entire vehicle, checking that everything is secure and that lights on the towed vehicle are working.

You can't always be as lucky as we were.

CHECK OUT INSURANCE

- Personal Liability Insurance: What is your coverage?
- Collision coverage: What does this cover? What doesn't it cover?
- Deductible for collision insurance.
- Comprehensive coverage: What does this cover? What doesn't it cover?
- Deductible for comprehensive insurance.
- Are you covered for hotel expenses if you are in an accident?
- What is the maximum coverage?
- Do you have to list the people who will be driving?
- Are there age restrictions for drivers?
- Does insurance cover towing a vehicle or trailer?

- Does the insurance cover taking the motorhome into other countries?
- Does the insurance cover taking the vehicle off-road?
- Do you have to pay the expenses up front for later reimbursement?

We have some wonderful memories of our times in trailers and motorhomes and hope you will too.



DOUG AND JUDY ROBINSON retired from teaching in 1992. At that time, they downsized. As the owners and managers of Senior Moves, they have been downsizing seniors since 1996. Over the years, they have been sharing their expertise on radio talk shows, national and local television, and through many live seminars near and far.

They have three children and ten wonderful grandchildren.

Visit their website at
downsizingforboomersandseniors.com.