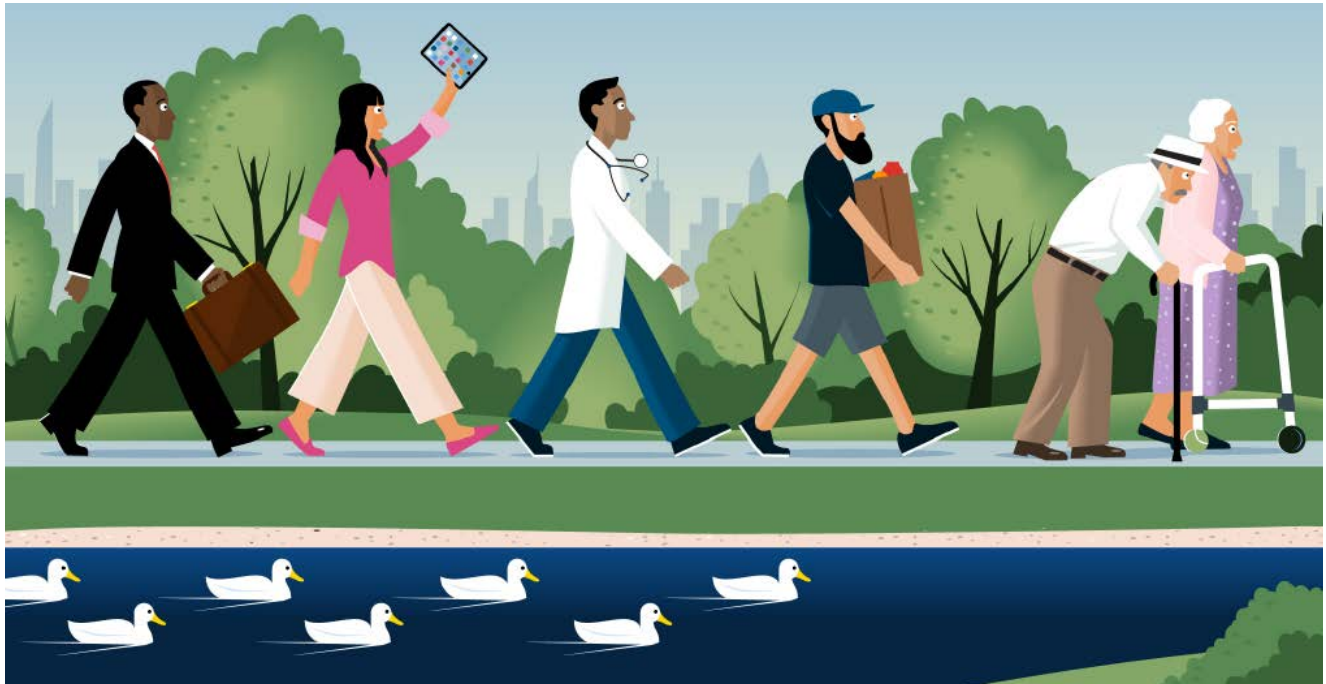




RETIREMENT REPORT

Your Guide to a Richer Retirement

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How Big Is Your Entourage?

As you age, you may need more and more people to help keep you going.

IN THEIR SEVENTIES, LEAH AND ALLAN LIPMAN LIVED an idyllic retired life. Summers in their longtime Buffalo, N.Y., home, winters in Boynton Beach, Fla. They drove back and forth, and relied on various services and individuals to care for their lawn and home repairs. They kept up with doctor visits and enjoyed swimming and socializing with friends over card games. Allan, a former lawyer, managed all the finances and correspondences. “They were staunchly in-

dependent,” their daughter, Joan Green, recalls.

By their early eighties, they were paying someone to drive them to and from Florida. Their children supported them during medical procedures—which became more frequent. Knee replacement. Pacemaker. Leah’s arthritis began to make cooking more difficult. The couple moved to a Rockville, Md., apartment to be near their daughter, who helped with rides and errands. They found a housekeeper for light cleaning.

BY
**KATHERINE
REYNOLDS LEWIS**

SUMMER TRAVEL

Four Glamorous Days and Nights in Edinburgh and London

➤ YEARS AGO, ON A TRIP TO EDINBURGH, I EXPERIENCED A strange sensation as if I had forgotten something, such as my passport or somebody's birthday. What was missing, it turned out, were my worries. Sometimes, more than the iconic landmark, the transcendent meal or the life-changing encounter, it is the sense of a place that endures most indelibly.

This overlay of lightness returned to me on a recent trip to the Scottish capital. It was my first stop in an idyllic four days—a Great British Journey (www.rocco-fortehotels.com/hotels-and-resorts/brown-s-hotel/offers/a-great-british-journey) put together by Rocco Forte Hotels. If you love cities in summertime, it would be difficult to conjure a more impeccable urban respite than two nights in Edinburgh, two in London, and two legendary hotels. The whole package for two starts at a strikingly affordable \$2,085, including breakfasts, for a minimum of four nights.

With a pair of festivals in August—the Edinburgh Fringe for theater and culture, and the Tattoo, which celebrates military bands and skills from all over the world—you can stay up all night and go to the pub at 5 a.m. for a pint. “It stays light until 11:00, and if there are

a couple of days in the 70s, it's a heat wave,” quips guide Fraser Parkinson, as we scale Calton Hill, a major landmark in the center of town. From the top, there's a sweeping panorama of the Royal Mile and the Firth of Forth estuary.

Standing majestically over the city is the great clock tower of the Balmoral Hotel, christened North British Station Hotel in 1902, right atop Waverley Station. The clock still runs three minutes fast, to ensure people make their train.

For me, the Balmoral is that rare hotel with perfect pitch. Rising formidably from the heart of one of Europe's most important cities, the hotel emanates an uncommon warmth, thanks to the attentive, discreet service. Through the window of my suite, where I was cosseted by the palette of heather grays, mossy greens and sea-foam blues, was the celestial sight of Edinburgh Castle.

At the Balmoral, pillars of Scottish culture are defined and expanded upon in the manner that befits its dignified backdrop. I sampled river-caught salmon and nibbled on haggis at Prince brasserie; delighted in the *mise-en-scene* of 500 whiskeys in the amber-lit Scotch bar. The ultimate Scottish immersion is for the concierge to arrange a session at Araminta Campbell's ate-

BY
MARCIA
DESANCTIS

The legendary Balmoral stands in the heart of Edinburgh.



COURTESY OF ROCCO FORTÉ HOTELS

lier just outside the city. She designs and weaves sublime bespoke tartans based on your family's unique story.

If not for the convenience of the LNER high-speed train that is included in the package and departs every half-hour or so from just below the hotel, I might have stowed away in the Balmoral forever. We traveled the 393 miles in great comfort, and four and a half hours later, arrived at London King's Cross station. I was greeted by a driver from Brown's Hotel, and was promptly dispatched there. Brown's, in the chic Mayfair neighborhood, is London's oldest luxury hotel, fashioned out of 11 Georgian townhouses, with a storied past. Mark Twain once famously appeared in the lobby in a bathrobe. Back in the 1980s and '90s, when I stopped by periodically for tea, Brown's was a lovely spot, but quite past its prime.

Today, Brown's is in peak form. A recent renovation has upheld and elevated the brand's signature glamour, but it nevertheless remains a supremely comfortable place to lay one's head.

Here, contemporary design—integrating sophisticated color schemes and luscious fabrics—is richly layered among the building's heritage tiles and beveled glass. In the entrance and intimate lobby, hand-painted wallpaper cascades with white and blue wisteria. In Charlie's restaurant, tropical scenes unfold in grays, oranges and golds above original wood paneling.

As in Edinburgh, summertime weather is fine in London, spirits are light, and everyone is outdoors. Flowers bloom in nearby urban green spaces, some of the most famous in the world: Hyde Park, Buckingham Palace Garden and Kensington Gardens, with its wildflower meadow full of poppies and daisies. Until July 9, Art in Mayfair fills the neighborhood from Bond Street to Savile Row with shows, talks and classes, all in conjunction with the Royal Academy of Art.

In addition to a Great British Journey, Brown's is celebrating the coronation of King Charles III until January 2024, with a themed stay. Among the many royal-adjacent experiences is English Garden Afternoon Tea with Boodles, one of London's top diamond jewelry houses. Charles's favorite fruitcake is on the menu, along with tea and rosé champagne—inspiration, perhaps, to cross New Bond Street to Boodles' London flagship. There, you can peruse their rare pink diamond collection and even pick up a sparkling memento.

Have You Ever Been to Rio?

The older I get, the more devoted I am to traveling in the off season. I have little patience for waiting hours for a table, wading through crowds or paying the high prices that come with high demand. No thank you. Give me Rio de Janeiro in winter.

"I love the shift from humid to dry weather, the clear skies, and no rain," private guide and native Carioca Tiago Coimbra tells me of July, August and September. "Actually, it's my favorite time of year."

We were entering the Botanical Gardens along the Avenue of Royal Palms, an allée of 134 trees and one of Rio's most spectacular sights, from which you can gaze up to Christ the Redeemer atop Corcovado Mountain.

If you have never visited Rio, it may linger in the



back of your mind. If its allure has somehow escaped you, I urge you to look closer. From Disney movies to icy Caipirinhas, Carnival to "The Girl From Ipanema," the South American city is embedded in our culture as a place of dizzying vitality and color, as well as beaches that extend for miles.

Family-owned Hotel Emiliano sits directly on Copacabana Beach (<https://emiliano.com.br/institucional>), and its exterior is clad in folding white, perforated shutters. Throw them open to the day, and watch the sunrise over Sugar Loaf and early bird surfers pounding the waves. At the rooftop restaurant, Emile, where açai bowls are on tap, the vista turns to sheer sublimity, especially when seen from the adjacent pool.

As with all hotels I worship, I spent most of my time at the Emiliano trying to concoct ways to return. Many

properties in cities like Rio have an ultra-trendy scene, where it is *de rigueur* for guests to sport designer clothing and expensive watches. Not the Emiliano, which is thoroughly luxurious but also refreshingly laid back. It is also steeped in a serene Brazilian aesthetic reflecting the country's design culture. The lobby houses a harmonious collection of caramel-colored leather chairs, and overstuffed pea green ones.

The 90-room hotel often runs four-nights-for-the-price-of-three specials, more so in the low season. Prices start at \$400 a night and include a fresh Brazilian breakfast. Time your trip to coincide with a full moon dinner at Emile, to bathe in moonlight spilling over Copacabana Beach. Basking in the night sky is a once-in-a-lifetime adventure.

A Grand New England Escape

Growing up in New England, I spent summers on Cape Cod, Martha's Vineyard, New Hampshire and the Maine coast. What I decided years later is that the Rhode Island seashore has them all beat. There is a particular penetrating light, an airborne softness that feels like lotion on the skin. The salt breeze smells ambrosial when the honeysuckle is in bloom.

The southernmost point of the state, where the Atlantic Ocean meets the Long Island Sound, is the town of Westerly, and within that, the tony enclave of Watch Hill. Built on a bluff atop a private, white sand beach dotted with pale blue umbrellas, Ocean House (www.oceanhouseri.com) is the quintessential American seaside resort, with a grandness that abounds in Europe but rarely on our shores.

Originally built in 1868, the historic Victorian landmark had fallen into ruin. Mutual fund pioneer Chuck Royce, a longtime part of the Watch Hill community, stepped in and bought it. It was in such disrepair that in 2005, they had to demolish it to save it, rescuing all the fixtures they could. Hewing to the original blueprint as much as possible, they rebuilt Ocean House and restored it to its glory, reopening it in 2010.

As an architectural masterpiece and historical treasure, it merits the trek, about two hours from Boston's Logan Airport. To recharge, celebrate or simply contemplate a lighthouse on yonder rock, it is a marvelous place to retreat from the burdens (electronic and otherwise) of daily life. Try a lobster roll on Ocean House's broad veranda; you will dream about it all winter. The 156,000-square-foot hotel, which shuts down for three weeks in January, has an aristocratic atmosphere, but also a beachy one, like the cleanest, most sumptuous,

and above all most comfortable seafront mansion imaginable. Inside are marine blues and crisp whites, and the whole place feels breezy and sunny. There are no bargains here: deluxe rooms start at \$1,200 a night, with a full breakfast. It's expensive, but it's magnificent. And to revel in an incomparable, Rhode Island summer day? Worth every dollar.

Mountain Retreat

At six million acres, Adirondack Park is the largest park in the contiguous United States. Its heart is the alpine hamlet of Lake Placid, site of the 1932 and 1980 Winter Olympics. The closest major city is Montreal, two hours away, but new flights from Boston and New York to Saranac Lake make this once-remote refuge a snap to reach. When you first inhale the pristine north country air, the lungs and spirit feel instantly cleansed. Summertime weather is conducive to well-being: cool nights, dewy mornings and 75-degree days.

With birch forests, flowering meadows, and mountain trails, Lake Placid is ideal for both naturalists and serious athletes. You can participate in a triathlon, hike, climb, kayak, ice skate on an Olympic rink, even try a bobsled run. It is fascinating to see winter sports like ski jumping performed on summer facilities, where brave athletes catapult onto a plastic tarp instead of snow. An art center, a horse show, dramatic gorges and 46 peaks over 4,000 feet are all nearby. From the Cloudsplitter Gondola that sails up Whiteface Mountain, the vista is a dizzying 360 degrees.

If there is a paradise within Arcadia, it is Lake Placid Lodge, which sits high above the serene lake (www.opalcollection.com/lake-placid-lodge). Originally built in 1882 and reconstructed after a devastating 2005 fire, the main lodge is a stellar example of Arts and Crafts architecture. Modern touches, such as spacious bathtubs for soaking, combine with traditional forms, like stylish, hewn-wood cabins. High-thread-count sophistication is balanced by cozy—not kitsch—details: birch-bark furniture, and in-room fireplaces accessorized with fixins for s'mores.

Daily rates generally start at \$999, but you might find a lower rate a few nights each month. If you stay three nights, the fourth is free. Whether your day is spent contemplating butterflies and birdsong, or pushing your physical limits, the best way to cap it is with a spin around the lake in the hotel's wooden Hacker-Craft, surrounded by evergreens, fresh air, and the majestic Adirondacks. The silent energy of these mountains is profound, and, until you experience it, almost indescribable. **K**