HIGH TECH to win an iPad Page 61 The Magazine teel great. Save money. Have fun. Discover **Your Inn** Late-blooming artists tell you how Enjoy paradise on next to nothing signs vour marriage is healthy (or not) **Outfox the** airlines! Page 38 Meet A medical mistake nearly killed the real his infant twins—and inspired a personal mission to save lives Page 46 Jane **Pauley**

PLUS

Are you ready for the next market dip?

Page 25

September October 2010 aarp.org/magazine \$4.50

La bella Italia! Its incomparable culture, art, and food; its glittering cities Venice, Rome, and Florence; its ageless mountain villages; its cypresses and

cathedrals. Tuscany in the spring!

Problem is, Tuscany is now prohibitively expensive in all seasons. So the solution, say savvy expats, is to settle in an area less publicized and pricey. Just a few years ago Umbria was dubbed "the next Tuscany." Guess what happened?

Right.

So where's the "next Umbria"? We located it one region east: Le Marche (pronounced "lay markay"), bordering the Adriatic, is a lovely land of vineyards, snow-capped mountains, and splendid beaches (which you won't find in Umbria). "Nature lovers will get more pristine beauty for their money in Le Marche than anywhere else in central Italy," writes John Moretti in Living Abroad in Italy. The region also prides itself on some of the best fish dishes in the country-and is trendy enough to have

snagged Dustin Hoffman as a tourism spokesman. Whereas Le Marche can't match the fabled art treasures of Rome or Florence, the walled city of Urbino boasts Renaissance architecture considered among the most impressive in Italy-minus the crush of tourists.

John Williams, 62, a chiropractor from Pennsylvania, moved here 23 years ago and now lives on a three-acre country home in the village of Senigallia, just off the beach, with his wife and two teenage children. There they tend a grove of centuries-old olive trees, from which they make their own oil. "I came intending to visit for six months and stayed," he says. "I wouldn't think of living anywhere else." Excluding the cost of housing, a minimum annual income of \$20,000 is feasible, he reports, though higher incomes are more realistic. "What I like best is having beautiful beaches and mountains within 45 minutes of each other," Williams says. "There's such a variety of choices, it's like a permanent vacation."

Climate: Mostly sunny; summers—warm and dry; winters cool with some rain.

Expat community: Relatively few; an international mix.



ALFRESCO Locals gather at a popular wine bar in Senigallia, on the Le Marche coast in Italy.

Cost of living: A comfortable life can be had on \$20,000 to

\$25,000 a year. Dinner out: \$40 for two.

L

Housing costs: Depending on location, rentals start at \$600 a month in rural villages, \$1,500 and up on the coast. Prices of coastal houses begin at \$300,000 (inland, half that).

Health care: Generally good. The top local hospital is in Ancona, the capital of the region, which is within an hour's drive of all the main towns in Le Marche.

Culture and leisure: Open-air opera festivals, Renaissance painting and architecture, wine tasting, nature reserves, beachcombing-even skiing (in the Sibillini Mountains).

Access to the U.S.: Fair. Regional flight from Ancona to Milan or Rome, then a transatlantic trek.

Barry Golson is the author of Retirement Without Borders (2008) and Gringos in Paradise (2006). Additional reporting by Michelle Rae Harris.

Discover five more sunny, spectacular places to live the good life at aarp.org/retireabroad.

DESTINATION HAPPINESS



Top 10 places to retire overseas

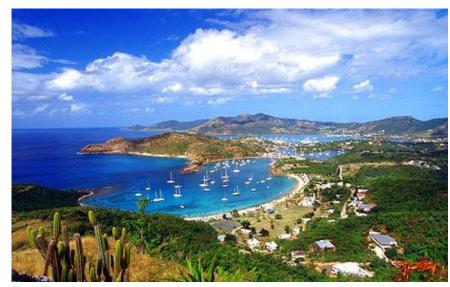
We find the best-value hot spots for retirees.

By Max Davidson

Published: 10:00AM BST 21 Oct 2010

20 Comments (http://www.telegraph.co.uk/property/retirementproperty/8075763/Top-10-places-to-retire-overseas.html#disqus_thread)

Different people picture their retirement in different ways. Some home owners never fall out of love with Britain, while others prefer to move abroad for their golden years. Here are 10 locations that offer a mixture of good value for money and an attractive lifestyle.



Shore thing: Antigua is half as costly as Barbados Photo: CORBIS

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1 South-west France (http://www.telegraph.co.uk/property/propertyinfrance/)

For Britons unfazed by language barriers, the south of France remains the perfect retirement location. It has a warm climate, a wonderfully lazy lifestyle and easy access from Britain. Property-buyers for whom money is no object will probably still head for the Côte d'Azur, but there is better value – and, arguably, more charming scenery – in the Languedoc and Gascony, where you can buy farmhouses for under £500,000.

2 Florida

You would not wish retirement in some parts of Florida on your worst enemy, but it is an enormous state, with some classy enclaves, particularly on the Gulf of Mexico. Weather-wise, the Sunshine State is as good as its word. And, while the cost of medical care in the US is higher than in Britain, it is more than offset by the lower cost of living.

3 Le Marche, Italy

Not as awash with tourists as some other parts of Italy, the Le Marche region on the Adriatic Coast has everything

from snow-capped mountains to sandy beaches and sun-kissed vineyards. Everything we love about Italy in miniature. Property is far cheaper than in the neighbouring region of Tuscany.

4 Australia

You will probably have to keep your head below the parapet when the Ashes are being contested, but very few English-speaking countries offer such a relaxed lifestyle. Getting the relevant retirement visa can be tough, and you will need to clear a number of hurdles, in terms of both your income and capital assets, but you won't regret it. Look to buy in Victoria or New South Wales rather than the brasher Gold Coast.

5 Thailand

Tropical temperatures, gorgeous beaches, low living costs, gentle people and food that is also incredibly healthy. What's not to like? Avoid Bangkok like the plague. It is so polluted it will take years off your life. But keep looking and you could well find the retirement home of your dreams. The island of Koh Samui and mountain city of Chiang Mai are equally charming.

6 Antiqua

Half as expensive as Barbados, Antigua is one of the most enchanting islands in the English-speaking Caribbean. It offers life in the slow lane at its best. Nelson's old dockyard will make Brits feel at home and with more than 300 beaches to choose from, there is no danger of monotony setting in as you down your umpteenth rum punch. Spicy local food is another of the treats in store for the émigré from the land of fish and chips.

7 The Canary Islands

Now that the Spanish Costas have lost their innocence as a retirement destination, don't rule out the Canaries. They have all the climatic advantages of the mainland, but only a fraction of the development. Steer clear of the tourist towns, unless your idea of retirement is propping up an ersatz English pub, but expect plenty of good buys elsewhere. Lanzarote and Fuerteventura are probably the most interesting islands.

8 Cyprus

They love a British face in Cyprus, where there is a Welcome mat in terms of tax concessions for Britons who choose to retire there. Hot summers and mild winters can be taken for granted, but there is far more to Cyprus than reliable weather. And if you do not wish to retire to the seaside, the Troodos mountains offer an alternative.

9 Ecuador

It is off the beaten track, but nobody familiar with this South American country would have been surprised to find it topping a recent global retirement index in *International Living* magazine. There is an extraordinary geographic range, from sandy beaches to villages in the Andes. And the cost of living is very low. In the colonial town of Cuenca, a couple can live for an estimated £1,100 a month, including a maid.

10 Morocco

Now that Morocco is accessible by low-cost airline, it ticks many of the boxes that Spain ticked 30 years ago. There is year-round sun and low living costs, with the possibility of returning to Britain on a regular basis. A generous tax regime for overseas residents and a minimum of red tape when it comes to buying property are other pluses, which explains its popularity as a retirement destination.

20 comments
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logintype=communities&redirectTo=http%3A//www.telegraph.co.uk/property/retirementproperty/8075763/Top-10-places-to-retire-overseas.html) | Register with the Telegraph (https://auth.telegraph.co.uk/sam-ui/registration.htm?

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Mariano Pallottini (http://www.facebook.com/mariano.pallottini)

10/28/2010 01:59 PM

About le Marche in 3rd position there is an AARP's article to confirm the quality of this wonderful part of italy:

http://www.aarp.org/home-garden/livable-communities/info-07-2010/best-places-retire-italy-le-marche.html (http://www.aarp.org/home-garden/livable-communities/info-07-2010/best-places-retire-italy-le-marche.html)

Lots of information here: www,marchebreaks.com (http://marchebreaks.com)

Report (#)

Recommend (#)



geoff64 (http://my.telegraph.co.uk/members/geoff64)

10/25/2010 08:30 AM

Recommended by

2 people

I'm slightly curious as to why SW France - alone out of 7 non-English speaking countries - is the only area where the language barrier is thought worthy of mention.. and the "wonderfully lazy lifestyle" of the S of France..

Is this article really the best that the Telegraph can do..? It reads as though this hack has just sprinkled pins on a world atlas.

No discussion of the pros & cons of retiring in or out of the EU (& the Euro zone).

Report (#)

Recommend (#)



vegman (http://my.telegraph.co.uk/members/vegman)

10/24/2010 03:16 PM

Recommended by

1 person

Brittany isn't a bad place either.

The climate is warmer than the south-west of the UK and being fed by the warm waters of the Gulf stream our winters are generally frost free up here on the coast.

The summers are great as many people from Spain and the South of France have told us; it being far too hot for them there so they come up North to take a break!

With close links to the ferry ports and airports offering cheap flights back to blighty, we have it all! Report (#)

Recommend (#)



ambrelys (http://my.telegraph.co.uk/members/ambrelys)

10/23/2010 08:34 AM

Recommended by

1 person

To Aria.

I could not agree more, The Gers is beautiful, being an asthmatic I have certainly noticed a huge

improvement since moving here. I love the changing seasons, although I am not too keen on the summer heat.

Most people I have found to be pleasant and kind, and not at all frosty as some folk believe.

Report (#)

Recommend (#)



aria (http://my.telegraph.co.uk/members/aria)

10/22/2010 04:30 PM

Recommended by

4 people

Trixibella gives the impression that Gascony is an undesirable area to live. Not so! Here in the Gers we have one of the least populated areas in France. There is hardly any traffic on the country roads. The people are friendly and welcoming. The scenery is stunning. The climate varies. There can be severe frosts in winter, accompanied by bright sunny days with blue skies, and it is very warm in summer, though not necessarily humid. Surveys have proved that the Gers in particular has some of the cleanest air in europe and we have known asthmatics whose breathing has improved after a stay here away from heavy pollution elsewhere. The locals tell us that the area, once conquered by the British, is in our soul. There could be some truth in that.

Report (#)

Recommend (#)



ambrelys (http://my.telegraph.co.uk/members/ambrelys)

10/22/2010 10:30 AM

Recommended by

6 people

"They Love a British Face in Cyprus"

Since when, ? the British are despised, we are blamed for the Cyprus problem. Buying a property in Cyprus is risky, you could end up paying for a property which is motgaged to the hilt without even knowing it. I should know I lived there for 18 years, the last five trying to sell up and get out. Now Happily settled in Gascony.

Report (#)

Recommend (#)



corbycom

10/22/2010 05:47 AM

Recommended by

6 people

On retirement i travelled the word to look at places. After three months I found this wonderful place where people spoke my language, I could get a nice cup of tea, be a member f a splendid club, have lots of theatre, opera, and ballet, and a nice house - yes I had arrived home!

The problems with many places is that they are boring and have poor infra structure. Try going to an art gallery in the places mentioned.

Also you have to watch your pensions. The agreements on uprating vary and many do not benefit from the uprating of the state retirement pension, which is, in effect another cost. Do these places have bus and rail passes and cheap haircuts for retirees?

All in all a sloppy article - no detailed analysis.

Report (#)
Recommend (#)



havanabrown (http://my.telegraph.co.uk/members/havanabrown)

10/21/2010 06:37 PM

Recommended by

12 people

MOROCCO, Mr. Davidson???? Ha!!!

(Edited by a moderator) Report (#) Recommend (#)



frankk (http://my.telegraph.co.uk/members/frankk)

10/21/2010 06:20 PM

Recommended by

6 people

Fred Chukkawakka says it's a carelessly written argument. Then, astonishingly says most places are within the EU and mentions Florida.

What about Australia, Antigua, Morocco, Thailand and Ecuador? 6 out of the 10 places aren't in the EU.

A careless review from Fred, I think.

Having travelled widely, lived for 3 yrs in Singapore, 3 yrs in Malta, 2 years in Saudi Arabia and 6 yrs in Spain I can only say, "There's no place like home".

Report (#)

Recommend (#)



Jackthesmilingblack 10/23/2010 06:22 AM Home being? Report (#) Recommend (#)



Fred Chukkawakka (http://twitter.com/FredChukkawakka)

10/21/2010 05:01 PM

Recommended by

11 people

This appears to be a carelessly written article. Granted most places are within the EU but Florida is not. The author neglects the fact that anyone who retires to Florida from the UK will have to meet US immigration rules. In addition I completely disagree with the statement, "while the cost of medical care in the US is higher than in Britain, it is more than offset by the lower cost of living." For me I would like to know what is the basis for that comment and the process for arriving at the comment. A heart-attack, stroke, cancer or end of life care can cost someone several hundred thousands of dollars "out of pocket." Plus the cost of insurance if the person does not qualify for US Medicare can run easily over \$1,000 / month for the insurance premium not to mention the copayments, and additional costs. Having lived in both countries I believe the statement needs to be clarified further or changed.

Report (#)

Recommend (#)



robrobc

10/21/2010 03:54 PM

Recommended by

15 people

Glad to see my overseas retirement location was not mentioned......Phew!!!

Report (#)

Recommend (#)



Denis Constales (http://www.facebook.com/profile.php?id=1452857722)

10/21/2010 03:35 PM

Recommended by

2 people

The Swiss Riviera, surely! it's just like France, but better.

Report (#)
Recommend (#)



Jackthesmilingblack 10/23/2010 06:20 AM Recommended by

1 person

Unless ocean view is a requirement written in stone.

Report (#)

Recommend (#)



mousemaster (http://my.telegraph.co.uk/members/mousemaster)

10/21/2010 03:33 PM

Recommended by

1 person

Too late! We've been in the Languedoc for 6 years already! We chose it because it's got all that Provence can offer (History, scenery, French Health Service) at much lower cost. We are not the only ones among our British acquaintances to have noted where the mediterranean climate extends to. (Clue - look up Fanjeaux on the map and stay east of it). To do business with an oxymoron try maisonsalacarte@wanadoo.fr for a house here. (Nothing to do with me, I hasten to add) Patron is a penitent ex-communist with a Cathar name.

Report (#)

Recommend (#)



trixibella (http://my.telegraph.co.uk/members/trixibella)

10/21/2010 02:53 PM

Recommended by

1 person

Gascony does not have the same climate as the south of France. It is freezing in the winter and hot and humid in the summer. It is a pretty area to live but don't go there if you don't like the cold! Report (#)

Recommend (#)



Old Goat

10/21/2010 02:44 PM

Recommended by

7 people

Yesss!! Goat got it about right, though a bit more centrallish-south west France. Good decision, not regretted in the least. The main attraction being that it's not the Former United Kingdom.

Report (#)
Recommend (#)



toby runcorn (http://my.telegraph.co.uk/members/toby runcorn)

10/21/2010 02:27 PM

Recommended by

3 people

Who writes these lists and for whom? Jack below makes sense about Japan but it is tough to get mortgage if you are non- Japanese. So I moved to Thailand. But you have to clock in at immigration every 3 months. Retirement = probation forever.

So who writes these lists and have they lived in these places? I went to Ecuador in 81. Lovely Cuenca. But to retire to? That bus ride had better have improved. Blimey. And what about the missing places? Gozo, inland Spain, NZ, Malta.

Report (#)

Recommend (#)



Jackthesmilingblack

10/23/2010 02:29 AM Recommended by

1 person

"it is tough to get mortgage if you are non-Japanese"

So true. But for Brit men starting over from say an acrimonious divorce, you could always consider making the ultimate sacrifice. After Brit chicks you'll think you've arrived in heaven, side-stepping that distasteful process of dying. Because as far as Japanese women are concerned, "English gentleman" is flavour of the month, this month and every month. At least until image catches up with reality. Visa problems? What problems? With a fair wind you can go from tourist visa to permanent resident in three years.

Hell, if Barry George can land a Japanese wife, how hard can it be?

Report (#)

Recommend (#)



Jackthesmilingblack 10/21/2010 02:03 PM

Recommended by

2 people

FYI, rural property in Japan is far cheaper than the equivalent in UK, sterling's de facto devaluation not withstanding.

But understand that buying a house in Japan is like buying a car. It depreciates from Day 1. There have been exceptions, but assume this and you won't go far wrong. So obviously the best bargains are houses that are not brand new.

Report (#)

Recommend (#)

Social Media Reactions



BillVick

10/28/2010 07:06 PM

From twitter (http://twitter.com/BillVick/status/29011585429) via BackType

(http://www.backtype.com/search?

q=http%3A//www.telegraph.co.uk/property/retirementproperty/8075763/Top-10-places-to-retire-overseas.html)

Interesting to a yank - The view from the UK of 'Top 10 places to retire overseas' #boomers #retirement - http://ow.ly/311YM



VillaParadeUK

10/27/2010 03:31 PM

10/2

From twitter (http://twitter.com/VillaParadeUK/status/28895140461) via BackType (http://www.backtype.com/search?

q=http%3A//www.telegraph.co.uk/property/retirementproperty/8075763/Top-10-places-to-retire-overseas.html)

Cyprus & Canary Islands feature in top 10 places to retire overseas. http://bit.ly/aED00p Enjoy a Villa Parade break at either location.



Appassionata_it 10/27/2010 01:31 PM

From twitter (http://twitter.com/Appassionata_it/status/28885080821) via BackType (http://www.backtype.com/search?

q=http%3A//www.telegraph.co.uk/property/retirementproperty/8075763/Top-10-places-to-retire-overseas.html)

Another fantastic endorsement for Le Marche from the Daily Telegraph. http://fb.me/wdD143mG



AgentImmo

10/25/2010 02:51 PM

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From twitter (http://twitter.com/AgentImmo/status/28692690395) via BackType

(http://www.backtype.com/search?

q=http%3A//www.telegraph.co.uk/property/retirementproperty/8075763/Top-10-places-to-retire-overseas.html)

Article: according to The Daily Telegraph the South-West of France is the number 1 place for Brits to retire overseas http://fb.me/CEFAm24F



ReNeePriatNa

10/22/2010 08:21 PM

E

From twitter (http://twitter.com/ReNeePriatNa/status/28432812555) via BackType (http://www.backtype.com/search?

q=http%3A//www.telegraph.co.uk/property/retirementproperty/8075763/Top-10-places-to-retire-overseas.html)

Top 10 places to retire overseas http://bit.ly/dwrSpA Bali is the 11th! -imho-



fair island

10/22/2010 12:22 PM

-

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10/22/2010 09:04 AM

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RT @TeleProperty: Top 10 places to retire overseas http://tgr.ph/cJBFtL



topbrokeroc

10/22/2010 07:45 AM

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