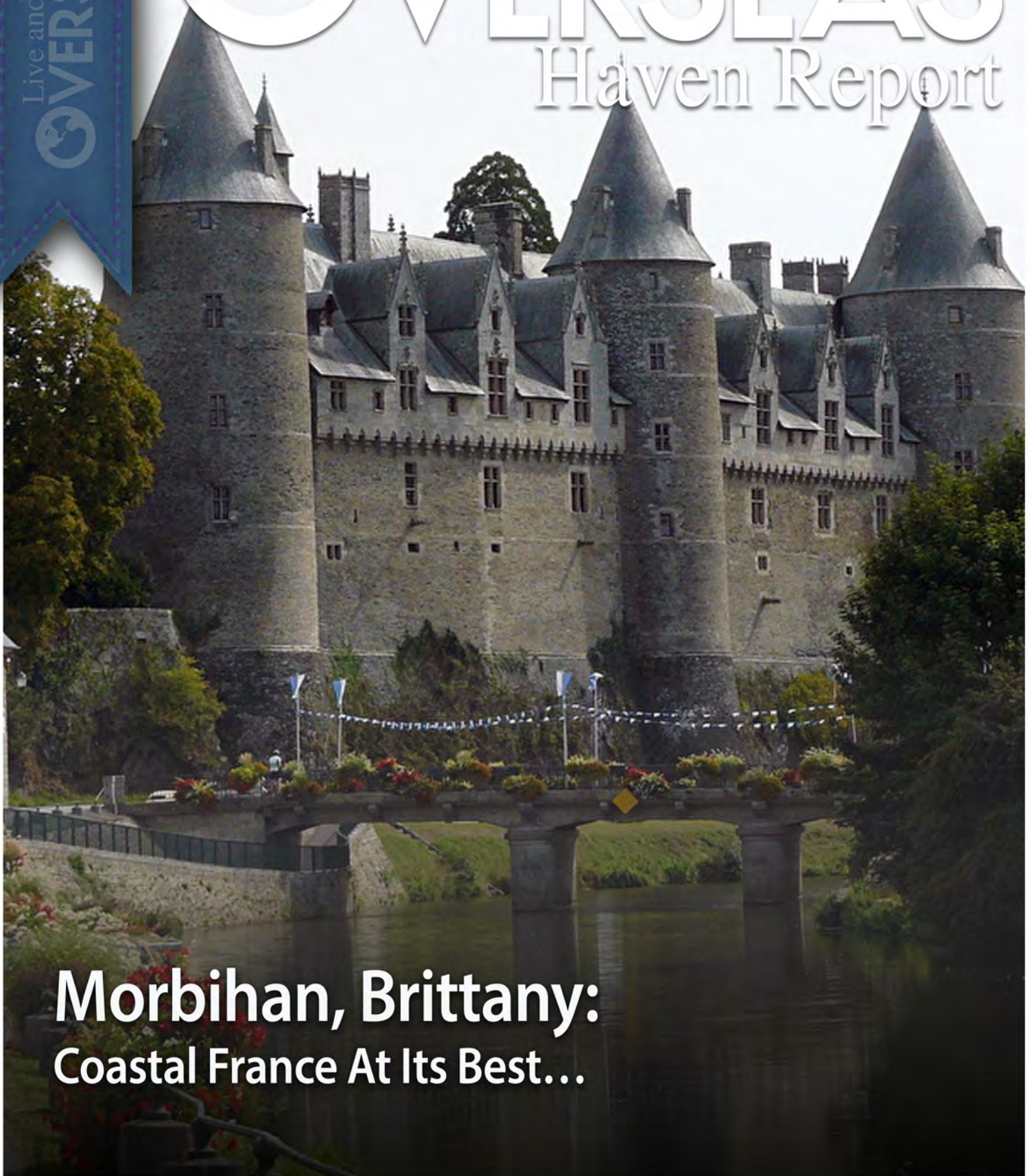


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Morbihan, Brittany:
Coastal France At Its Best...



Morbihan, Brittany: Coastal France At Its Best

By Abby Gordon

Visitors to France will likely start in Paris and often make it to the Normandy beaches of World War II legend. Perhaps they will even make it as far as to the iconic Mont St. Michel, on the border of Normandy and Brittany. British visitors may take the ferry over from Plymouth to Roscoff or via the Channel Islands to St. Malo—both starting points to explore the northern and western regions of Brittany. The southern coast of Brittany, however, remains uncharted land for most non-French tourists and residents.

I am a U.S. expat turned U.S.-French dual-citizen who lived and worked in Paris for over five years. Once I discovered this part of Brittany, I took every chance to jet off to this oasis that is within a

weekend's distance from the capital. For the last three years, I rented a house in the small town of Baden (population: approximately 4,500), in the heart of the Gulf of Morbihan. I only spend a total of two or three months here a year, but the cost of maintaining the house here is so reasonable that it seems a no-brainer to me. The cost of this four-bedroom home is roughly equivalent to the cost of storing my furniture in an uninhabitable storage unit in Paris or to the rent I net from renting my U.S. property for just a month in peak season.

Many of you, even those who have traveled to France before, probably have never heard of Morbihan. And what an odd sounding name, right?

staff

The Editors Of Live And Invest Overseas

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Morbihan is the only French department whose name, meaning “little sea,” comes from the Breton language.

Where Exactly Is Morbihan?

Morbihan is an administrative *département* on the southern coast of Brittany, France’s northwestern most region. The Bay of Biscay, i.e. the Atlantic Ocean, borders Morbihan to the south. Five departments (arguably) make up Brittany: the south-central Morbihan, Finistère to its west, Côtes-d’Armor to its north, Île-et-Vilaine to its northeast, and Loire-Atlantique to the southeast. I say that five departments “arguably” make up Brittany because Loire-Atlantique has a bit of an identity crisis as to whether it belongs to Brittany or the Loire region. Twentieth-century politics pushed Loire-Atlantique into the Loire camp, but, historically, most of this department was not only part of the Duchy of Brittany but its capital, Nantes, was also the capital of Brittany and remains its most populous city today, with around 900,000 inhabitants. Personally, I won’t argue their inclusion, as it means we in Brittany can indeed claim the one thing we otherwise would have been tragically lacking: a wine region.

Morbihan is made up of 261 cities and towns, and there are many more villages and hamlets that are administratively part of these 261 communities. It is important to keep in mind that in Morbihan, as in any other region of the world, your experience may be drastically different, depending on whether you choose to live in one of the larger cities of the region (the capital of Vannes or the largest city, Lorient, for example) or in a small town. You may also choose to live in a home in walking distance to shops and restaurants, or you may choose to live in a much more remote location. You have a different experience if you choose a town with a seasonal population versus a town with an year-round population.

The Landscape

The focal point of Morbihan is the department’s namesake, the Gulf of Morbihan, a region comprising 12,000 hectares (120 square kilometers) and 200 kilometers of coastline. The gulf was given the protective status of a *parc naturel régional* in October 2014. The departmental capital, the medieval walled city of Vannes (population: approximately 53,500), sits at the northern end of the gulf and serves as one of the several ports from which you can explore the gulf and its islands.

The mouth of the gulf, between Locmariaquer to the west and Port Navalo to the east, is only about 900 meters wide—that’s barely half a mile. The small opening to the Bay of Quiberon, which feeds into the Bay of Biscay and ultimately the Atlantic Ocean, makes for some of the strongest currents in France. The tides can also be dramatic, painting a drastically different landscape in low tide versus high.

The Gulf of Morbihan is home to 42 official islands (more than 300 if you count every rock appearing over the low tide line). Legend has it that the gulf was created when fairies were forced to flee south from the Brocéliande Forest (of King Arthur and Lancelot fame); the water is the accumulation of the fairies’ tears, and the islands were formed where the fairies tossed their crowns of flowers into the sea.



Locmariaquer

Two of these islands are actual towns: Île-aux-Moines and Île d’Arz. One island, Île Ilur, is 100% conservation land, open to the public but only accessible by private boat. The remaining islands are private, but you are allowed to get off on any of them to walk or picnic (just not camp or light a fire) up to the high tide line.

Île-aux-Moines is the most visited of the islands. It is home to only about 650 year-round residents but 6,500 or so summer residents and up to 10,000 daily visitors at the height of the season. Most of these visitors are shuttled over from Port Blanc in Baden by a ferry service operated by the Izenah Company—just a five-minute crossing.

Although the gulf is the hub of the department, Morbihan does stretch about an hour’s drive west of Vannes, past Lorient (population: 59,200), Morbihan’s largest city and largest port. It stretches east to the Vilaine River, approximately a 30-minute drive east from Vannes (a 45-minute drive west from Nantes). Morbihan also stretches north, inland by nearly an hour drive, to encompass, for example, the cities of Pontivy and Ploërmel, as well as the charming medieval cities of Malestroit and Josselin.

Finally, we cannot forget that Morbihan also encompasses four inhabited islands outside of the gulf area, in the Bay of Biscay: Belle-Île-en-Mer, which is the largest of the islands, Île de Groix, Île Houat, and Île Hoëdic.

Where Is Morbihan?



Awful Weather? Think Again

There is a widely held misconception by most French that the weather in Brittany is just awful. Perhaps the belief is that the Celts brought over not only their culture but also their rainclouds?

This idea of bad weather in Brittany is not altogether false, but luckily we experience noticeably better weather in Morbihan than in the north or far west of the region. Remember that Morbihan is actually significantly south of Normandy or Paris. While December and January see some precipitation nearly half the days of the month, the months of June, July and August see rain only about seven days each. And that just means seven days with some level of precipitation. Rarely is there a summer day where it rains nonstop all day. The clouds tend to move rapidly; the weather moves fast in these parts. It is quite common to see a cloudless blue sky and 30 minutes later a rain shower. It is also common to need your sunglasses and umbrella at once.



Hoaut & Hoedic in August

The temperatures in Morbihan are mild year-round: Most summers don't see a single day when it is too hot, even when there is a heat wave in Paris. Even on the hottest days, things cool down at night. Morbihan rarely sees snowfall or below-freezing temperatures. Average highs in late July and early August are approximately 73 degrees Fahrenheit; average lows are around 57. Average highs in late January are approximately 48; average lows are around 39.

History And Culture

Morbihan has a rich history, spanning thousands of years, that has left visible vestiges of the region's inhabitants, from the Stone Age to the Celts to the Romans to various groups coming from the British Isles and most recently from throughout France. Along with these influences has come a variety of architectural, linguistic, and cultural inspirations.

Good Regional Reads

“The Oysters of Locmariaquer”

A novel by Eleanor Clark

In 1965, Eleanor Clark won the National Book Award for Nonfiction for her work, “The Oysters of Locmariaquer,” which paints a vivid picture of this small town and its inhabitants whose lives revolve around the oyster cultivating industry. Clark's prose is not easy to work through. She gives meticulously detailed descriptions of the differences among various species of oysters, about the history of oyster cultivation, and about the post-war cultivation methods. But if you have the patience and appreciation for her use of language to stick with it, Clark leads you on a one-of-a-kind journey into the culture of the region and the importance of the oyster industry.

“Brittany: A Concise History”

By Gwenno Piette

“Brittany: A Concise History,” by Gwenno Piette, is indeed a concise history, but it may be one of the only English-language histories of the region in print. This account that is part of the Histories of Europe series is only 138 pages long, but it is a very dense, detail-packed 138 pages. It starts with prehistoric times (5000 B.C.) and runs to the present time. Only the last 25 pages or so touch on anything beyond the 19th century, and they focus primarily on the two world wars.

Is it worth a read? Probably not if you are not already specifically interested in Brittany. The earlier chapters in particular would be difficult to follow if you are not already familiar with place names. But, if you are considering a move to Brittany and are particularly interested in history, it's worth a try. Piette's book helps to explain the historical tensions between Brittany and the rest of France, or at least the Paris-based government. And it shows that, despite the peninsula's distinctive and sometimes insular culture, historically Brittany has been historically a land influenced by and influencing many outside regions, nations, and peoples.

The architecture of Morbihan's cities offers numerous half-timbered medieval buildings, while the countryside brings numerous thatched-roof stone houses, reminders of British and Irish architecture.

As far as its contribution to the history of civilizations, Morbihan is best known for its Neolithic sites. Although its PR team may not be as adept as that of the famous Stonehenge in southern England, Morbihan's sites are just as well-preserved and much more impressive in abundance and scale. These sites take the form of menhirs (standing stones, generally lined up in single or multiple rows or arranged in circles), dolmens (table-like formations or stone chambers), and tumulus (earth mounds for burials).

The cultural and historic region of Brittany—this delineation has little administrative significance today—is called Bretagne in French, or Breizh in the standardized Breton language and, to complicate things just a bit further, Breih in the Vannetais dialect of Morbihan. You see Breizh or its abbreviation, BZH, everywhere, including on Brittany's own variety of Coca-Cola, Breizh Cola.

Although few residents still speak the local Breton language, its influence can still be seen in the names. The traditional language has left its mark on geographic terms, town and city names, and names of the Breton people.

As for the music produced in Brittany, the Celtic roots are the most audible. In recent decades, traditional Celtic music and modern variations of this traditional style have seen a resurgence in popularity. Especially in summertime. On any given evening, you rarely have to drive more than 30 minutes to find a Celtic music concert.

Neolithic Times

The oldest traces of human settlement in Brittany are in Morbihan, in Carnac's village of St. Colombar. These remnants of cliff shelters are thought to date back around 300,000 years. Remains in the form of the ubiquitous megaliths—menhirs, dolmens, and tumulus—date back as far as 4500 B.C.

The most famous site in Morbihan is the Alignements of Carnac. Large fields contain row after row of menhirs, more than 3,000 of these human-laid stones in total. Although the site at Carnac is the most famous in the area, you would be hard-pressed to find a single town in Morbihan that does not have some sort of Neolithic vestige. The tallest of the menhirs in Brittany rises to 18.5 meters (over 60 feet) in Morbihan's Locmariaquer, gateway to the gulf. Many of these megaliths contain engravings that are still visible. The purpose or impetus for the raising of the menhirs remains Morbihan's greatest secret, one that has perplexed archeologists for years.

The Celts And The Romans

Between the Neolithic era and the first century Roman conquest, there are few tangible reminders of the populations of France's northwestern peninsula, and, therefore, not much is known about these peoples. But what is understood is that a strong Celtic culture gradually emerged in part due to the influence of the druids.

In A.D. 56, the Romans, under the direction of Julius Caesar, conquered Armorica, as they called Brittany, a name derived from the ancient Celtic word for "coastal region." The Romans brought with them new influences

from afar and from not so far; it was the Romans who directed the first modern-day wave of immigration from Ireland and the British Isles. It is this immigration that is credited with bringing with it the Breton language, a relative of Welch and Cornish.

Dégustation d'Huitres (Oyster Tasting)

Oysters and oyster harvesting are a huge part of the economy, culture, and history of Morbihan. If you're not squeamish at the idea of them, it's well worth spending some time to get to know your favorite oysters. Try a variety of sizes of the *creuses* (hollowed-out oysters) and the pricier but delicious *plates* (flat), or Belon oysters.

If you are looking for top quality oysters, a stop in Larmor-Baden is a must. The Crénégué family owns a small shop right by the port that sells oysters and several other shellfish and offers tastings. For less than 10 euros, taste a plate of six of the freshest and plumpest oysters you will ever try, plus bread & butter and a glass of white wine. The shop is open from 9:30 a.m. to 1:30 p.m. and from 4 p.m. to 7:30 p.m. every day and is located on rue de Pen Lannic, just one building shy of the port where you catch the boat to Gavrinis. Call 02-9758-0476 to reserve or order in advance.

My new favorite oyster spot in Larmor-Baden opened in 2015. It's called Établissements Gouguec, and it's located in the Pen-en-Toul area of Larmor-Baden (coming from the center of Larmor-Baden, it's immediately on the right after you cross the one-lane stone bridge). For 8.50 euros, you get six oysters, a basket of bread and butter, and a glass of Muscadet, or for a bit more you can try the *creuses* or Belon oysters. They have picnic tables out by the water, but it's also a great spot on a rainy day because they have tables inside as well and it's a cozy spot. You can purchase shellfish (oysters, mussels, etc.) to take home and prepare as well.

Another option for getting up close and personal with oysters that I highly recommend is a two-and-a-half-hour boat trip with Ivan Selo of Au Rythme des Marées, in Baden. You'll learn about the oyster production and harvesting process and even get the chance to put on overall boots and jump right into the oyster park and work a bit. On the way back to the port, you'll have the chance to taste oysters, of course, with bread, butter, and Muscadet as well. Unfortunately, at this time, the presentation is only offered in French.

The Dark And Middle Ages

The last of the Romans left Brittany in the fifth century. The Dark Ages and in particular the sixth, seventh, and eighth centuries brought more immigration from Ireland, Scotland, Wales, and England, including a number of influential priests and the birth and rise of Christianity in Brittany.

The Irish St. Colomanus left a strong mark on Morbihan. His influence is memorialized at St. Coloman in Carnac. These missionaries and settlers from the north left a lasting legacy; it is not coincidental that the French originally referred to the region as Little Britain and now Britain (compared to Grande Bretagne, their name for Great Britain).

In its early post-Roman days, Brittany was composed of three kingdoms. The kingdom that is now roughly modern day Morbihan was called Bro Waroc'h after Waroch, one of the first Breton rulers in recorded history, who held power in the region around Vannes.

The A.D. 851 Treaty of Angers saw the unification of the three kingdoms into the Duchy of Brittany. The duchy successfully fought off waves of Vikings and Germanic tribes only to fall into a civil war (the Breton War of Succession) in the 14th century. This civil war prompted the building of medieval forts, while the subsequent period of relative peace and economic growth saw the construction of the Gothic cathedrals that remain today.

The Renaissance, Premodern Times, And Roots Of The Breton Independence Movement

While France and England were distracted by fighting each other, the Duchy of Brittany remained independent for centuries. This independence effectively came to an end with the marriage in December 1491 of Brittany's 15-year-old Duchess Anne with King Charles VIII of France. King François I made the union of Brittany and France official in 1532. Ironically, despite her role in ending Breton independence, La Duchesse Anne remains perhaps the most legendary and popular figure in the history of Brittany. (La Duchesse Anne, it should be noted, is also a fantastic Tripel beer produced by Morbihan's Lancelot Brewery.)

The history of the 16th century through modern times in Brittany is, at its most distilled, the history of class and economic warfare and the history of the tension between independent and French identities. These struggles became somewhat intertwined at times.

Although Brittany was now part of France, it retained a good deal of autonomy compared to many other regions of France. In 1554, the Parliament of Brittany was established. Its first seat was in Rennes, but in 1675 it moved to Vannes in response to a series of revolts by Breton peasants. The most famous of the revolts was that of the Bonnets Rouges (red caps). The Bonnets Rouges came to symbolize the importance of the working classes and it is still a symbol and a vibrant movement today; protesters still wear the symbolic red cap. (Once again, I must note that Les Bonnets Rouges is also a Lancelot beer—not surprisingly, a tasty red ale.)

The French Revolution of 1789 had a distinct and rather contrary impact on Brittany. Brittany lost its parliament in 1789, and, in 1790, the region was divided into its current five departments.

The 20th Century And Modern Times

While much of Europe saw rapid industrialization and economic advances throughout the 19th century, most of Brittany remained a rural and relatively poor region well into the 20th century. Both world wars took a heavy toll on the people of Brittany. World War I saw 200,000 young Bretons die in the horrific battles to the east. A number of cities, including Morbihan's Lorient, were nearly completely destroyed by Allied bombing in World War II during Nazi occupation. Numerous German bunkers dot the coast of Brittany to this day. About 500 Jews were deported from Brittany and died in Nazi concentration camps. The Résistance in Brittany was strong compared to some other parts of the country. As a result, the Nazi regime and French collaborators executed nearly 5,000 people in Brittany. Although the liberation of Brittany came in late July 1944, it was not until May 10, 1945, that the final German general capitulated to American troops in Lorient.



Brittany's traditional dress

In 1960, the urban population of Brittany finally came to outnumber the rural population. Throughout the 60s, it was still common to see older Bretons in traditional dress. But little by little, the region opened its arms to modern influences. The first car ferry between England and Brittany started in 1972, and, in September 1991, the TGV (high-speed train) linked Vannes with Paris, drastically cutting down on the travel time to the country's capital.

Modernization in Brittany was not without its growing pains. The movement for Breton independence is losing steam, in part due to its split during World War II between allegiances to the Germans versus to the Résistance. The movement still leaves its mark, but, more often than not these days,

only by means of graffiti on bridges, mailboxes, and abandoned buildings. This movement has also diminished in part because it has transformed into less of a push for independence and more of a call for economic justice. Tensions between the rich and the poor continue. In 2014, the Bonnets Rouges were once again active. For a number of weeks, they held up traffic across the region, vandalized tax offices, and created other disruptions that eventually saw the success of their mission. The French government repealed the new *ecotaxe* that would have levied a heavy burden on the agricultural sector that is so fundamental to the Breton economy.

Finding Your Way To This Little Corner Of France

Morbihan is easily accessed from Paris and from a number of other major European cities. It takes you about four-and-a-half hours with no traffic and no stops to drive from Paris to Vannes. There is a well-maintained highway from Paris to Rennes, but the tolls run steep, at 28 euros each way. Round-trip tolls plus gas even for a compact car often cost more than a round-trip train ticket.



Morbihan-Auray

The train from Gare Montparnasse in the south of Paris has frequent TGV trains to Vannes and to Auray. The train from Paris takes only an hour and a half, thanks to the opening of the TGV Atlantique High Speed Rail Service in 2017.

Train tickets can run as little as 28 euros if purchased in advance for nonpeak times. Both Vannes and Auray have multiple rental car agencies by the train stations. There are less frequent trains (two or three per day) directly from Paris's Charles de Gaulle International Airport to Vannes.

Top 10 Reasons To Move To Morbihan

1. You love walking, hiking, or cycling—without mosquitos.
2. You don't mind a little rain, but you like a mild climate—never too hot, never too cold.
3. You love the sea, seafood, water sports, and everything else that comes along with it.
4. Excellent and affordable health care.
5. You love the idea of living in France but cannot get excited about the density, fast pace, and expense of living in Paris.
6. You want convenience but also tranquility—a mix of countryside and small cities.
7. You would like to live in a real community but don't want to be surrounded by all expats.
8. You love gardening.
9. You enjoy the cultural options that even smaller towns in France have to offer, and you are enamored or intrigued by Celtic culture—the music, the dancing, the festivals.
10. You like good craft beer and hard cider.

Top 5 Challenges Of Living In Morbihan

1. It's pretty crucial to know at least basic French.
2. It may be hard to find other expat friends, and it may take time and perseverance to establish even a network of local friends.
3. Your ability to take advantage of all the region has to offer is greatly curtailed if someone in your household doesn't drive.
4. If you are not an outdoor enthusiast, it may not be the most exciting place for you.
5. It's not the most cosmopolitan place: few cultural or culinary options that aren't French or Breton!

If flying into the region, you are most likely to find flights into Nantes or Rennes, each just over an hour from Vannes. There is also an airport in Lorient, only about 45 minutes from Vannes, but the routes are more limited, especially outside summer months.

If you choose to live in one of the larger cities, you could make do without a car, relying on public buses and your own two feet. Even the smaller towns have public buses connecting them to the larger cities, but these buses may only run a handful of routes per day. It would be preferable to have a car, if not for daily necessities, for the ability to fully explore the region. The roads in France are well-maintained, and routes are well-marked. While driving in Paris could give even the most confident driver an

anxiety attack, driving in Morbihan is generally stress-free. Parking is free almost anywhere outside Vannes and Lorient. There are no tolls anywhere in Brittany.

Ready For A Vacation Already?

There are endless corners of Brittany to explore, and no destination in the region is more than a two-hour drive from Vannes. If the weather report is bleak, you can also hop in the car and drive less than three hours south to La Rochelle and the Vendée region, which boasts one of the highest number of sunny days per year in all of France.

In addition to the driving and train options from Morbihan, the airports in Nantes and Rennes are both home to several low-cost airlines. For remarkably low prices, you can jet off to destinations such as Athens, Barcelona, Nice, Porto, London, Dublin, and Fez (Morocco), to name a few.

If you are looking for a more unique mode of travel, ferries run from Roscoff and St. Malo in the north of Brittany to multiple destinations in the U.K. (including the Channel Islands) and Ireland.

The Expat Community (Or Lack Thereof)

One downside to living outside of Paris or another major city is that the expat community is relatively small. Morbihan in particular has a small American population and only slightly larger British population given that it is off the beaten tourist track.

Despite the relatively small Anglophone population, there are some resources for English-speaking expats. Angloinfo is an active worldwide expat network that has a dedicated website for Brittany. On this site, you can find moving tips and information on schools and employment opportunities and connect with other Anglophones in your area.

There are also other online expat forums, but the coverage of Morbihan is sparse. Most expats in Brittany tend to live in the north of the region.

Rennes and Nantes, the largest cities in Brittany, are each only about an hour from Vannes, so it would be feasible to take advantage of these expat networks from time to time.

There are a few options for English-language church services in Brittany, even in Morbihan. Christ Church Brittany, affiliated with the Church of England, offers English-language church services every Sunday in Ploërmel, just a 30-minute drive north of Vannes. Christ Church Brittany's

clergy can also officiate at baptisms, weddings, and funerals. The church welcomes people of all denominations. They also occasionally sponsor English-language social events.

Angloinfo also has a list of other English-language church services throughout Brittany. Unfortunately, I have not heard of any non-Christian, English-language religious services in the area.

La Source, at the Christ Church Brittany in Ploërmel, houses a large English book library. There is an English book shop (called English Book Shop) in Josselin (36 rue Trente). Most local libraries and bookshops have a small English-language section at least.



La Trinité sur Mer

The Importance Of Learning French And The Unimportance Of Learning Breton

With few expat-oriented resources in the area, you are probably wondering how important is it to learn French for a retiree in Morbihan? Because the expat network in Morbihan is scant, it is difficult if not impossible to find organized groups to join (social groups, political organizations, or business networks, for example) or activities to sign up for (hiking groups or volunteer activities, for example) where the common language is anything but French. It is difficult to make friends in the local community without French language skills.

Furthermore, day-to-day life in France can be rough without a decent level of French. Although you can get by with English in most shops and restaurants, setting up your home is difficult without solid French language skills or a trusty French-speaking friend to help you out of a bind. It's unlikely that the phone reps at the utility companies speak English.

And what about the Breton language? Street signs in Brittany are all in French and Breton. The traditional language holds an important place in the culture of modern-day Brittany. Interestingly, the earliest known text in Breton dates from A.D. 590, compared to the earliest known French text from A.D. 843, much later. Despite its historical importance, Breton holds no real practical importance. Few Morbihannais speak any of the Breton dialects today. Learning the language may be a fun intellectual challenge, but it gets you nowhere in terms of navigating your day-to-day life here. What may be interesting is to learn just a few Breton root words that you'll see frequently, particularly in place names. For example: *ker* (village or hamlet), *ty* (house), *plou* (church or parish), *loc'h* (coastal lake), *huel* (high), *mor* (sea).

Live Like a King Or Queen

There is no question that coming from any major city, you'll be living like a king or queen in Morbihan.



La Trinité sur Mer

I currently rent a four-bedroom house in the center of Baden, a fairly wealthy town whose claim to fame is having the longest coastline (37 kilometers along the gulf) of any *commune* in France. Baden is one of the more expensive towns you could choose in Morbihan, and yet, for this three-level home with a small, enclosed yard, I pay 612 euros per month. Utilities can run high for a house of this size, but, between utilities and gas for the car, I add another 300 euros maximum to my budget. I spend about 60 euros per week on food, including groceries and a couple of eat-outs.

Aside from my rent, utilities, car expenses, food, and drink, there's not a whole lot more to spend money on those months I am residing in Morbihan. My daily and weekend entertainment is walking the coastal trails or jumping on my bike. As the old saying goes: The best things in life are free.

The cost of utilities is fairly standard across France. In fact, it's the one thing that runs you more than if you were living in Paris, as you're inevitably able to afford a larger space in Morbihan.

Each month, for a four-bedroom house, I spend approximately:

- 50 euros on property taxes
- 35 euros on cable, phone, and Internet
- 55 euros on my cellphone bill, which includes international calling
- 15 euros on trash collection
- 30 euros on water
- 50 euros on electricity, including electric heat
- 72 euros for a cleaner to come twice a month

Proportionately, utilities run high compared to your rent or mortgage payments. But that is more a statement of the low cost of real estate in Morbihan rather than the high cost of utilities.

The only transportation cost you realistically are going to incur in Morbihan is the cost of a car and gas. Gas is much more expensive in Europe than in the United States. At the time of this writing, the average price for a liter of gas was 1.38 euros, or about US\$5.69 per gallon. Diesel can easily run US\$1 per gallon less than unleaded. But cars also tend to be smaller and less gas-guzzling than American cars. Thankfully there are no tolls in Brittany.

Outdoor markets and massive Walmart-style supermarkets are ubiquitous and offer good prices. I quite often purchase enough peel and eat shrimp to fill a cereal bowl to the brim for no more than 3 euros. A fresh fish filet runs around 2 euros, or, for 1 euro, I can go home with a sizeable slice of homemade paté. Beer in the supermarket runs as cheap as 50 euro cents per bottle when purchased in bulk. Groceries for a pretty classy dinner

for two, including wine, can easily stay under 15 euros. Eating out at a *crêperie* or going out for *moules frites* (mussels and fries) and a beer may run you 15 euros per person. Even a fancier three-course meal with wine rarely exceeds 25 euros per person.

Health Care

Year after year, the World Health Organization ranks France first for best overall health care among its 191 member countries. Health care in France is good and it is cheap.

If you are in the French system and you have a *Carte Vitale*, prescription medicine is practically free. But, even for those of us not covered by French health insurance, prescription medicines are usually relatively cheap, certainly compared to the United States, due to stricter government regulation of drug pricing in France. On several occasions, I have asked for a receipt to request reimbursement from my international health plan only to receive an invoice for not much more than the price of the international postage to mail my claim form.

At my last visit to the doctor in France (an appointment I had made only four hours in advance), I was still waiting for my French health insurance card to arrive in the mail (that can take months). So I paid out of pocket: a whopping 27 euros for the visit and a total of under 16 euros to fill all four prescriptions the doctor gave me. So even if you do not have insurance, the out-of-pocket expenses are far lower than in the United States.

One downside to living outside a major city is that it may be more difficult to find an English-speaking doctor. The U.S. State Department puts out a document listing English-speaking doctors and hospitals in a number of major cities, including Rennes and Nantes (each about an hour from Vannes).

Morbihan, despite its distance from Paris, does have excellent health care facilities. The Clinique Océane in Vannes was ranked the 26th best clinic in all of France by the newspaper *Le Point's* 2014 survey. The same survey ranked the Nantes University Hospital (again, about an hour from Vannes) the seventh best hospital in all of France.

Cultural Events

There is no shortage of cultural events in Morbihan. Local churches often host concerts and even the smallest towns sponsor several festivals or other community events each summer. There are many local traditional festivals especially in the summer—usually in the form of Fest Noz and Fest Deiz, nighttime and daytime festivals featuring traditional music and dance.

Fest Noz, Fest Deiz, And Other Local Festivals

A Fest Noz (night festival) or Fest Deiz (day festival) is a festival in Brittany, centered on traditional dancing and music. The culture these festivals celebrate has its roots in centuries long ago, but these festivals were actually a creation of the 1950s, an attempt to keep the local culture and traditions from dying out.

Traditional Breton music may sound to you like other forms of traditional Celtic music. It does, however, have its own unique elements. There are two types of Breton bagpipes, for example, that are indigenous to the region.

Most towns hold a Fest Noz or Fest Deiz at some point during the summer. If music (traditional Celtic and even more modern Celtic rock) is what you're after, Lorient hosts the Interceltique Music Festival each year in the first ten days of August. It's the largest Celtic music festival in the world.

One important consideration when planning a move to Morbihan is if you are fine with being in a town with a significant seasonal population or if you prefer to be in a town where the population is more year-round. My town of Baden, for example, has about 75% year-round residents. The neighboring town of Larmor-Baden is only about 35% year-round. Certainly, in a city such as Vannes or Auray, you have many more year-round cultural events to choose from. You may wish to live near if not in one of these cities if you are planning to be year-round residents.



Malestroit Fest Noz

The best way to find out what's on each week is to either stop by a tourist office (there is a large one along the western side of the port in Vannes,

and there are also Offices de Tourisme in most small towns) or just keep an eye out for posters, which seem to be everywhere, announcing upcoming events.

One phenomenon that I find quite odd is the arrival of the circus—not once or twice but about 8 to 10 times each summer. It's hard to miss: The town gets plastered with flyers, and trucks roam around announcing the upcoming event on loudspeakers. It's not uncommon to see llamas and zebras tied up on the side of the road or a lion or tiger roll by your living room window (in a cage, of course). It's quite an industry here in France. There are several circus companies, and they set up for a couple of evenings at a time in just about every town, sometimes even in neighboring towns on the same night. The economics of the circus industry in France are mystifying to me.

Stripes Shopping

Clothing costs are low in Morbihan, corresponding to the low cost of living in general and also due to the fact that you find few occasions that necessitate dressing up. Casual is the dress code at all but a handful of the best restaurants. Most of my clothes that I keep out in Brittany come from the Decathlon sporting goods store or, I reluctantly admit, from the local supermarket.

It is important that you know that if you want to fit in with the locals, it is imperative that you purchase a blue and white striped long-sleeve T-shirt or some variation thereof. Don't believe me? Just wait until you arrive and you'll understand my point immediately. Although there are pricier options, such as the now worldwide shop Saint James, this all-but-required Breton uniform is available for under 15 euros at just about any supermarket or outdoor market.

Staying Active

While there are gyms in larger towns offering daily, weekly, monthly or annual memberships (approximately 500 euros per year), I have never considered joining a gym while living in Morbihan. There are endless outdoor activities to pursue in the region year-round; I think it would be a shame to exercise indoors. Between the hiking trails, bike paths, kayaking, and other water sports, there is no excuse for not staying active in this part of the world. Even on rainy winter days, I've become accustomed to throwing on my rubber boots and rain jacket and happily hitting the trails.

My favorite store in France is Decathlon, your source for any and all sporting goods imaginable (and some you never knew existed). It's also the one store even in Paris that seems ridiculously cheap. You can easily pick

up a T-shirt for under 5 euros or a pair of hiking boots for 30 to 40 euros. I rarely visit Morbihan without a stop at the large warehouse-like Decathlon on the outskirts of Vannes.

Culinary Specialties Of Morbihan

Brittany is known for several culinary contributions that I highly recommend trying when you are in town:

- Crêpes and galettes: Everyone knows dessert crêpes; galettes are the savory, buckwheat "crêpes."
- Caramel au beurre salé: It's becoming an international phenomenon, but Brittany is the home of salted butter caramel (sometimes called salidou around here). You can eat it as soft candies or as sauce on ice cream or crêpes.
- Far breton: A traditional dessert that is similar to a dense flan, with prunes baked in and often topped with caramel sauce.
- Kouign Aman: Another traditional dessert or pastry. It's loaded with sugar and butter and very tasty.
- Oysters: A must-try when in Morbihan. A huge part of the local economy. Always served up raw, with a lemon and often with a vinaigrette sauce.
- Moules frites: Mussels with french fries are served just about everywhere.
- Muscadet wine: Not actually a native of Morbihan, but of the neighboring Nantes region. It's the white wine traditionally served with oysters, so I'm including it on this list.
- Cider: Hard cider is produced all over Brittany. The Gulf of Morbihan is home to several cidreries, including La Cidrerie du Golfe, which sells its cider and more alcoholic apple-based liquors and also offers tastings, tours, and the occasional summer concert.
- Beer: Breton beer is not well-known outside the region as it is (sadly) not exported, but, if you're a beer fan, I guarantee you will appreciate the local selections here. Brittany's largest and most well-known brasserie, Brasserie Lancelot, is in Morbihan. At last count, it produces 16 varieties of beer. For those, interested, they do offer guided tours!



Local beer



Moules frites with local beer



Oysters

The Property Market

Rental and purchasing prices for properties vary widely, depending on, for example, the exact town, distance from the water, and how recently the home has been renovated.

You should give thought to whether you want to be in an older, more traditional home or whether you are fine with a more modern home or apartment. You can get a good deal on an older home, but it likely needs extensive renovations. Thoughtfully renovated older homes, for example, the stone *longères*, can be expensive.

When considering a move to Morbihan, you should also think carefully about how close to the water you wish to be and how much you care about the exact town you are in versus being in a pleasant region with more charming spots a short drive away. Once you go more than a few kilometers inland, prices drop dramatically.

Although you may need to make some compromises, the good news is that, whatever your price range, there is absolutely something for everyone.

There is at least one British-based service that specializes in working with Anglophones and could assist you in finding a home to buy in Morbihan. A House in Brittany also has useful tips and resources for securing a mortgage. If you are looking not to purchase but for a long-term rental, you may want to contact French Locations for Anglophone assistance.

If you do decide to “go it alone,” there are a few websites that are useful: SeLoger is probably the closest to a multiple listing service, with most rentals and homes for sale across France listed here. De Particulier à Particulier is another handy site, with listings posted directly by owners. If you are lucky enough to navigate this system successfully, you can save a fair bit of money by avoiding agent fees.

Buying A Home

As in any country, there are peculiarities to purchasing property in France, for example, payment of a notary fee that runs about 6% to 7.5%. It's best to inform yourself of the process before jumping in. First and foremost, be sure to understand your financial options before commencing any property search. Securing a mortgage in France as a foreigner is not impossible, but you are subject to higher interest rates and a higher percentage down payment if you are not considered a tax resident of France. I recommend speaking with Tahminae Madani of France Home Finance or A House in Brittany to learn more about your options.

Hiking Trails And The GR34

For me, the main highlight of Morbihan is the incredible network of hiking trails. France has an organized system of trails, including *petites randonnées* (short hikes) and *grandes randonnées* (long hikes). You can now walk the entire coastline of Brittany along the GR34, approximately 1,800 kilometers. Of course, you don't need to do the whole thing. Just about any segment of the trail is worth walking. There are also numerous short hikes that offer shorter circuit trails. Whether you're looking for a 30-minute loop, a three-hour walk, a full-day hike or a multiday hike, you never run out of options in Morbihan. Although only available in French, the FFRandonnée Guides are the most complete resources for hiking trails. You can also find hiking maps for local trails at just about any tourist office.

The best thing about hiking in Morbihan? Despite the water everywhere, there are virtually no mosquitos.

To get a sense of property prices in Morbihan, you can follow Maisons et Appartements Morbihan on Facebook or pick up one of their free publications if you are in town. As I mentioned, you can get a great deal if you go inland a bit and don't mind taking on renovations.

Right in the center of my gulf-side town of Baden, a large studio with high ceilings and exposed beams just sold for 127,800 euros, and a small duplex also in the center of town just sold for 102,000 euros. But most individual houses range from 200,000 to 450,000 euros. Some are over 1 million euros—these tend to be right on the water. Again, there is something for everyone.

Renting A Home

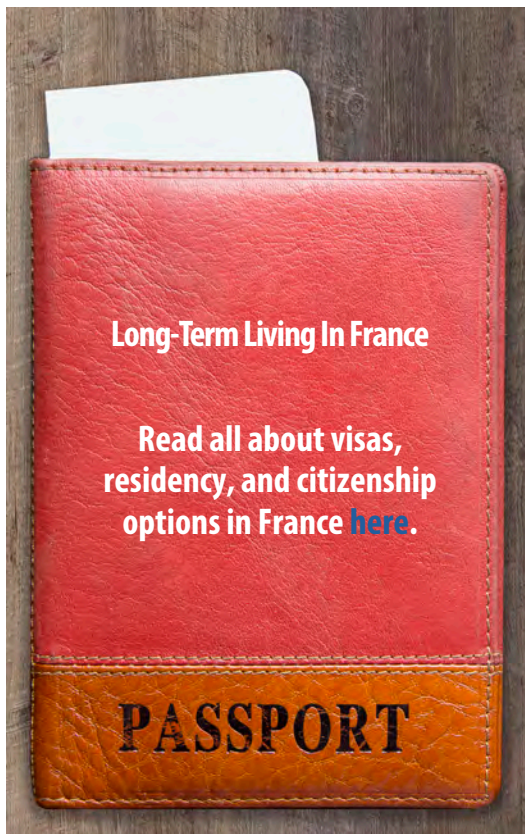
It is not always so easy to find the perfect house or apartment, but once you are in, you are well protected. A standard unfurnished lease is for three years and is renewable (often automatically). The landlord cannot increase the rent by more than the rate of inflation and you cannot be evicted unless the owner wishes to move back in (and, even then, you cannot be evicted in the winter).

Because of these strong protections for renters, unfortunately you may run into some hurdles when looking to rent. Landlords and their rental agencies want to be sure you can pay the rent. It's not uncommon for a

landlord to ask for a guarantor. That being said, such obstacles are much less common when you are looking in less urban areas.

The provisions of a lease you sign in France are similar to lease terms in other locations, with a few exceptions. First, it is the occupant as of Jan. 1 who pays the *taxe d'habitation* (the heftier of two property taxes), unless you are in a furnished one-year term rental, in which case the lease may provide that the owner pays. Second, it is generally the renter's responsibility to have an annual check-up of the hot water heater (*entretiens de la chauffe eau*) and to have the chimney cleaned (*ramonage*) if you are lucky enough to have a working fireplace.

It is important to check the lease terms carefully. Bring along a French speaker to be sure you understand everything when you sign the lease.



Similar to buying property, the cost of renting in Morbihan can vary greatly, depending on what you are looking for and where. To give you an idea of rental prices in my town of Baden, I rent my unfurnished, not-renovated-since-the-1980s, four-bedroom house in the center of town for 612 euros per month.

The Part-Time Residence Option

Paris has received a good deal of press lately for its increasing restrictions on short-term rentals. There are no such restrictions in Brittany, however. It would therefore be feasible to spend part of the year in Morbihan and rent your home part of the year to offset some of the costs. It would likely be difficult, however, to find short-term renters outside of the summer season.

Residency Restrictions And Tax Considerations

Unfortunately, moving to any new country entails a certain amount of bureaucracy when it comes to residency visas, work visas (if you plan to work while overseas), and tax obligations. And, when it comes to bureaucracy, no one does it better than the French.

Setting Up In France (Or, The Bureaucratic Battle)

The French invented the word *bureaucracie*. There is often a good bit of red tape involved in any seemingly simple transaction of daily life in France. But, once you figure out the system, you see that, despite the annoyances, the French system also has its advantages.

Opening A Bank Account

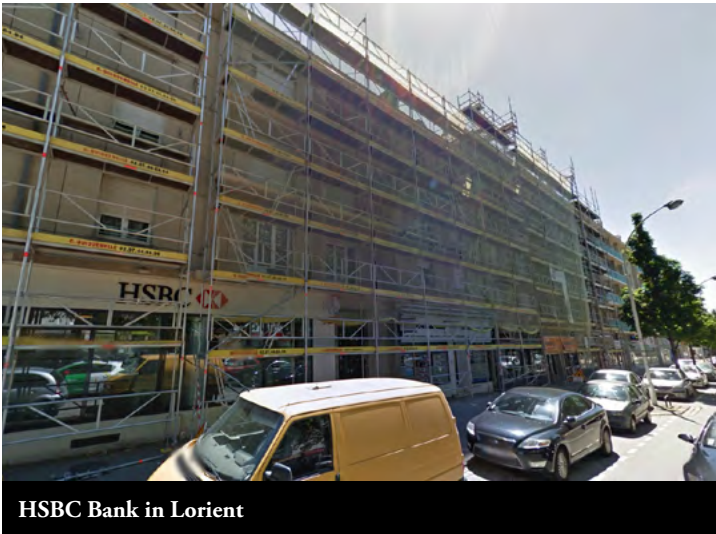
This should be the first thing you do when you step foot off the plane. You are no one in France until you have a *carte bleue*, a cross between a credit card and a debit card. You can not set up any of your utilities or do much of anything in France before you have an account set up.

Choose your bank carefully. A good bank representative can be much more helpful to the average nonmillionaire in France than at most U.S. banks. But you need a good one, a responsive one. Ask friends or neighbors for a recommendation, someone they trust. If you are employed in France, it's best to ask your employer to recommend a particular bank and to write you a letter of introduction, attesting to your salary. All the major French retail banks and several regional banks have branches throughout Morbihan. You may end up choosing your bank based on which has a branch in your particular town. Unfortunately, French banks are becoming more and more reluctant to work with U.S. citizens and in particular U.S. tax residents (if you're only in Morbihan part-time) due to ever-increasing government regulation of the U.S. banks. It's not impossible to find a bank that will take you on as a client, but you may be forced to be assigned to a particular branch that works specifically with foreigners and not necessarily the branch closest to your home.

Call your bank of choice in advance to set up an appointment for day 1 and ask them what documents you need to bring (but don't be surprised when

they name a few more when you arrive that they hadn't told you about on the phone).

You are sometimes faced with a catch-22: You cannot sign a lease until you have a bank account, but you cannot set up a bank account until you have an address in France. Again, call the bank before you leave for France and explain the situation.



HSBC Bank in Lorient

Beware that most French banks (with the possible exception of Boursorama, an online bank only available to persons who already have a bank account in France) charge a lot of hidden and not-so-hidden fees. If your language skills allow (or you have a Francophone friend willing to help out) do not be afraid to negotiate these fees down.

The Excellent Deal That Is Phone, Internet And Cable

It may take some time to have the cable and Internet company set up your line, so get this process rolling right away. In the meantime, getting a cellphone is much easier (once you have a bank account), and, for as little as 55 euros per month, you can sign up for a plan with unlimited minutes, including free calling to the United States and Canada (landlines and cellphones) and more than 100 other countries.

Paying Bills

While the use of personal checks is widespread in France, almost every recurring payment is done by *prélèvement automatique* (automatic debit from your account). You are often asked for a RIB, which is a printout with your account and routing number (including the IBAN and BIC or swift code). This automatic payment system saves hassle in the future, once it is set up, but it is another reason why you need a bank account before you can do anything else in France.

Money And The Exchange Rate

The exchange rate has fluctuated between approximately US\$1.09 and US\$1.62 to the euro since I have lived here, and, unfortunately, it is not always possible to match your revenues to your expenditures. Luckily for dollar earners, at the time of this writing, the euro is at its weakest, at about US\$1.09.

If you have an account with certain international banks (HSBC, for example), they can assist with money transfers from dollars to euros and vice versa, but it may not be worth the fees of banking with HSBC. Furthermore, HSBC branches are hard to come by in Brittany. For the last three years, I have used WorldFirst to transfer dollars to euros and it saves me about US\$300 to US\$400 per US\$10,000 or so transferred, compared to the fees and rates Citibank was quoting me. WorldFirst also has effective and friendly customer service.

Credit Card Acceptance

Back to the importance of the *carte bleue*: French cards have a puce (a flea, but in this context a data chip). You generally enter a four-digit code when paying by card, instead of signing the receipt. Most shops and higher-end or touristy restaurants take Amex, but many locations do not. Most restaurants and shops of any size take MasterCard or Visa, even without the puce. But you run into situations from time to time where you need a card with a puce.

Driver's License

The rule is that you can drive and rent cars with most foreign licenses (even without an international driver's license)—certainly all EU licenses, any U.S. state license, and most developed nations' licenses—for up to one year. Once you have resided in France for one year (and finally gotten good at driving here), you are no longer allowed to. You must trade in your license for a French license or pass the French driving exam.

EU licenses are exchangeable for French licenses, as well as licenses from 13 U.S. states. If you have a license from one of the other 37 states, you are out of luck. I have no idea why (except that it has something to do with reciprocity).

If you have to take the French driver's exam, I wish you *bonne chance*. I finally took the plunge and it was not easy. But it's doable. I am not suggesting anything here, but were you to switch licenses to one of a reciprocal state before moving to France... I also had no problem

renting a car from time to time on my U.S. passport and New York license. The question is if insurance would cover you if you had an accident.

Disabled Access

Getting around in Morbihan is much easier than in some parts of France. Driving is relatively easy and public transport is by accessible bus and not by metro. That being said, there are still many older, medieval town centers that may be difficult to navigate, and not all shops and restaurants in these areas are wheelchair accessible. Restaurants that would otherwise be wheelchair accessible often have bathrooms downstairs in the basement or up a level, with no elevator.



Auray medieval streets

The Handi Tourisme Bretagne site lists accessible restaurants, accommodations, and activities throughout the region.

LGBT Living

Recent polls show France to be one of the most gay-friendly countries in the world, with 77% of those polled by Pew Research answering yes to the question of if society should accept homosexuality. A November 2014 poll found that 68% of French people are in favor of marriage equality and 53% support adoption by homosexual couples. Since November 1999, same-sex couples have been allowed to enter into civil solidarity pacts (PACS), similar to a civil union in other jurisdictions. Same-sex marriage was legalized on May

18, 2013. Despite the legalization of same-sex marriage, the PACS regime is likely to remain popular; interestingly, 94% of these pacsé couples as of 2012 were heterosexual couples preferring this status to marriage.

Historically, Brittany has been a very liberal region of France, with clear support for liberal social values. Despite the general culture of acceptance, Morbihan, as with most rural areas, does not have any significant gay or lesbian cultural or social scene.

Moving With The Family Pet

If you are moving to France with your pet, the good news is there is no quarantine requirement. However, there are still a few hoops to jump through. First, all dogs and cats must be identified with a microchip implanted by the veterinarian (or tattoo, if applied before July 2011). Each pet must have a valid rabies certificate.

Before travel, you must obtain an official health certificate from a certified veterinarian. You must enter the EU within ten days of the issuance of this certificate, and this certificate allows you to travel within the EU for up to four months (or the expiration of the rabies certificate).

A European pet passport can also be obtained for travel between countries within the EU. However, this passport is not sufficient for entry into the EU from a non-EU country.

There may also be additional requirements if you are traveling from a country other than Europe, the United States or Canada.

See the U.S. Embassy's detailed explanation of pet travel requirements for dogs, cats and other friends as well, and more information on the EU pet passport on the European Commission's site.

Inconveniences And Annoyances

As the life in Morbihan is mostly a rural or small city life, the dangers and annoyances of a larger city, such as crime, pollution, and congestion, are basically nonfactors.

Despite the relative tranquility of the countryside, even small towns are relatively compact, so, if you are particularly sensitive to noise, be sure to do your diligence before selecting a home. It is important to check the noise levels at various times of day before committing to a rental or property purchase. Some streets can be much quieter or much noisier than others. Whether your bedroom is on the streetside or courtyard side can be a significant factor, as well as whether the windows have double-paned



Saint Cado de Belz in the Ria d Etel

glass. If you fall in love with a rental that does not have double-paned glass, it may be worth trying to negotiate a window replacement before you move in.

My house, in the center of Baden, for example, can be fairly noisy with cars driving by and small groups leaving the local bars at 1 a.m. on Friday and Saturday nights. The church bells also start going off at 7 a.m.—it's not just ringing but rather a sort of improvisational clanging that can be charming in the spring and summer months but annoying in the fall and winter when it's still dark out and yet the bells are on full volume.


Crime and especially violent crime in Morbihan is low. While most people do lock their doors and take other normal precautions, crime is certainly not a factor on most people's minds.

The main annoyance I would note relating to life in Morbihan, as with any rural area, is the relative necessity of having a car. You may choose to settle in one of the cities or in the center of town, but, even so, keep in mind that public transportation is relatively infrequent in some parts and especially on the weekends, with many bus routes running only twice or three times per day. It would also be a shame to move to an area so rich in natural beauty and not have the means to explore the countryside.

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Conclusions

Morbihan is a mostly rural region of France that offers an excellent quality of life compared with the cost of living. If you thrive on big city excitement and cosmopolitan offerings, this may not be the ideal spot for you. It's tough to get around all but the larger cities without a car. Although the community is generally accepting of foreigners, it is difficult to feel as though you fully belong with such a small expat presence (in some towns nonexistent), at least if you are not proficient in French. But Morbihan is a fantastic base for anyone enamored with the outdoors: water sports, walking, cycling. You have the benefits of living in France (safety, exceptional health care and infrastructure, a range of cultural options) without the costs of the capital city or other more touristic areas. Morbihan is a seafood lover's paradise. It offers a unique blend of the French and Breton-brand Celtic cultures. The climate is mild. Morbihan may be an ideal retirement destination for French speakers who prefer a more relaxed lifestyle. 



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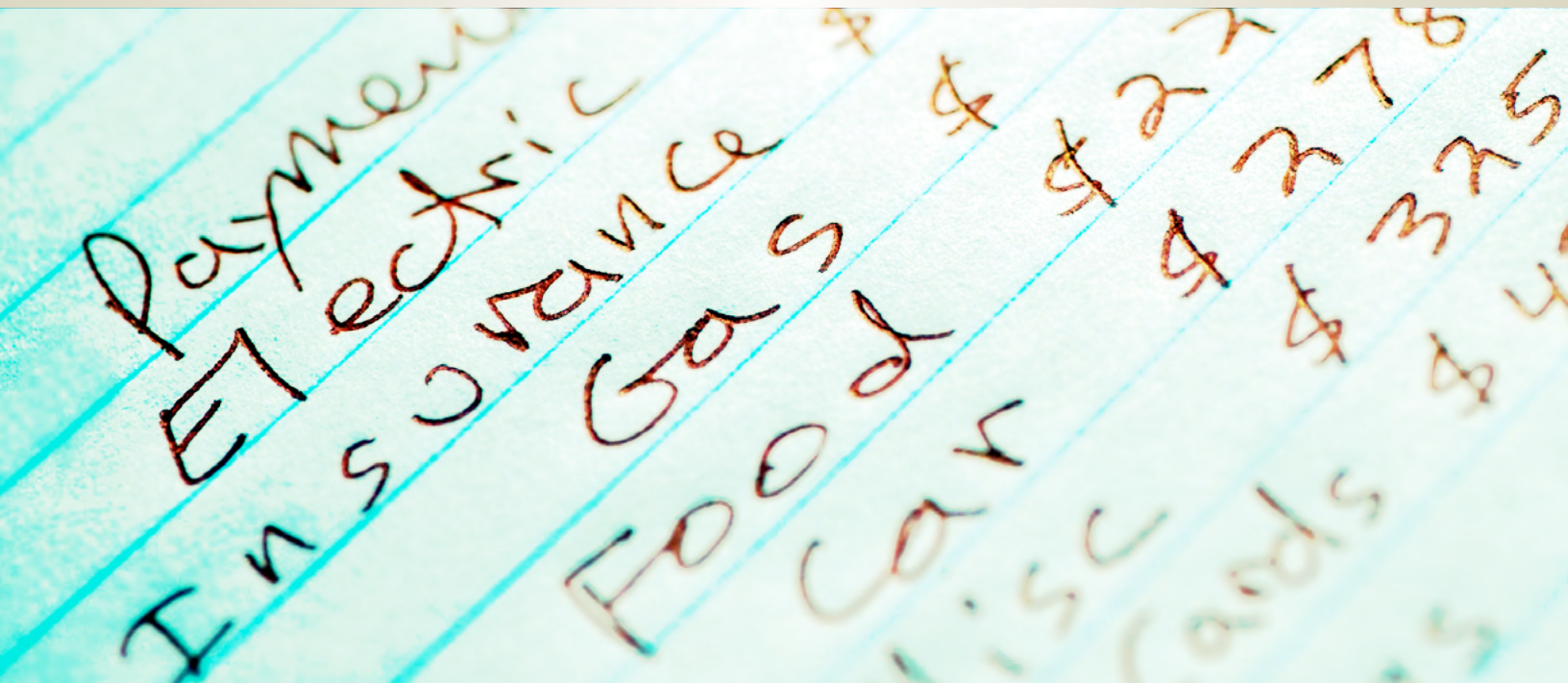
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Morbihan Budgets

By Abby Gordon

Apartment or House Ownership Budget (Morbihan, Brittany, France) in euros		
Mortgage	--	Not included here as too variable.
HOA Fees	0	N/A as most homes will not belong to an association.
Property Taxes:	50	Can vary but will almost never exceed 1,000 euros per year.
Transportation (bus, taxi, etc.)	50	Primary cost will be for gas; there are no tolls in Brittany. Note, this does not include car payments.
Gas (cooking or heating)	30	
Electricity	40	
Water	30	
Telephone		Bundled with Internet and cable.
Garbage Collection	15	
Internet	34	Includes unlimited calls to more than 100 countries.
Cable TV		Bundled with Internet and phone.
Household Help	72	Going rate for a cleaning person is 12 euros per hour.
Entertainment	520	This is the most difficult to estimate. Generally, what this should include is the couples' cost for eating out twice a week, drinks twice a week, movie theater trip twice a month.
Groceries	240	Basic items for a couple.
Gym membership	0	You're much more likely to exercise outdoors, not at a gym.
Medical appointment	27	The standard cost for a doctor's appointment in France is 27 euros (nonspecialist).
TOTAL	1,108	

Apartment or House Rental Budget

Rent	600	In a desirable part of town, unfurnished, two-bedroom, comfortable apartment. Note that long-term unfurnished rentals may be hard to come by, but they are very inexpensive when you do find them.
Property Taxes:	40	Can vary but will almost never exceed 1,000 euros per year.
Transportation (bus, taxi, etc.)	50	Primary cost will be for gas; there are no tolls in Brittany. Note, this does not include car payments.
Gas (cooking/heating)	30	
Electricity	40	
Water	30	
Telephone		Bundled with Internet and cable.
Garbage Collection	15	
Internet	34	Includes unlimited calls to more than 100 countries.
Cable TV		Bundled with Internet and phone.
Household Help	72	Going rate for a cleaning person is 12 euros per hour.
Entertainment	520	This is the most difficult to estimate. Generally, what this should include is the couples' cost for eating out twice a week, drinks twice a week, movie theater trip twice a month.
Groceries	240	Basic items for a couple.
Gym membership	0	You're much more likely to exercise outdoors, not at a gym.
Medical appointment	27	The standard cost for a doctor's appointment in France is 27 euros (nonspecialist).
TOTAL	1,698	

Penny-Pincher's Budget (for a couple, bare minimum costs for all)

Rent	400	Cheapest part of town, most basic kind of rental.
Property Taxes:	30	Can vary but will almost never exceed 1,000 euros per year.
Transportation (bus, taxi, etc.)	50	Primary cost will be for gas; there are no tolls in Brittany. Note, this does not include car payments.
Gas (cooking/heating)	30	
Electricity	40	
Water	30	
Telephone		Bundled with internet and cable.
Garbage Collection	15	
Internet	34	Includes unlimited calls to more than 100 countries.
Cable TV		Bundled with Internet and phone.
Entertainment	320	This is the most difficult to estimate. Generally, what this should include is the couples' cost for eating out twice a week, drinks twice a week, movie theater trip twice a month.
Groceries	200	Basic items for a couple.
Medical appointment	27	The standard cost for a doctor's appointment in France is 27 euros (nonspecialist).
TOTAL	1,176	

For the most current exchange rates see: www.oanda.com.



French Health Care

By Abby Gordon

The French health system is often thought of as a free service, but it's not, even for most French citizens. It is, though, one of the best in Europe.

To use the French health care system as a French national you need to be a resident and you must make a financial contribution to the system in the form of a social tax.

If you do not plan on becoming a resident, the current law states that you must hold private health insurance during your stay in France. In fact you must be able to show proof of health insurance to obtain a short or long term visa to visit France. (Proof is a letter from your insurance company stating that you will be covered in Europe for any medical and repatriation expenses during your whole stay.)

If you will be staying for an extended period of time in France but less than 183 days in a year and you are in good health, it may be worth purchasing a hospitalization plan for major medical, and, then, because doctor fees are so reasonable in France (23 euros to visit an affiliated general doctor), simply adopting a pay-as-you-go plan for minor

problems. It's also worth noting that pharmacists in France (located in all towns and some villages) are permitted to diagnose simple ailments and to suggest over the counter remedies. They do not charge for this service.

Affiliating Into The French System

The amount of social tax payable to entitle you to use the French health care system is calculated as 8% of the difference between 6,849 euros and the household income after deducting allowances. The household income after deducting allowances is expressed as the *revenu fiscal de reference* and is stated on your French income tax statement (*avis d'impot*).

So French health care is definitely not free, as many people think it is. Instead you just pay for it silently in your taxes and through top up insurance.


If you have not completed a French tax return, then another reasonable proof of income will be accepted. However, the calculation of any contribution other than by the *revenu fiscal de reference* is likely to result in a higher contribution being paid.

Once your application to join the French health care system has been made and the paper work completed at a local CPAM office (*Caisse Primaire d'Assurance Maladie*), you will receive your *Carte Vitale*... the Holy Grail of French immigration. The *Carte Vitale* pays for 70% of the fee charged for a medical service.

You either pay the remaining 30% or buy a "top up" insurance plan to cover that. There are more than a thousand providers, so it's key to know what you want rather than being told what you need. The top ups, or *mutuelles*, do not give you access to private clinics. Instead they complement the service provided by the government. Although *mutelles* are nonprofit, they are not always cheaper and may not offer the service you need (e.g. if you live in a rural area, some *mutuelles* do not cover the extra mileage to get you to a hospital). If you want totally private health care, you must purchase 100% insurance cover.

If you suffer from one or more of some 30 diseases or conditions listed by the French health care system, you can receive 100% coverage via your *Carte Vitale*. These conditions include a chronic or acute medical condition such as cancer, insulin-dependent diabetes, heart disease, illnesses requiring long-term care, and those requiring a hospital stay of more than 30 days.

Once you have your *Carte Vitale*, you must carry it with you at all times. At this point, you will be well and truly in the French system, like it or not.

All medical procedures (hospitalization, laboratory tests, X-rays, etc.) except for emergency care have to take place in the department where you applied for your *Carte Vitale*. But, you can buy medicines anywhere in France and be reimbursed within a 10-day period. 



French Visas, Residency, And Benefits

By Lucy Culpepper

Your residency options depend on your nationality. As the majority of readers are probably U.S., Canadian, or European citizens, the information below applies to those nationalities. If you are not, I recommend you seek information from the Consulate General of France in your current country of residence.

Short-Stay Visas

American and Canadian citizens do not need a visa when they travel to France for business or for personal travel. They may stay up to 90 days in a period of six months.

You will need to present a valid passport (valid three months beyond your intended stay), proof of sufficient funds, a return airline ticket, and a letter from your health insurance company

stating that you have cover up to US\$40,000 and can be repatriated (a copy of your health insurance card is not sufficient). This is a new EU requirement but not always checked at border controls.

Long Stay Visas

According to the Consulate General of France in Washington, you may apply for the long stay visa or “visitor visa” if you intend to settle in France (for example as a retiree) and live there more than 90 days per semester. Caution: The visa does not allow you to work or enroll in courses or studies while in France, as there are already specific visas (professional, studies) for these purposes. As a consequence, the proof of sufficient funding and assets to support your stay in France without working for more than a year will be crucial to qualify for the visa. If granted, the visa issued is a “Long Stay as Resident Card visa,” which is valid for a maximum of one year.

The visa in your passport will also be your permanent resident card for France for the whole first year, provided that you register to the French office for immigration within the first two months of your arrival.

Should you then wish to stay more than a year in France, you will then have to contact the French local state authorities (or prefecture) to apply for an extension of your stay by a permanent resident card (*carte de séjour*) separate from your passport.

You must apply in person for a long-stay visa (a list of offices is on the consulate website) and submit all the required documents as originals and one extra copy for U.S. citizens (two copies for other nationalities applying from France). For a full list of the requirements, visit the Consulate of France website.

EU members do not need visas to enter and live in France, though they should register with their local *mairie* on arrival.

Permanent Residency: Applying For The Carte De Séjour

All holders of long-stay visas must apply for a *carte de séjour* within eight days of arrival in France.

The French authorities issue three main types of residence permits to foreigners, depending on their status. A U.S. citizen who wants to

reside and work in France receives one of the following documents:

- *carte de séjour* temporaire or *carte de séjour temporaire salarié*
- carte de résident
- *carte de séjour mention visiteur* (for retired persons and most spouses of salaried temporary residents)

Most (nonretired) Americans coming to France for stays of more than three months are issued a *carte de séjour temporaire*. This card is valid for up to one year and may be renewed. There is no fee for the initial *carte de séjour*. If the French authorities decline to renew a *carte de séjour temporaire*, the bearer must leave France before his initial residence permit expires.

The *carte de séjour mention visiteur*, issued to retired persons (and most spouses), allows you to remain in France, but not to work. The *carte de séjour mention visiteur* can be renewed indefinitely, on an annual basis, as long as you present proof that you have adhered to the requirements.

A *carte de séjour temporaire salarié* is valid for one year maximum and allows the holder to work in France in the specific professional activity listed on the permit and only in the French departments in which the holder can be employed. This type of card can be renewed two months before the expiration date and upon presentation of a new work contract. After five years of continuous residence in France, the bearer may request a *carte de résident*, which is valid for 10 years. Please remember that issuance of the 10-year *carte de résident* is not automatic. The authorities at the prefecture will review the application to determine whether or not the applicant may receive this special residence permit.

Cartes de séjour are issued to individuals 18 years of age and older. Parents of children under the age of 18 should obtain a *visa de long séjour* for their children before coming to France.

After five years of continuous residency in France (and generally after five years of tax returns in France) you may apply for a *carte de résident*. It is issued to foreigners who have the intention of becoming French residents. It is valid for 10 years and is renewable if the holder can prove that he or she is either working legally in France or has sufficient means to support himself or herself financially without being employed in France. Applicants may obtain this card only under certain conditions. A medical examination may be required, and specific questions concerning French language skills and general knowledge of French culture may be asked. In order to qualify for a 10-year card, the foreigner must show proof that he has lived in France for at least five consecutive years.

The Skills And Talents Visa

Wishing to improve the organization of professional immigration, France has created the *compétences et talents* (skills and talents) residency card. If you are talented and want to expand your work horizon in France, this three-year renewable card allows you to exercise the activity of your choice in connection with your profession or project. In addition, your family (spouse and children) will receive residency permits allowing them to legally work in France.

You may be granted this card if you are likely to make a significant or lasting contribution, through your skills or talents, to France's development in the economic, intellectual, scientific, cultural, humanitarian, or athletic fields.


Here are some examples of eligible applicants:

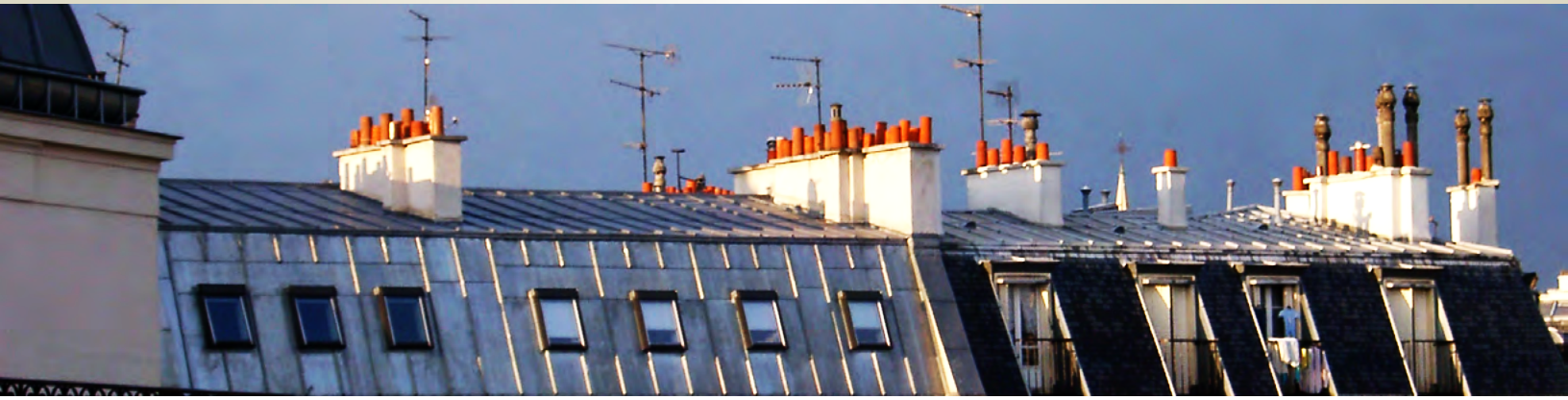
- University graduates
- Qualified professionals, regardless of their academic level
- Investors in an economic project
- Independent professionals, such as artists, authors, athletes
- Senior manager and high-level executives

What Are The Benefits For Retirees Coming To France?



La joie de vivre! Living well, loving life! You're benefiting from simply being here.

France does not have a "welcome" residency package as with many Central American and Asian countries. In fact, you may feel at times as if they are doing you a favor by letting you stay. But that's only when the endless paperwork starts to get a bit onerous. To deal with that and help you sample the delights of French life, I would say that it is essential to hire an English-speaking French national to act as your right-hand person. You need someone who has been there, done it, has contacts, and really knows the system. 



Buying A Property In France

By Lucy Culpepper

There are no restrictions on foreigners wanting to buy property in France. There are, as in many countries, tax implications, but that shouldn't stop you if this is where you want to be and you find your dream home.

The purchase of a house in France is usually straightforward and regulated. Generally speaking, problems only arise because the buyer has not understood the procedure or the property documentation. If you are not a French speaker, it is essential to find either a bilingual agent you trust and/or a bilingual notary.

The purchase involves the signing of two contracts: the preliminary sales agreement (*compromis de vente*) and the formal deed of sale (*acte authentique*). The preliminary sales agreement, drawn up by a notary or the sales agent, is an important step, and you may need advice from your bank or independent notary (if your agent is drawing it up) to make sure the wording is correct. If the property is being financed with a mortgage, the preliminary sales agreement should contain a condition stating that, if your application for a mortgage is not successful, your deposit will be refunded.

There are three main types of preliminary sales agreements, depending on whether you are purchasing a house that is already built, a house that is off plan, or a plot of land where you are going to build a house.

Purchasing A House That's Already Built

When the buyer and seller have agreed on the property and the price, both parties commit to the sale by signing the *compromis de vente*. Once signed, the buyer deposits 10% (may vary slightly) of the purchase price with the notary or agent or realtor. The deposit (called a payment on account) will be deducted from the purchase price when the deed of sale is completed, or it may be given to the seller if the agreement is broken. Before signing the *compromis de vente*, carefully consider whether you want to add any conditional clauses (clauses suspensives). You can add as many clauses as you like, but, of course, the seller has to accept them. Typical clauses are that the bank's acceptance of the mortgage (the notaire should automatically include this), that planning permission is obtainable (i.e. for renovations or minor building work), that there are no plans for undesirable development of land adjacent to the property, or that a satisfactory survey is provided by the seller.

Once you have signed your *compromis de vente* you have a seven-day "cooling off" period, during which time you can withdraw from the sale without penalty but the seller

cannot. After the seven days, you could return home, safe in the knowledge that the road to owning a property in France is well under way and should not be interrupted. A word of caution: I read about a couple who bought a home and then decided, during the "cooling off" period, that they had made a mistake. They tried to contact the notaire and then the agent on the last day of the period only to find that it was a national holiday and both offices were closed. The sale went through. Moral of the story: Make absolutely sure the notaire will be available during the "cooling off" period.

The deposit, or payment on account, system works like this:

If the buyer does not wish to proceed he or she forfeits the deposit. If any conditions of sale included in the *compromis de vente* are not fulfilled (for reasons beyond the buyer's control), the deposit will be refunded to the buyer. If the seller withdraws, he or she may have to pay a penalty to the buyer.

The *compromis de vente* includes a date when it is expected that you will sign the final formal deed of sale (this is a target date and not legally binding).

Acte Authentique (The Signing Of The Final Sales Document)

Your agent or notaire will let you know the proposed date to sign the full contract. It is preferable that you are present, but you can

arrange a power of attorney to act for you. It is advisable that you (or your power of attorney) see the property on the day of signing to check that you are buying the property “sold as seen on signing date.” In other words, to make sure that the beautiful wooden doors or floor tiles you fell in love with are still there. The whole sales process should take between three and four months.

Purchasing A Home That Has Not Yet Been Built (Off Plan)

A contract called the *vente en l'état future d'achèvement* will be drawn up. Your funds will be released in installments to the owner. Both parties also sign a reservation contract (*contrat de reservation*). This states the price of the home when built, technical specs, as well as the methods and dates of payment.

The off-plan buyer usually pays a deposit of 5% of the price (deductible from the final sale price). At the signing of the final deed of sale, you become the owner of the property, irrespective of the phase of building.

Purchasing A Plot Of Land To Build On

After finding your plot of land, you must contact the local *mairie* to find out about planning permission. Once you are certain that planning permission will be granted, you then enter the same sales process as when purchasing a house that is already built. Separate contracts must be drawn up with a fully qualified and registered (in France) builder in order to obtain a French mortgage.

Take Note

When you choose an agent or realtor, check that he or she belongs to a government regulated body, such as FNAIM, SNPI, or UNPI. The agent should have this clearly visible in his or her office. Always meet your agent at his or her office first.

It is common for an agent to ask you to sign a *bon de visite* (a simple form confirming that that specific agent showed you the property). This is done to prevent agent conflicts, as most properties have multiple listings.

To draw up the agreements, you have to provide your passport, marriage papers, divorce papers, and paperwork showing details of any loans.

Why Do I Need A Notary (Notaire)?

In France, the whole business of buying and selling properties is dealt with by a notary. A French notary is a public official responsible for ensuring that all deeds are authentic and cannot be contested. They are responsible for drawing up the final deed of sale and often the preliminary sales agreement (*compromis de vente*). Notaries must act impartially and therefore generally act for both parties. However, if the seller's notary does not speak English, you can employ your own bilingual notary. If two notaries are used, the fees (which are set by French law) will be shared equally between them. The notary fees are paid by the buyer.

What Are The Notary's Fees (Frais De Notaire)?

The fees charged by a notary (fixed under French law) consist of two parts:

1. The costs relating to the sale and purchase (conveyance) of the property: 6% to 8% of the purchase price.
2. The costs to register the mortgage on the property: 1% to 3% of the mortgage amount.

If the house is less than five years old and there has not been a previous sale, you may have to pay sales tax or value added tax. If that is the case, the conveyance costs would be lower.

What Are The Agent's Fees?

An agent will usually charge between 5% and 10% of the purchase price. Sometimes the fees are included in the purchase price and are paid by the seller, in which case you will see FAI after the sales price. If a property is sold and bought privately (*de particulier à particulier*), these fees are not payable.


The best thing is to ask up front which fees are included and then to ask for an estimate of any extra fees, remembering to add 19.6% to the estimate to cover for sales tax.

What Is A Valuation Appraisal?

If you are applying for a loan to buy a property, the bank will send an assessor to make an appraisal of the property. An assessor is not a qualified surveyor, and he or she will not identify structural defects. The purpose of the appraisal is only for loan assessment. You will not be privy to the information. If you want to carry out your own structural survey, you will need to contact a growing band of expat surveyors located throughout France.

There's no such thing as a property surveyor in France. Instead, the seller will provide a technical diagnostic file (*dossier de diagnostic technique*). This should include a report on gas, electricity, lead, asbestos, and termites (only certain areas of France). If the property has a pool, the report should also include the safety features of the pool.

Can I Get A Mortgage In France?

Yes, absolutely. My advice is to contact Tahminae Madani, the founder and managing director of France Home Finance. 



The Morbihan Rolodex

By Wendy Justice

INTERNATIONAL SCHOOLS

- Angloinfo Brittany lists all the international schools located in Brittany: <http://brittany.angloinfo.com/af/250/brittany-international-schools-and-schooling.html>.

HEALTH CARE

- Le Point's 2014 hospital survey: <http://hopitaux.lepoint.fr/tableau-d-honneur.php>

REAL ESTATE

- A House in Brittany: (<http://www.ahouseinbrittany.com/>)

- French Locations for Anglophone assistance: <http://www.french-locations.co.uk/>.
- SeLogger: <http://www.seloger.com>
- De Particulier à Particulier: <http://www.pap.fr/>
- France Home Finance: www.francehomefinance.com

OTHER USEFUL RESOURCES

- The Handi-Tourism Bretagne site: <http://handi.tourismebretagne.com>
- U.S. Embassy's detailed explanation of pet travel requirements: <http://www.ambafrance-us.org/spip.php?article783>

HIGHLIGHTS OF THE MORBIHAN

- Île-aux-Moines – It's a 5-minute ferry ride across from Port Blanc in Baden, year-round every 15-30 minutes.

If you are up for it, a hike around the entire island is worth the effort. But at the least, walk down the west side of the island for a ways, then cut up into town and explore the town.

- Oyster boat trip: Ivan Selo of Au Rythme des Marées (<http://www.aurythmedesmarees.fr/>)
- Calendar of Fest Noz and Fest Deiz events: <http://www.tamm-kreiz.com/agenda.html>
- FFRandonnée Guides: Hiking trail resources <http://www.ffrandonnee.fr/>
- Tour of the Gulf by boat – there are numerous variations. See for example Izenah's offerings: <http://www.izenah-croisieres.com/>.
- Ile d'Arz – Izenah has a 2-hour tour with 4-hour stop over on Ile d'Arz. It's a wilder island than Ile-aux-Moines. There's a beautiful town in the middle of the island. You can also take more frequent boats from the Séné peninsula south of Vannes.
- Larmor Baden – There's a short (45-minute) walk you can do following the GR34 (red & white trail markers)

west along the harbor and around the point. Then cut through the Paludo vacation home complex and right onto the road that leads back to town. It's particularly nice around sunset.

- Saint-Cado (part of the town of Belz) and Le Vieux Passage on the other side of the bridge – Saint-Cado is an island in the Ria d'Étel that may be the prettiest little village ever. There's a nice outdoor exposition of old photos each summer along the water.
- Erdeven – If you'd like to see menhirs and dolmens without the Carnac crowds, the Kerzerho site with the Menhir Géant is quite impressive.
- Locmariaquer – Park in town and walk along the Gulf side, through the town, then keep following the GR markers around the point and back up the beach side. Ultimately you can cut back over to the town, making a nice 2 – 2 ½ hour loop. Locmariaquer has a few excellent neolithic sites as well.
- Vannes – The medieval city with the still-in-tact walls is quite impressive and the port is very pleasant.
- Auray – The medieval Port Saint-Goustaïn is charming and infinitely picturesque. Plenty of good restaurants in the port as well. The upper part of the city is really only worth a visit for the Monday morning market. Though the hike up rue du Chateau is worth it, then down the zig-zagging path in the park overlooking the port for a great panorama.
- Arradon – The whole coastal path between Port Blanc and Arradon (about 9km) is beautiful. You can pick any chunk to do.

- Pointe du Blair – The peninsula in the southwestern corner of Baden. Makes for a great 40 minute hike at sunset.
- Île Berder – You can only cross over and back (by foot) at low tide from Larmor-Baden. This tells you when you can go: <http://www.larmorbaden.com/tourisme/pratique/horaires-ile-berder>. It's about a 45-minute walk around the whole island.
- Le Bono hikes – Approximately 2-2½ hours each but very worthwhile. Both of these hikes (<http://www.lebono.fr/accueil/decouverte/sentiers-cotiers/var/lang/FR/rub/3471.html>) are wonderful. If you do not do the whole hike, at least visit the Notre Dame de Bequerel Chapel (circuit 2) and do a short walk along the river (circuit 1) by driving past the Tumulus in Le Bono and parking in the parking lot just after the Tumulus. The walk along the river is especially nice at sunset.
- Cahire & Le Tron – Once in the neighboring town of Plougoumelen you'll see signs for Cahire. It's an adorable little village with all thatched roofs. Le Tron is a river/lake in Plougoumelen that's nice for an evening walk.
- Rochefort-en-Terre – Wonderful medieval town, very picturesque. You can easily combine this with a visit to La Roche-Bernard, La Gacilly and/or Malestroit. It does get a bit overwhelmed with tourists though, so an evening visit might be more pleasant.
- La Roche-Bernard – One of my favorite towns in all of France! Medieval, beautiful old and new ports on the Vilaine River, just the right size. Be sure to walk along the path opposite the old port (follow the GR markings) for a wonderful view back at the town.

- Malestroit & Josselin – A beautiful little medieval town, but the real reason to visit is for a beautiful stretch of the Nantes-Brest canal. It's about 25km each way to Josselin (paved, flat), which may be the best bike ride I have ever done. Josselin has a great castle, very worth a visit but much more exciting when you arrive by bike. You can rent bikes in Malestroit. <http://www.morbihan.com/mbk-location-de-velos/malestroit/tabid/7426/offreid/55ff13d6-c782-4df9-86e2-c35de1485275/detail-se-deplacer.aspx>. You can also do the voie verte between Questembert and Malestroit, which winds through farmland and other gorgeous countryside. It's about 20km from Questembert to Malestroit.
- La Gacilly – Not far from Rochefort-en-Terre, a cute old town with nice shops (artisan shops, not just your usual tacky touristy souvenirs though they have some of that too). La Gacilly is home every summer to the largest outdoor photo exhibit in the world. There is also the flagship store of Yves Rocher with good sales!
- Carnac – World-famous pre-historic alignments. Just beware of awful traffic jams getting in and out of Carnac in August. The center of town is cute but my favorite place is the stone village of St. Colomban. Park there and walk down Chemin de la Falaise (that turns into a dirt path) 5-10 minutes to the beach.
- Quiberon – Forget about the town: tacky, crowded, but the Côte Sauvage is spectacular. Similar to Carnac though, it just might not be worth the traffic jams in August. At least be sure to avoid the weekend rush.

Boat Trips:

- Auray River – You can take the boat in Auray (high tide only) or Le Bono: <http://www.etoiledugolfe.fr/>
- Along the shores of Baden with a lesson on the oyster culture: <http://www.aurythmedesmarees.fr/>
- Along the Vilaine River from La Roche-Bernard: http://vedettesjaunes.com/croisiere_promenade_individuels.html
- Ria d'Étel: http://www.navix.fr/destinations/la_ria_d_etel,15
- La Barre d'Étel – By the mouth of the Ria d'Étel, the opening to the ocean lined on each side by sand dunes is quite impressive.
- Île Houat & Île Hoëdic – If you'd like to venture further to these more remote islands, you can take an all-day boat trip from Port Blanc (just once a week mid-July through late August – See Izenah brochure) or more frequently from Quiberon. I prefer Houat for the landscape and Hoëdic for the village.
- Belle-Île-en-Mer – The largest island in the region. Best as an overnight, but if you go as a day trip, you can sign up with Cars Verts or Cars Bleus and they will pick you up at the ferry and bring you to the sites. Unfortunately, most ferries leave from Quiberon though, so be prepared for traffic. You need to park in satellite parking and take a shuttle to the gare maritime.
- Île de Groix – A beautiful island with Caribbean-like beaches with turquoise water, including Europe's only convex beach. Take a ferry from Lorient (45 minutes). It's a great place for hiking.

Restaurants!

I keep a running list of restaurants in the region that I have tried, and that I would recommend to others. Here is just a sampling of my favorites in the area:

Auray

- La Licorne (<http://www.morbihan.com/la-licorne/auray/tabid/7419/offreid/bb5f953c-b328-4dfb-bf6b-3a323d3bd64c/detail-restaurants.aspx>) (Port de St Goustain, 15 place Saint Saveur 56400 Auray, Tel. 02 97 24 06 46). Delicious 3-course menus with local favorites and excellent seafood.
- Crêperie Saint Saveur (6 Rue Saint-Sauveur, 56400, Tel. 02 97 56 35 53, http://www.tripadvisor.com/Restaurant_Review-g651703-d2282084-Reviews-Creperie_Saint_Sauveur-Auray_Morbihan_Brittany.html) Excellent crêperie with a large menu, very cozy interior and a few outdoor tables just a few steps up from the Saint-Goustain port.
- La Closerie de Kerdrian (20, rue Louis Billet, 56400 Auray, Tél. 02 97 56 61 27, <http://www.lacloseriedekerdrian.com/auray.aspx>). Very fancy, in a beautiful old château. Very attentive wait staff, excellent food. Quite pricey, but I would definitely recommend for the €27 lunch special.

Vannes

- Terroirs (<http://terroirs-restaurant.com/>) (22, rue de la Fontaine - Quartier St Patern - 56000 Vannes, Tel. 02 97 47 57 52) A restaurant/wine cellar with an excellent selection of wines as well as local beers and ciders--

you just pay the retail price plus a corking fee. The 3-course "Terroirs Bretons" prix fixe menu of local cuisine is an excellent value at €24.50.

- Afghan Café (http://www.cityvox.fr/restaurants_vannes/afghan-cafe_71066/Profil-Lieu) (12 Rue de la Fontaine 56000 Vannes, Tel. 02 97 42 77 77). A very welcome change when you don't want to see another crêpe as long as you live. Wonderful use of spices, very reasonable prices.

Baden/Port Blanc

- La Goëlette (<http://www.creperie-baden.com/>) in Baden serves up THE best galettes and crêpes around, as well as wonderfully flavorful moules marinières (mussels).
- La Vigie (<http://www.lavigie-restaurant.com/index.html>) (Embarcadere pour l'Ile aux Moines, 56870 Baden, Tel. 02 97 57 06 46, lavigie56@orange.fr). More refined cuisine and more modern decor than some of the other local spots. Huge terrace/bar overlooking the port.

Ile-aux-Moines

- Chez Charlemagne (Le Lério - Port 56780, Ile aux Moines, Tél: 02 97 26 32 43, <http://www.ileauxmoines.fr/chezcharlemagne.php>) Open every day but Monday 12 to 2 p.m. and 7:30 p.m. to 9:30 p.m. (April through mid-November). A cozy pub with traditional but eclectic decor. Great gambas (shrimp).
- Restaurant Asphodèle (rue de Presbytère 56780 Ile aux Moines, Tel. 02 97 26 32 52/06 34 29 40 46, www.asphodele.com). Charming salon de thé and lunch room in an old stone guest house - sit

on the lovely terrace or in the cozy indoors. Wonderful desserts (the *Couple Asphodèle* is amazing!) and fresh fruit juices/smoothies, Mariage Frères tea.

- La Chaumière: <http://www.ileauxmoines.fr/chaumiere.php> - Great for crêpes.

Arradon

- L'Auberge d'Arradon (2 rue Bouruet Aubertot, Tel. 02 97 44 02 20, auberge-arradon@orange.fr, <http://www.restaurant-arradon.com/>) Atmosphere is a nice mix of modern and traditional. Very good food; excellent homemade fois gras. €21 and €31 menus for lunch or dinner. Restaurant and pub sides are both very pleasant and serve the same menu on weekends.

Locmariaquer

- Crêperie Les Iles (<http://www.morbihan.com/creperie-les-iles/locmariaquer/tabid/7419/offreid/a7f4b703-11d5-4749-aa27-aa359becdd2b/detail->

[restaurants.aspx](#)) (8, place Dariorigum, Locmariaquer, Tel. 02 97 57 35 79). Delicious crêpes by the port.

- L'Escale (place Dariorigu, Tel. 02 97 57 32 51, escale.locmariaquer@yahoo.fr, <http://www.escale-hotel.com/hotel-locmariaquer-fr,cote-resto,2.html>, open from April to the end of September) One of my favorites, for the food and location. Possibly the best oysters ever. Beautiful waterside wooden terrace.

La Trinité Sur Mer

- Le Bistrot du Marin (<http://www.hotel-ostrea.com/Default/186-le-bistrotbrdu-marin/201-le-restaurant.html>) A spacious restaurant, with a large terrace and view of the port. The service is quite friendly and the seafood risotto is absolutely delicious. Be sure to also stop by L'Epicierie du Port, just a few doors down from the bistro at 24 Cours Quais for gourmet and international food products at reasonable prices, including a wide variety of olive oils.


Carnac

- La Brigantine in Carnac: seafood is of course their specialty, but everything we ate was delicately and perfectly prepared. Extremely friendly owners and delightful decor. Best to reserve in advance, especially for dinner.

Quiberon (Pontivy)

- Le Bateau Ivre (9 place de Saint Ily, Portivy, 56510 St Pierre Quiberon, Tel. 02 97 30 93 23, <http://www.morbihan.com/restaurant-le-bateau-ivre/st-pierre-quiberon/tabid/7429/offreid/26defccf-164a-458d-ae2f-f65aa8b4a5d9/detail-sortir-en-morbihan.aspx>) An old stand-by for crêpes or seafood after a hike along the Côte Sauvage in Quiberon.


SHOPPING

- Saint James: <https://www.saintjamesboutique.com/category3.html>
- Decathlon: www.decathlon.fr 



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This unique subscription service is called ***Overseas Living Letter***.

Every month, subscribers to ***Overseas Living Letter*** receive an honest, current, and complete introduction to one of the places we've identified as offering tremendous advantages for the would-be retiree abroad...

These are the locations that should be on your radar, either for your immediate retirement or as places to invest today as part of a longer-term plan. Each of these comprehensive reports addresses not only the pros, but also the cons of each destination featured.

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Overseas Living Letter has correspondents all over the world who are living the life you've been dreaming about, right now!

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- Whether it's better to rent or to buy, given the local market right now...
- What to take with you, what to ship, and what to leave behind...
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- Who to contact for legal help, health insurance, banking, shipping, residency, taxes...

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Kathleen Peddicord
Founding Publisher,
Live and Invest Overseas™

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