



Future expat Barb is a woman on a mission. She and her husband are traveling the world, scouting out locations to call home for their early retirements.

They've been to Ajijic, Mexico and Paris, France among other locations, but it's their trip to the historic hilltop city of Toledo in Spain that I want to share with you today.

Barb had been there before as a tourist. Revisiting the city, and thinking about it as a potential home for an expat retiree, though, gave her a new perspective.

She tells you about it below...

Declan Aylward

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Toledo, Spain: Historic, Convenient, and Affordable

By Barb Harmon

My husband and I have come to the conclusion that an easy to navigate, relatively large city suits us best. We thrive on the energy...the opportunity to experience a variety of activities a larger city provides. But even in a sizable city we try to "go local." We seek out restaurants where locals eat, shop in non-touristy shops, and visit attractions that are not on the beaten path. We try to support the community.

We travel often, not because we are independently wealthy, but because I am very resourceful at earning airline miles...but that's another story. Every trip we take involves visiting at least one or more good sized cities. While in Spain recently, we revisited an old favorite...Toledo...population roughly 83,000. We spent two nights in this UNESCO World Heritage City...looking at it with fresh eyes.

Toledo was known during the Middle Ages as The City of Three Cultures. Here, Christians, Jews, and Muslims lived side by side religiously and culturally. The well-preserved architecture reflects the city's culture. The Gothic Cathedral, the larger-than-life Alcazar, the 1st century ruins of Roman baths under a plexiglass floor (in a women's clothing store)...there is something historic

to see around every corner.



Toledo's historic Alcazar fortress sits on the highest point of the city.

The city is best explored on foot. Many of the streets in the historic center are so narrow that we had to quickly retreat to allow a taxi to pass. As future retirees, owning a car is not something that interests us. That decision was made years ago while traveling in Europe. We see cabs, buses, trains, planes, and an occasional rental car in our future.

Toledo is a food lover's paradise. A three-course meal for two including wine comes to about \$35. Every meal we had during our stay was delicious and reasonable.

We price checked the local markets and were pleasantly surprised to find lower prices on most items we purchase at home. Produce was a bargain.

I spoke to a pharmacist to price medications. Most were comparable to our co-pays at home. Medicare is not an easy option if you are living outside of the States and with early retirement, our employer insurance will cease. Depending on where we land, and whether it is full- or part-time, international insurance will likely be purchased as a safeguard. Medications and routine doctor visits will be paid out of pocket, as these are reasonable.

Walking through the maze of side streets, we noticed something we missed on previous visits. There was an abundance of "for sale" and "for rent" signs in windows and on building fronts. I peeked inside one building and saw a beautiful stone fireplace and worn wooden floors. I could picture us living there.

Chatting as we walked back to the hotel, we commented "Toledo has charmed us...again."

Stopping to pick up our key at the front desk, I mentioned that there were some beautiful places for sale or rent. The clerk smiled while saying, "a couple from New Mexico has a place on the next street. They are retired and spend the winter in Toledo. Perhaps you will do the same?"

Perhaps.