

The idea of “cultivating your garden” is a simple yet powerful one. It’s a way of looking at the world that encourages you to make the most out of what you already have, or to find new ways of solving emerging challenges. And we have plenty examples within these pages of people doing just that.

Sandi and Mark Lane (p.2) used housesitting as a way to see a new part of the world and avoid dipping into their nest egg while doing it. Janet Blaser brought her journalism background to a niche market in publishing, providing a local magazine for expats in Mazatlán, Mexico (p.6). And in our cover story, Marc and Julie Bennett reveal how they turned the RV lifestyle into a money-saving adventure.

For the person who is willing to question the popular narrative we’re fed about retirement and find new ways to deal with life’s many challenges, there are plenty of options out there.

Personal finance contrarian Steve Garfink offers a simple solution to substantially cut one of your biggest expenses in retirement (p.8). And Susannah Shmurak shows you how to make significant long-term savings through solar energy (p.12).

We’re not living in the best of all possible worlds, but I would argue that there has never been a time so full of possibility as there is today. Go out and make the most of it. Cultivate your garden.



Paul O’Sullivan  
Managing Editor

P.S. If there’s a topic you’d like us to cover in coming issues, please email us at: [fundyourlife@internationalliving.com](mailto:fundyourlife@internationalliving.com)

## PORTABLE INCOME

# Creative Funding for an Early Retirement in France

By Marsha Scarbrough

Everyone must carve out their own route for retirement. However, you would be hard-pressed to find a path more fulfilling and rewarding than the one which Sandi and Mark Lane set out on after leaving their careers behind two decades ago. From housesitting in France, to teaching English, and leading historical tours through Normandy, Sandi and Mark continue to fearlessly explore every opportunity that comes their way.

According to Sandi, it all started after Mark read a book called *Cashing in on the American Dream: How to Retire at 35*. “We wanted more than two weeks off in a year,” she says, “so we devised a strategy to retire early.” Thanks to rental yields from their real estate, their two salaries, and the fact that they didn’t have children, Mark was able to retire in 1997 at 47 from his post as director of San Antonio’s Witte Museum, and Sandi from her English teaching job three years later at 51.

They were already experienced travelers, but retirement freed them to travel more and for longer periods. They frequently visited friends who lived in France. “We began to feel like France was where we wanted to live, and the tail started to wag the dog,” says Sandi.

In 2005, they rented a car, and drove around France researching places to live. It came down to Paris or Normandy. For Mark, a critical question was whether they wanted to live in Paris and visit the countryside on vacation—like Parisians do—or did they want to live in the countryside and visit Paris? “Once we asked ourselves that, we knew that we wanted to live in Normandy.”

The following year, Sandi read a magazine article about international housesitting. “I was struck by a photo of a woman with a Labrador walking down a romantic French country road lined with chestnut trees. The house was a lovely stone villa. I thought, ‘Hey, we could do that.’” They joined [housecarers.com](http://housecarers.com), and, within a couple of months, they were contacted by the owner of a chateau in Normandy.

“No real work was involved. We just needed to live there and tend to problems as they came up. We had a gardener to direct, and we needed to make sure the main house was aired out and winterized when the seasons changed,” says Sandi. The owner and his young family came during the summers, so that’s when the Lanes took off on travel adventures.

After four years at the chateau, they decided to look for their own house and garden. “We heartily recommend long-term housesitting in an area before jumping into purchasing there. We did not pay rent or taxes for those four years, which was an easy way to get our feet wet.” More importantly, they were able to move without selling their house in Texas where the real estate market was in a serious slump.

They had made many friends in the nearby town of Argentan and felt nourished by Normandy’s four seasons: “After so many years in hot, dry Texas, we welcomed rain and snow,” says Sandi. Proximity to other European destinations was another plus. Paris is two hours by train and has two convenient airports, and ferries and the Eurostar high-speed railway through the

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Though they considered moving to a different part of France, Normandy had captured their hearts. Remaining in Argentan, where they bought a townhouse, offered another benefit. While at the chateau, Mark and Sandi made friends with a young British expat who taught English in a community education program. When she announced that she was getting married and leaving town, Mark—who had just returned from earning a TEFL certificate from the University of Chiang Mai in Thailand—said, “I want your job.” She was happy to oblige and smoothed the way for Mark and Sandi to take over her part-time jobs at two different schools.

Although EU citizens are supposed to be given preference, Mark’s TEFL credential and Sandi’s teaching background gave them an advantage. They hired a lawyer in Paris to guide them through the process of registering with France’s Auto-Entrepreneur program so that they could legally work self-employed.

At that point, they were on *Cartes de Longue Sejour* (long stay visas), which are good for one year. After renewing every year for four years (five years total in France), they obtained *Cartes de Residence* visas which are good for 10 years and allow them to work for an employer, pay taxes, and receive healthcare and retirement benefits. After they received their *Cartes de Residence*, the schools asked them to become salaried employees, and they did.

For a total of six hours of teaching a week, they got paid about €5,000 (\$5,812) a year and qualified for government healthcare. Mark says, “You hear stories that all the French pay 45% in taxes, but that’s not true. Just like in America, there are tax brackets based on income level. We would have had to have made €31,000 (\$36,415) or more to be taxed at 45%, and we fell well below that. Consequently, our taxes were very low, 18% or 20%, and that’s with healthcare.”

“We loved it,” says Sandi. “The money was negligible, more like pocket change really, but it allowed us to meet

lots of French people and to get the spectacular French healthcare.”

In addition, with the Auto-Entrepreneur program, Mark could give private lessons to high school students who needed to improve their English to get into top universities, “I was paid €30 (\$35) an hour, and I think you can make as much as €40 (\$46.50) an hour. Some people just do that. I never advertised. It was totally word of mouth.”

Sandi stresses the importance of getting a lawyer and accountant to help you through the bureaucratic mazes of visas, employment, and taxes. “You will not save money if you try to do it yourself and get it wrong. We were thrilled to find a wonderful accountant in Paris. She is American and worked for the IRS. She is married to a Frenchman and speaks both languages and handles both our French and American tax reports. She has saved us money and is worth every centime of the €2,500 (\$2,936) bill she sends every year.”

## Tour guides in France can earn as much as \$174 to \$580 a day.

As a history buff, Mark was in his element in Normandy. Argentan is just over an hour’s drive from the D-Day landing sites at Omaha Beach, and the region is rich in medieval history. Eventually, he decided he wanted to try his hand at being a tour guide.

He got in contact with an American woman and her French husband who had bought a transport company that shuttled tourists between Caen and Paris. She wanted to add D-Day tours to their business, and although plenty such tours exist, she was looking for American guides. “Americans prefer American guides on the D-Day beaches,” Mark explains.

Mark has been working for their company ever since. Sandi has even joined him. Together they lead a tour to the medieval abbey of Mont-Saint-Michel. En route, Mark lectures on life in the French countryside during the medieval period, as well as the Celtic and

Roman history of the region. Because he is not licensed as a guide in France, Mark can’t lead tours inside a federal building. “I stop talking when I get to the entry of Mont-Saint-Michel. I give them so much information that they don’t really need a guide.” When their groups emerge from the abbey, Mark and Sandi treat them to a feast typical of the Middle Ages.

According to Mark, tour guides earn from €150 to €500 (\$174 to \$580) a day, but the days are long. “I try not to do more than two tours one right after the other, although sometimes I do three. You are ‘on’ for nine hours a day. I really love doing it, but you can’t do it day after day after day.”

He does about 45 tours a year, all in summer, all with high-end travelers. The season starts in April with a couple of tours a week. June is the hectic month, but by mid-July, the American tourists disappear. Mark says that there are just three things you need to be a successful tour guide. “First, you have to know your subject. Second, you need to have an ‘interpretive strategy.’” This essentially means you need to be a good storyteller. Saying ‘This is a 12<sup>th</sup>-century church’ doesn’t mean anything to most people. If you say, ‘This is where a traveler would stop over’ and explain what happened when they stopped, then you’ve connected the story with your tour group, making it more engaging. Try to find these universals that you can connect to the facts. The third requirement is interpersonal skills.” Mark knows he’s lucky to get all the work he wants from one agent. To people interested in becoming tour guides, he suggests getting into networks of upper-end travel agencies, like [Virtuoso](#), when you are in the U.S. Once you get into those agencies, they become your market.

After moving into their own home, Mark and Sandi found they still enjoyed housesitting for 10-day to two-week stints. They say cats are easy to care for, but they’ve given up housesits with dogs since dog-walking duties interfere with local sightseeing. “Housesitting fits us because we like to travel from a base and take our time,” says Sandi. “Housesitting allows us to know the baker and meet the locals. We heartily recommend it.”