

Living in a Bubble



People often come to me saying that they've found this house or that apartment and ask me to guide them through the contorted purchase process. I go about doing my due diligence and more often than not, I deal with minor matters, though occasionally there are major issues to overcome. In the midst of it all, I sometimes stop and ask myself, what are these people really doing? They are putting a significant amount of money (perhaps their life savings) into a new home in Tuscany. The left side of my brain (the logical bit) tells me that this is absolutely crazy. Portugal would be a better investment, or perhaps the latest Balkan resort hard hit by the recession and now advertised at rock-bottom prices. The right side of my brain turns on the feel-good factor, the emotion, the culture, the culinary delights, the weather and naturally the unsurpassed countryside and magnificent cities of art. So is there a logic to buying in Tuscany? Are people ultimately happy with their decisions a few years down the line? Is Tuscany really what it is made out to be or is it simply overrated?

Recently, I bumped into a client who retired here last year and I asked him how his "new life" was going. He said that it was great to live in a bubble far away from reality. He didn't speak Italian but that didn't bother him in the least, as there was no need to understand the country's problems or follow the news, which inevitably gave a blow-by-blow account of the latest terrorist attack on TV or a depressing newspaper report of an economical downturn in some unheard part of the world. All he was looking for was a little bit of tranquility in a fabulous part of the world. The next day, I met another client, who had come here with his young family and was struggling to make ends meet over the years. Finally it sounded like his activity had taken off and he was relatively content with life. A week later yet another client called. He had purchased at the peak of the house sales in 2007 and was now considering selling up as he couldn't handle the anxiety with his negative equity investment. The loan repayments kept overshadowing any bit of enjoyment he got out of his sojourns in Tuscany.... He had tried to borrow Tuscan happiness through the banks, but now it was payback time!

Tuscany makes a great backdrop for those who wish to turn the page, make a fresh new start in life, or simply savour something different, maybe in stark contrast with previous lives at home. Some are looking for a new meaning in life and others want to escape or immerse themselves in an environment of pure inspiration. I personally left a great job in Germany many moons ago -- with great

career prospects, a great pension scheme and a great car. I had made it and in theory my life was ticking all the boxes. Then I realised that I was missing something important and so I made the bold decision to move to Tuscany - lock, stock and barrel. In hindsight, I can safely say that I made a leap in the dark that ultimately brought greater quality and happiness to my life.

Over the years, I have come across three categories of people who come to Tuscany. The first and most obvious are the carefree holiday-makers who come to their Tuscan home three or four times a year. Then there are the happy-go-lucky couples retiring here with little or no worries as their pay cheque arrives at the end of month. Finally, we have permanent residents who decide to make a go at living and working here. All three have totally different perspectives on being in Tuscany. Some go negative and sound like broken records, constantly telling us how everything is better at home, or how the Italians should do it this way or that way. When I see people getting into a rut of non-stop moaning and groaning, I tell them that they've missed the point; it's time to go back to their home country, or perhaps move on to a more organized place like Germany. On the other hand, the positive people really flourish and Tuscany brings out the best in them.

If you truly want to enjoy Tuscany, you need to keep an open mind and perhaps work on the language as a way to integrate with the locals, to appreciate the culture, understand their ways and identify with the mentality. Otherwise it's like watching a silent movie.

Tuscany is ultimately a lifestyle decision that can be thoroughly enjoyed by people who come here with the right attitude and mindset. If you view Tuscany using hard facts and figures to forecast returns on money investments, then Tuscany probably is overrated. But money can't buy happiness!

*David Collins, an engineer by profession, has lived and worked in Tuscany for over 20 years. He manages Our Toscana providing house surveys, plans & permits and undertakes all kinds of restoration projects throughout Tuscany. David is author of **Buying & Restoring in Tuscany – A Practical Guide** and lives near Lucca with his Italian wife and two children.*

david@ourtoscana.com / www.ourtoscana.com

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