ISSUE #2

Veni | Vidi | Vici

CaesarTheDay
Expat Life
Planning

Your guide to conquering retirement in Italy

15 May 2025



The Journey Continues



Bentornati, amici miei. Whether you're plotting your exit from a cubicle or just quietly hoarding espresso cups for your future Italian kitchen, I'm glad you're still here.

Last month, we kicked things off with Liguria—Italy's overlooked gem where you can sip Pigato by the sea without selling your soul to Instagram. If you missed it, you can catch up on the blog, along with new posts diving deeper into real estate realities, tax traps, and all the things glossy travel sites conveniently leave out.

Since that first newsletter, a lot has been happening behind the scenes. My book, Escape Plan: How to Move from the U.S. to Italy Without Losing Your Mind or Money, has been gaining traction—and the response has been overwhelming (in the best way). Thank you to everyone who picked it up, left a review, or sent a message saying, "Finally, someone telling it like it is." You get me. We're building something real here.

The CaesarTheDay website is growing too. New tools are going live: moving abroad checklists, relocation calculators, and a step-by-step guide to cutting U.S. tax ties without ending up in bureaucratic purgatory. If you haven't poked around lately, do it—you'll find a lot more than pretty photos and pasta recipes (although these will inevitably come).

This newsletter isn't just about moving—it's about building a bigger life. One that's more intentional, more free, and more yours. Italy is just the backdrop. The real story is you—getting unstuck, thinking differently, and refusing to settle for "good enough" anymore.

Each month, we'll keep tackling a new Italian region. Not tourist brochures. Not real estate bait. The real insider's take: costs, pros and cons, climate, healthcare, walkability, culture—and what it actually feels like to live there, flaws and all.

This month, we set our sights on Le Marche—Italy's best-kept secret and the place that just might convince you that dreaming bigger doesn't have to mean spending bigger.

So pour yourself a glass of something Italian (Verdicchio, if you want to be thematic), pull out that dream notebook you're pretending isn't tucked under your laptop, and let's get to it.

-Cesare





Le Marche: The Italy You Dream About - Without the Crowds

When people ask where in Italy we're planning to move, and I say Liguria, I get nods or confused stares.
When I mention Le Marche, though? Most Americans haven't even heard of it—and that's exactly why it matters.
Let me clear it up.
Le Marche is that quietly spectacular slice of central Italy tucked between the Apennine mountains and the Adriatic Sea, stretching from the soft hills of Urbino to the turquoise waters near Ancona. It's a place where Renaissance cities hide behind medieval walls, vineyards roll to the horizon, and the beach is never more than an hour away—no matter where you stand.

But this isn't just about beauty shots. Le Marche is strategic. It's livable. It's affordable in ways that feel almost indecent compared to better-known regions. It's the kind of place where €150,000 gets you a historic home and a view worth getting up for. Where healthcare is excellent, food is taken seriously, life moves slower—and somehow better.

This region isn't trying to impress you. It's not dressing up for tourists. Le Marche just quietly is impressive.
You won't find crowds of influencers clogging up every piazza. What you'll find are farmers, artisans, shopkeepers, and families who've been here for centuries—living lives full of small rituals that, frankly, make a hell of a lot more sense than what most of us have been sold as "success."
We're covering Le Marche this month because it represents something a lot of us are craving right now:
Space. Authenticity. A future that feels both attainable and meaningful.
So whether you're curious about coastal towns like Senigallia or Civitanova Marche, wondering if you could pull off the quiet hilltown life in a place like Offida or Cingoli, or just trying to figure out if retiring abroad has to mean "giving up" anything—this issue is for you.

So...like a bottle of Verdicchio chilling in the fridge, just waiting for the right sunset:
Let's crack this one open.

Where is Le Marche?



Le Marche (say it like "Lay-MAR-kay") sits quietly on the eastern side of central Italy, hugging the Adriatic Sea. It's bordered by Emilia-Romagna to the north, Umbria and Tuscany to the west, and Abruzzo to the south—geographically smack in the middle of everything, yet still flying under most travelers' radar.
It's about the size of New Jersey, but feels infinitely bigger, with an incredible diversity packed into a single region:

- **Coastline:** 100 miles of beaches, ranging from lively resort towns to wild, empty stretches.
- **Hills**: Rolling, vineyard-dotted landscapes that give Tuscany a run for its money—but at half the price.
- **Mountains:** The rugged Sibillini range offers hiking, skiing, and cool mountain air within easy reach of the coast.

The capital city, Ancona, is a working port town (think ferries, commerce, gritty charm) and a gateway to Croatia and Greece.
Inland, you'll find Renaissance jewels like Urbino, medieval powerhouses like Ascoli Piceno, and tiny hilltop villages where life moves at the speed of an aperitivo.
It's connected by highways and rail lines to Rome (about 3 hours) and Bologna (about 2 hours), but it still feels like a different Italy—one that didn't sell out, slow down, or lose itself trying to impress tourists.
If you want mountains, sea, art, wine, healthcare, and walkable towns without battling hordes of tour groups—Le Marche is about to become your new obsession.



Beyond Urbino and the Coast: The Lay of The Land

Le Marche isn't just one vibe. It's a mosaic—stitched together from coastline, rolling hills, river valleys, and craggy mountains. And if you only look at Ancona or Urbino, you're missing the best parts.

Here's how the region breaks down, practically speaking:

The Adriatic Coast

From **Pesaro** in the north to **San Benedetto del Tronto** in the south, the coastline offers a string of beach towns—some glitzy, some gritty, most with walkable centers and access to the regional rail line. Towns like **Senigallia** and **Civitanova Marche** give you that seaside life *without* the Amalfi insanity. You'll find broad beaches, working ports, seafood, and a slower pace outside of summer.

The Inland Hills

Just 30 minutes from the coast, everything shifts. Welcome to vineyard country—towns like **Recanati**, **Jesi**, **Macerata**, **Cingoli**, and **Offida**, where the views go on forever, the food is deeply regional, and the tourists are refreshingly absent. This is where most retirees will find the sweet spot: peaceful towns with just enough infrastructure and just enough distance from the seasonal noise.

The Mountain Zone

Keep driving west and the **Sibillini Mountains** rise up like a natural fortress. Here you'll find towns like **Sarnano**, **Amandola**, and **Bolognola**, where the air is crisp, the winters are real, and hiking trails practically start at your doorstep. It's the least populated part of the region, but for retirees who want fireplaces, quiet, and dramatic scenery—it's paradise.

The Cultural Triangle

Anchored by **Urbino**, **Ascoli Piceno**, and **Macerata**, this zone packs the highest density of museums, festivals, palaces, and Renaissance street cred per capita. Each city has a different vibe—academic, aristocratic, or civic—but all have strong infrastructure, good healthcare, and walkable centers.

Hidden Gem, Confirmed.
Want proof that Le Marche is still under the radar?
When I built this newsletter in Canva, I found **three images** total for the entire region.
Tuscany? Hundreds. Liguria? Packed.
Le Marche? Crickets.

If you're looking for the Italy *before* it gets discovered— **this is it.**

City by City: Exploring Le Marche in Full



Tolentino

Tolentino flies under the radar even inside Le Marche, but it's an underrated gem. It has a historic center, access to the Sibillini Mountains, and a lively local economy thanks to small industries and artisans. You get real daily life without tourist noise—and some seriously affordable real estate if you're willing to live a little inland. Bonus: it's near thermal baths and hiking trails if you're planning to be one of those "fit retirees."



Fermo

Fermo has a refined, under-the-radar energy. It's a city with roots in Roman times and a strong cultural streak—open-air concerts, libraries, historic theaters—but without the crowds or the cost. The historic center is stunning, the pace is gentle, and the views stretch all the way to the sea. It's close enough to beach towns for a swim but tucked just far enough inland to avoid the summer circus. A great "best of both worlds" town.



Offida

Offida feels like a secret you accidentally stumbled upon—and want to keep for yourself. Built on a rocky outcrop surrounded by vineyards, it's famous for its lace-making tradition and beautiful Gothic churches. The pace is glacial, the food is hearty, and the sunsets are downright criminal. Retirees who want quiet, authenticity, and insanely good wine (Pecorino and Passerina grapes) should take a hard look here.



Loreto

Perched on a hill overlooking the sea, Loreto is most famous for its basilica and the Holy House, allegedly flown in from Nazareth by angels (or Crusaders with a flair for PR). But beyond the pilgrims and church tours, Loreto is a peaceful, polished town with manicured streets, easy coastal access, and a quiet local life. It's not bustling, but that's the appeal. Retirees looking for calm, beauty, and the occasional theological oddity will feel right at home.



Matelica

Matelica is the kind of inland town that makes you wonder why the crowds never found it—and then feel grateful they didn't. Set against a backdrop of rolling hills and vineyards, it's known for producing Verdicchio di Matelica, a crisp white wine that's basically sunshine in a glass. The town itself is compact, historic, and friendly, with a main square that hosts markets, concerts, and the occasional impromptu gathering of old men arguing about soccer. Housing is affordable, healthcare access is solid, and the whole place feels rooted, local, and untouched by the Instagram hordes.



Macerata

If you like the idea of a place that's classy without being flashy, Macerata may be your match. It's best known for its annual outdoor opera festival (in a Roman amphitheater, no less), but there's a lot more here: a respected university, walkable streets, cafes that don't rush you, and a lifestyle that feels balanced. Located halfway between the sea and the Sibillini Mountains, it offers access to everything—without the traffic jams or expat bubbles.

City by City: Exploring Le Marche in Full



Senigallia

Senigallia is where Italians go when they want a beach vacation that's actually relaxing. Wide, sandy beaches, a long pedestrian promenade, and a food scene that punches well above its weight make it a coastal favorite. Unlike more touristy beach towns, it has a year-round population, meaning you don't feel like the last person on Earth in January. Bonus: excellent rail connections up and down the coast. For a beach life that isn't boring or broke, this one's hard to beat.



Recanati

This town leans poetic for a reason—it's the birthplace of Giacomo Leopardi, Italy's most famously melancholic poet. But don't let that fool you. Recanati is warm, inviting, and deeply scenic. Rolling hills? Check. Walled historic center? Check. Art museums, concerts, literary festivals? Check. It's smaller and quieter than nearby cities, but it has soul and rhythm. If your retirement dream involves long walks, handwritten journals, and wine with a view—welcome home.



Cingoli

Nicknamed Il Balcone delle Marche ("the Balcony of Le Marche"), Cingoli lives up to the name. From its hilltop perch, you get endless views of rolling countryside, the Adriatic in the distance, and skies that seem to go on forever. The town itself is compact, well-kept, and slow in the best possible way. It's a place for readers, gardeners, and those who've had enough of the noise. Internet's good, air is better, and the silence is golden.



Fabriano

Fabriano might be one of Italy's least-famous cities with the most UNESCO credentials. It's the birthplace of Europe's first paper mill and still home to Italy's high-end handmade paper tradition. Beyond the artsy cachet, Fabriano offers solid infrastructure, a low cost of living, and good access to mountain hikes, small villages, and natural parks. Not flashy, but full of character. Retirees who want substance over sizzle should give it a serious look.



Civitanova Marche

A city with a split personality—in the best way. The seaside half is modern and lively, with beach clubs, restaurants, and summer energy. The hilltop old town is quiet, historic, and refreshingly authentic. Together, they form a place where you can dip into coastal life but retreat to the calm when you've had enough. Excellent public transport, good healthcare access, and a cost of living that's still reasonable—especially compared to more hyped coastal areas.



Sarnano

If you're dreaming of a mountain escape without going full hermit, Sarnano nails the balance. Nestled in the foothills of the Sibillini Mountains, it's got cobbled streets, medieval charm, thermal spas, and nearby ski slopes. It's small, yes—but not lifeless. There's a tight-knit community, active expat presence, and plenty of fresh air. It's a true "live well, live slow" town with year-round appeal, especially for those who prefer hiking boots over flip-flops.



Ancona: The Port City That's Not Trying to Impress You (And that's the Point)

Ancona isn't the kind of city that courts travelers. It doesn't bat its lashes or tidy up its alleys for a tourist selfie. There are no souvenir aprons flapping in the breeze, no overpriced limoncello in wicker bottles. It just… is. And for a certain kind of person, that's exactly the draw.

Built on a curve of coastline like an amphitheater facing the Adriatic, Ancona has always looked outward. Founded by Greek settlers, shaped by Romans, and rebuilt after WWII bombings, this place is layered with centuries of sea-salt resilience. Its name isn't synonymous with art or wine or romance—but with motion. Ferries leave daily for Croatia, Greece, and Albania. Trains roll inland through the Marche hills. Freight moves in and out of its working port. This is a city that functions. That matters.

And yet, under the industrial scaffolding and rough edges, there's something real and—if you stick around long enough—disarmingly beautiful.

The historic core climbs a ridge above the port, where you'll find San Ciriaco Cathedral, a Romanesque masterpiece perched like a watchtower with sweeping views over sea and city. The Lazzaretto, a massive pentagonal quarantine station designed in the 1700s to prevent plagues, sits on the waterfront like a relic of both science and superstition. Around it, fishermen unload their catch, teens ride skateboards, and office workers eat lunch on the steps—just life, moving on.

Walk through the Passetto district, and you'll hit an unexpected stretch of coastline: chalky cliffs, wild stairways down to turquoise coves, and a war memorial that doubles as a lookout. It's not a beach resort, but that's the point. You didn't come to Ancona to recline—you came to live.

If Genoa is all tangled alleyways and northern shadows, Ancona is sunlight filtered through practicality. You can feel the working rhythm in its bones—this is a place where people aren't pretending to be in Italy. They are. You'll find opera at the Teatro delle Muse, aperitivo along Corso Garibaldi, markets full of actual locals, and housing prices that don't make your accountant weep.

It's a city for people who care more about how a place works than how it looks on Instagram. It's for the realist expat. The one who knows that ferries beat fantasy when it comes to quality of life.

So no, Ancona won't try to sell you on its charm. But if you look past the cranes and cargo ships, you'll see a city that's real, rooted, and—ironically—far more livable than places that shout louder.

And for a retiree or expat looking to live in Italy without performing Italy, that might just be the smartest move of all.



Living in Ancona: The Practical Side

Ancona isn't glossy, but it runs like a well-oiled regional machine. For those looking to settle, not just swoon, this city delivers far more than first impressions suggest.

Housing is refreshingly affordable. You can still find a livable one-bedroom apartment in town for €500–700/month rent, or buy in the €1,500–2,300/sqm range—especially if you're willing to skip the sea view. Neighborhoods like Pietralacroce and Adriatico offer peace, green space, and killer views, while Centro Storico and Passetto mix walkability with urban edge. Even the more modern zones like Grazie or Torrette offer practical, no-frills living with quick transit.

Healthcare is a strong point. Ancona is home to Ospedali Riuniti, one of the most advanced hospital complexes in central Italy, with both public and private options. You'll find specialists, emergency care, and a teaching hospital all in the same footprint. For retirees, that means peace of mind without a four-hour train ride.

Transportation is seamless. Ancona's central train station connects you up and down the Adriatic coast—Pescara, Rimini, Bologna—or inland to Macerata and Ascoli. The airport (Ancona-Falconara) is small but well-connected to European hubs. Ferries leave from the port daily, offering a literal exit strategy if you ever want to escape to Split or Corfu for the weekend.

Walkability is solid. The city climbs, yes—but buses run often and elevators help where slopes get aggressive. You don't need a car, though locals who head inland or to summer homes might keep one parked.

Daily life? Grocery stores, panetterie, gelaterie, and all the usual suspects are within reach. The Saturday open-air market spills across the center with fresh fish, local produce, and enough cured meat to keep your cardiologist employed.

Ancona won't coddle you. But it'll give you the tools to build a functional, affordable life by the sea—no fantasy required.

The Vibe: Grit, Salt, and Sanity

Ancona isn't trying to be charming—and somehow, that makes it feel more authentic than a hundred Tuscan hilltowns draped in ivy.

There's a salty edge to life here. A maritime rhythm. People work. Kids skateboard along the port. Retirees play cards under covered arcades. There's a sense of movement, not stagnation—of a city that never quite gave up on itself, even when tourism skipped over it.

You won't find tourist trinkets or English menus in every café. You will find cappuccinos under €1.50, regional dialects that sound nothing like textbook Italian, and people who'll treat you like a local if you show up more than once.

The vibe isn't "under the Tuscan sun." It's more like "over the Adriatic haze, with a lunch break." Practical. Local. Grounded.

In a country full of places that perform Italy for visitors, Ancona quietly gets on with being Italian for itself. And that might be exactly what you're looking for.



Ascoli Piceno: The Stone City That Still Shines

Ascoli Piceno is a city built from light. Not just metaphorically—literally. Its entire historic center gleams with travertine stone, giving it an otherworldly glow at sunrise and a soft golden hum by twilight. If Florence and Siena are the overachieving big sisters of Renaissance Italy, Ascoli is the cool cousin you didn't know you needed.

Founded long before the Romans showed up, Ascoli has always been a crossroads: a little Roman, a little Lombard, a little Medieval, but entirely itself. It was a vital stop on the ancient Via Salaria (the salt road), and that sense of layered history is stitched into every street.

The showpiece is Piazza del Popolo, often called one of Italy's most beautiful squares—and for once, the hype is justified. It's a perfect stone stage, flanked by porticoes, the Gothic Church of San Francesco, and historic cafes like Caffè Meletti, where absinthe was once the drink of choice.

But Ascoli isn't just a museum piece. It's alive. Markets spill onto cobblestone streets. Locals linger at tiny bars drinking strong coffee or even stronger amaro. In summer, open-air concerts and sagre (food festivals) animate the town. In winter, Christmas lights frame the old stones in a way that feels quietly magical.

For retirees and expats, Ascoli checks every box:

- Walkable but not claustrophobic.
- Cultural without the busloads of day-trippers.
- Affordable compared to anywhere remotely this beautiful.
- Well-serviced, with hospitals, public transport, and proximity to mountains and sea.

It's a real city with a human scale—big enough to have a university, museums, and medical services, but small enough that you can know your butcher, your pharmacist, and the guy who fixes your shoes by name.
If you're dreaming of a life where history isn't something you visit, but something you live inside—Ascoli Piceno might just ruin you for anywhere else.



Urbino: The Hilltop Brainchild of a Renaissance Prince

Urbino is a city of vision—and visions.
In the 15th century, Duke Federico da Montefeltro decided he would turn his rugged hilltop town into the ideal Renaissance city. He didn't just build a palace; he built a philosophy out of bricks, stone, and light. Five centuries later, that dream still stands.

The Palazzo Ducale is the heart of Urbino: elegant, austere, mathematically precise. It houses the Galleria Nazionale delle Marche, one of Italy's great art collections, including works by Raphael—who, not coincidentally, was born just down the road. Walking through the palace is like stepping into the blueprint of the Renaissance mind itself.

But Urbino isn't frozen in time. It's a university town, meaning there's always a low hum of youthful energy—cafes full of students, independent bookstores, film screenings in ancient halls. The presence of 15,000 university students keeps it dynamic in a way few historic towns manage.

Living here, expect:

- Hilly terrain: your calves will get strong.
- Breathtaking views: misty sunrises over endless ridges.
- Real seasons: snowy winters, brilliant springs, crisp autumns.
- Solid services: hospitals, public transport (regional bus network), and a UNESCO-level infrastructure that gets a surprising amount of funding.

Housing isn't dirt cheap, but it's reasonable—especially compared to Tuscany or Umbria—and the quality of life is absurd for the price. Fresh markets, tiny trattorie, world-class art on your doorstep, and a calendar full of cultural events.

If you want Italy at its most intellectually seductive—where art, architecture, food, and life are intertwined into daily existence—Urbino is where you want to be.



Wine, Food & Culture Highlights

There's nothing performative about food in Le Marche. No foam, no deconstructed nonsense, no chefs in tiny hats telling you what emotion to feel while you eat a tomato. Just honest, regional cooking made from ingredients that didn't travel far—and probably came from someone's backyard.

Walk into a family-run trattoria here and you'll see what I mean. The menu is often handwritten, the wine comes in a carafe, and whatever you order—seafood stew on the coast, pork roast in the hills, lasagna so rich it should be taxed—tastes like it's been perfected over generations. Because it has.

In coastal towns like Senigallia or Porto Recanati, the plates tilt toward the Adriatic: clams, mussels, anchovies, all swimming in tomato broth or grilled over open flame. This is the home of brodetto, a fish stew with dozens of local variations—each one guarded like a family secret. Eat it slowly, with bread to mop up the sauce, and understand that this is what luxury actually looks like.

Further inland, the mood shifts. The food gets earthier, heartier, and less forgiving on the waistline—but who's counting. This is where you'll find vincisgrassi, a lasagna-esque masterpiece layered with ragù, béchamel, and (if you're in the know) bits of offal that give it incredible depth. Not for picky eaters. Absolutely for people who've tasted too much bland food in their lifetime and are ready to feel again.

Charcuterie here is serious business. Locals spread ciauscolo, a soft, garlicky salami, onto bread like it's pâté—and it's better than most pâté. In the markets, you'll see people arguing passionately about which butcher's porchetta is best. The answer is: probably the one with the longest line and the least signage.

But culture here isn't just food. It's ritual. It's market mornings, Sunday passeggiate, summer sagre where entire villages gather to cook a single dish in industrial quantities. It's old men playing cards under stone porticoes, arguing politics in dialect. It's teenagers flirting over espresso. It's a town band tuning up in a medieval piazza while nonnas in folding chairs judge the trumpet section.

This is a region where people live in their culture, not next to it. There's art, yes—Raphael was born here, after all—and world-class opera in places like Macerata and Ascoli Piceno. But it's not locked behind museum glass. It's in the architecture, the language, the festivals that shut down entire towns for a saint's feast day and remind you that time here still follows different rules.

If you're looking for a place where life is built around flavor, rhythm, and community—not content creation—Le Marche doesn't just deliver. It resets your whole definition of what a good life looks like.

Veni | Vidi | Vino





Verdicchio

One of Italy's best white wines, full stop. Crisp, minerally, with notes of citrus, almond, and a little saline snap. Perfect with fish, pasta, or hot days and bad news.



Rosso Conero

A bold red made from Montepulciano grapes grown in the limestone-rich hills south of Ancona. Deep, rich, and earthy —great with roasted meats or pasta al ragù.



Lacrima di Morro d'Alba

A local weirdo in the best way. Floral, spicy, almost violet-scented. Try it once; you'll never forget it.



Pecorino & Passerina

No, not the cheese—though that's here too. These are crisp, aromatic whites grown inland, especially around Offida and Ascoli. Ideal with olives, fried foods, and stubborn in-laws.

Le Marche's wines are some of Italy's best-kept secrets—largely because the locals have been too busy drinking them to bother with marketing. This isn't wine country dressed up for tourists with Instagram-ready tasting rooms and choreographed vineyard tours. It's real, working countryside where wine is still an agricultural product first and a lifestyle accessory second.
The whites here are where Le Marche truly flexes: **Verdicchio dei Castelli di Jesi and Verdicchio di Matelica** are crisp, mineral, and capable of aging in ways that would make a Burgundy sommelier blink. They taste like the limestone hills they come from—clean, structured, and honest. Inland, **Pecorino and Passerina** grapes produce bright, aromatic wines that pair so perfectly with seafood, fried olives, and summer evenings that you start to think maybe you could live on antipasti alone.

The reds have their own swagger: **Rosso Conero**, made from Montepulciano grapes, is full-bodied without tipping into jammy nonsense, while **Lacrima di Morro d'Alba** delivers a wild, almost violet-scented kick you don't see coming. These are not wines made to impress critics; they're wines made to be opened at a table full of loud conversations, simple food, and not nearly enough chairs. And that's exactly why they belong in your glass.



Vincisgrassi

If lasagna went to finishing school in the hills of Le Marche, it would come out as Vincisgrassi. Rich, decadent, and layered with ragù, béchamel, and sometimes a hint of offal (yes, really), this is not a Tuesday-night meal—it's a commitment. But like all good commitments, it rewards you.

Ingredients (serves 6-8)

- Fresh lasagna sheets (homemade or good store-bought)
- 400g (14 oz) ground beef or veal
- 200g (7 oz) chicken livers, finely chopped (optional, but traditional)
- 1 small onion, finely diced
- 1 carrot, finely diced
- 1 celery stalk, finely diced
- 400ml (14 oz) tomato purée or passata
- 1 glass dry white wine
- 500ml (2 cups) béchamel sauce (look it up)
- 100g (1 cup) Parmigiano Reggiano, grated
- Olive oil, salt, pepper, nutmeg

Method:

1. Sauté the onion, carrot, and celery in olive oil until softened.
2. Add the ground meat (and chicken livers if using) and brown thoroughly.
3. Deglaze with the white wine; let it evaporate.
4. Add tomato purée, season with salt and pepper, and simmer for at least 45 minutes.
5. Preheat oven to 180°C / 350°F.
6. In a baking dish, start layering: béchamel, pasta sheets, meat sauce, Parmigiano. Repeat until the dish is full, finishing with béchamel and a heavy shower of Parmigiano.
7. Bake for 30–40 minutes until golden and bubbling.
8. Let it rest for at least 15 minutes before cutting into it—like any great Italian dish, it's better when it's slightly cooled and the flavors settle.

Wine Pairing: Pair with Rosso Conero - rich, earthy, and bold enough to hold its ground against layers of ragù and béchamel.



Cicerchiata

Imagine Italian honey-slicked popcorn balls—but made from little bits of fried dough instead. That's Cicerchiata, the rustic dessert that shows up at carnivals, family gatherings, and any occasion where eating with your hands is still socially acceptable.

Ingredients

- 250g (2 cups) flour
- 2 eggs
- 2 tablespoons sugar
- 1 tablespoon butter, softened
- 1 tablespoon anise liqueur (or substitute sambuca or grappa)
- Pinch of salt
- 200g (7 oz) honey
- 100g (½ cup) sugar
- Zest of 1 lemon
- Vegetable oil for frying

Method:

1. Mix flour, eggs, sugar, butter, liqueur, and salt into a soft dough. Rest for 30 minutes.
2. Roll into long, thin ropes and cut into chickpea-sized pieces (hence the name, cicerchiata = "little chickpeas").
3. Heat oil and fry the dough balls until golden. Drain on paper towels.
4. In a wide pan, heat honey, sugar, and lemon zest until it bubbles.
5. Toss the fried balls into the honey mixture, stirring gently to coat.
6. Quickly form into a wreath, pyramid, or whatever lumpy masterpiece your hands allow before it cools and sets.

Wine Pairing: Pair with a chilled glass of Passerina - light, floral and just sharp enough to cut through honey without fighting it.

CAESAR'S TIP

Traditional vincisgrassi isn't overloaded with cheese or sauce - it's balanced, layerd and a little restrained, like an Italian nonna judging your posture







Healthcare & Infrastructure Rundown

For all its old-world charm, Le Marche isn't stuck in the past when it comes to the stuff that actually matters day-to-day. Healthcare is excellent, infrastructure is modern where it counts, and life here is designed on a human scale—which means you can get what you need without a 90-minute drive or an Italian cousin who "knows a guy."

Healthcare: Accessible, Affordable, and Solid

Le Marche offers a strong public healthcare system through Italy's Servizio Sanitario Nazionale (SSN), with a good balance of large regional hospitals, specialized clinics, and local health centers (ASLs) spread across the region.

As a legal resident, you can enroll in SSN for either a nominal annual fee (if you're early retired) or free (if you're drawing a pension or meet certain EU criteria). Visits to your primary care doctor (medico di base) are free. Specialist visits and diagnostic tests carry small co-pays—typically between €20–50 depending on the service.

If you prefer private care to speed things up (or just want to pick your own English-speaking specialist), the costs are still a fraction of what you'd pay in the U.S. Think €80–150 for a private appointment out of pocket—and many private clinics offer bundled packages for exams, checkups, or diagnostics.

Top Hospitals and Clinics in Le Marche

- **Ospedali Riuniti di Ancona (Torrette Hospital):** The regional flagship. One of the best hospitals in central Italy, it's a large teaching and research hospital affiliated with the Polytechnic University of Marche. Top-notch cardiology, oncology, neurosurgery, emergency care, and advanced diagnostics. Helicopter pad included if you really want to make an entrance.
- **INRCA (Ancona):** National Institute for the Care of the Elderly, specializing in geriatric care. A serious perk for retirees: access to specialists focused on aging populations, preventative care, and chronic disease management.
- **Ospedale Mazzoni (Ascoli Piceno):** Major regional hospital with strong orthopedics, general surgery, and emergency services. Serves the southern part of Le Marche efficiently.
- **Ospedale Civile di Urbino:** A full-service hospital covering everything from cardiology to oncology, serving the inland hill towns. Smaller than the coast's big hospitals, but respected and well-integrated into the SSN network.
- **Ospedale di Macerata:** Another strong all-purpose hospital with good maternity services, orthopedics, and general medicine. Well-rated locally for internal medicine and rehabilitation care.

Private Options
Clinics like Villa Serena (in Jesi) and **Casa di Cura Villa Igea** (in Ancona) offer private surgeries, diagnostics, and English-speaking staff for a fraction of U.S. costs.

Climate Snapshot

- **Coastal Zone (Ancona, Senigallia, Civitanova Marche):** Mild winters, hot but breezy summers, and that classic Mediterranean rhythm. Think sun, sea air, and sandals most of the year.
- **Inland Hills (Jesi, Macerata, Urbino):** Four honest seasons. Spring is lush, summer's warm without melting you, autumn's cinematic, and winters bring a chill—but nothing brutal.
- **Mountain Zone (Sibillini range, Sarnano, Amandola):** Snowy winters, crisp mountain summers, and cool air that makes you forget July exists. Best for fireplace lovers and heat dodgers.





Infrastructure: Built for Humans, Not Highways

Daily life in Le Marche isn't about suburban sprawl and six-lane traffic jams. It's about walkable towns, compact cities, and regional connectivity that actually works.

Trains:
The Adriatic railway line runs smoothly up and down the coast, connecting Ancona, Senigallia, Civitanova Marche, and more, with frequent and affordable trains. You can get from Ancona to Bologna, Rimini, or even down to Pescara without needing a car.
Buses:
Reliable and widespread. Inland towns like Urbino, Macerata, and Ascoli Piceno are tied into regional bus networks that run like clockwork. In small towns, you're more likely to find a bus to the market than an Uber, and that's not a bad thing.
Roads:
The A14 Autostrada hugs the coastline, making driving north-south quick if you do keep a car. Inland, roads can be winding but are generally well-maintained—this is Italy, not Albania. Drivers are aggressive but competent. It's a "get in, buckle up, and keep moving" situation.
Airports:
Ancona Falconara Airport (AOI) is small but mighty. Direct flights to Munich, London, Brussels, and connections throughout Italy make it a strategic hub without the chaos of a major international airport. Bonus: no endless security lines.
Mobility:
Walkability is a huge perk. In most towns, you can easily live without a car: markets, pharmacies, clinics, and cafés are usually within a 10–15 minute stroll. Some towns (Ascoli Piceno, Urbino) are steeper, so factor in your knees when choosing a home base.

Le Marche isn't just connected by trains and roads—it's connected by trails, mountain paths, and coastal walkways that turn the entire region into one big, liveable playground.

Start with **Monti Sibillini National Park**, a sprawling, rugged jewel that stretches along the southern spine of the region. This isn't just for hardcore hikers. Yes, there are alpine trails and peaks if you want them—but also gentle walks through wildflower meadows, medieval hermitages you can stumble into mid-hike, and enough scenic villages to keep you fed and hydrated without ever packing a granola bar.

Further north, **Monte Conero** rises dramatically over the Adriatic, offering panoramic sea views and cliffside trails within 15 minutes of Ancona's city center. You can hike in the morning and eat fresh seafood by lunch—no car, no stress, no crowds. Just you and the scent of pine, salt air, and whatever your walking shoes stepped in.

If you prefer two wheels, bike infrastructure is expanding across the region, especially along the coast. New bike paths (like the **Ciclovia Adriatica**) connect seaside towns, turning what used to be a nerve-wracking ride on a narrow road into a relaxed cruise past beaches, vineyards, and open fields.

And yes, you can ski here. Tiny resorts like **Bolognola** or **Sassotetto** in the Sibillini Mountains offer winter sports with zero pretense—cheap lift passes, uncrowded slopes, and no one in Gucci goggles.

Bottom line? Nature here isn't fenced off or overrun. It's part of the living infrastructure—free, functional, and accessible enough to actually become part of your lifestyle.

What Does it Actually Cost to Live Here?

Spoiler: Le Marche is where your retirement dollars stop hyperventilating.

While Tuscany gets the press and Rome gets the crowds, Le Marche gets overlooked—and that's fantastic news for your wallet. Whether you're looking at the coast, the hills, or a proper city, the cost of living here is refreshingly sane. You'll find that your money stretches further without sacrificing quality of life. Rent is reasonable, food is local and affordable, and utilities aren't gutting your budget every month.

Below is a side-by-side comparison of three very different Marche towns: a charming beach city (Senigallia), a scenic inland hill town (Cingoli), and the regional capital (Ancona).
Same region. Different vibes. Same reasonable price tag.



Category	Senigallia	Cingoli (7%)	Ancona
Rent (1-bed apartment, central)	€550–750/month	€400–550/month	€600–800/month
Purchase (€/sqm)	€2,000–2,500	€1,300–1,800	€2,000–2,700
Utilities (Electric/Gas/Water)	€120–150/month	€100–130/month	€130–170/month
Groceries (for 2)	€300–400/month	€250–350/month	€320–450/month
Transportation	Bus/train combo works well	Bus available, car is helpful	Excellent public transport
Dining Out (2 people)	€40–60 for seafood or pizza	€30–50 at local trattoria	€50–70 depending on location

Why it Works

- **Senigallia** gives you coastal living with actual year-round life and walkability—without the Portofino tax.
- **Cingoli** shows off the best of inland charm and low prices, perfect for those chasing quiet and affordability.
- **Ancona** offers urban energy, top-tier healthcare, and regional connections—without the big-city bloat.

In short: whether you're sipping Verdicchio by the sea, walking your dog through medieval alleys, or catching a train to Rome, you can do it here without financial gymnastics.

This isn't fantasy math. **This is life math—and in Le Marche, it actually adds up.**

Pros & Cons for Retirees

Le Marche isn't perfect. (Nowhere is. If anyone tells you otherwise, they're either lying or trying to sell you an e-book.)
But if you're serious about retiring to Italy in a way that's financially sane, culturally rich, and actually livable year-round, Le Marche stacks the deck in your favor.



PROS:

- **Authentic Italian life without the tourist crush**. You'll live among Italians, not next to a rotating cast of cruise ship passengers.
- **Cost of living that doesn't require lottery winnings.** Reasonable rent, affordable healthcare, cheap (and good) food, and wine that costs less than bottled water.
- **Diverse landscapes packed into one region**. Beaches, hills, mountains, vineyards—all within an hour of each other. Choose your own adventure.
- **Strong healthcare system with top regional hospitals.** Access to major medical facilities without needing to helicopter in from a mountaintop.
- **Walkable towns and decent public transportation**. No car necessary if you pick your base wisely—unless you really love winding hill roads.
- **Real community and local life.** Markets, festivals, passeggiate, and neighbors who actually say hello (and eventually invite you for espresso).
- **Strategic location without chaos.** Easy train access north to Bologna and south to Pescara; ferries to Croatia and Greece if you get restless.

CONS:

- **English is less common, especially inland**. You'll need at least survival Italian—or a good pantomime game. No expat hand-holding here.
- **Winding roads and steep hills in many towns.** Beautiful? Absolutely. Mobility-friendly? Not always. Know your knees' limits.
- **Some coastal areas shut down in winter.** While inland cities stay lively, small beach towns can feel ghostly between November and March.
- **Fewer "plug-and-play" expat services.** You won't find relocation concierges or English-speaking CPAs on every corner. You'll need to dig a little—or DIY more.
- **Regional pride can make bureaucracy even more "charming."** Local offices might operate at a pace that makes glaciers look speedy. Pack your patience.



Final Take: Is Le Marche Right for You?

Le Marche isn't trying to win popularity contests—and that might be exactly why it wins at real life. It's not on every influencer's bucket list. It doesn't sell itself with clichés or designer hilltowns. What it *does* offer is room to breathe, room to live, and room to build a retirement that isn't just photogenic—but functional.

If you want year-round community instead of seasonal crowds...
If you care more about walkable towns, strong healthcare, and good bread than about proximity to Florence airport...
If you're looking for Italy with a lower volume but higher quality...

Then Le Marche might be the answer you didn't know you were allowed to consider.

It's not fantasy Italy. It's **real** Italy—livable, layered, and still surprisingly affordable. And that might just be the biggest luxury of all.



The 7% Flat Tax: A Quiet Financial Advantage (Even in Le Marche)

Most people think of southern Italy when they hear about the 7% flat tax scheme — Calabria, Sicily, maybe Puglia. But here's the surprise: Le Marche has a handful of eligible towns too. And if you're the kind of retiree who'd rather have low taxes and low tourists, that's a combo worth paying attention to.

💡 **So, what is the 7% flat tax?**

It's one of Italy's most generous tax incentives for foreign retirees. If you qualify, you'll pay just 7% tax on your foreign income (including Social Security, IRA withdrawals, pensions, dividends, and capital gains) for up to 9 years—with no need to file an Italian tax return listing all your income sources.

Who qualifies?

- You must transfer your residency to an eligible small town (population under 20,000) in a qualifying region — and yes, parts of Le Marche count.
- You must not have been a tax resident in Italy in the last 5 years.
- Your foreign income must come from outside Italy.
- You must notify the Italian tax office when enrolling — this isn't automatic.

What it means for U.S. retirees:

This isn't a loophole. It's a strategic tax move. The U.S. still taxes your worldwide income (because of course it does), but you can't claim a foreign tax credit for the 7%—so you'll need smart planning to avoid double taxation. Want help with that? I've got you covered.

Yes, Le Marche Has 7% Towns (A few featured in this newsletter do qualify!)

They're few, but they're there. Inland towns like Montegiorgio, Servigliano, and Force make the list —and offer a slower pace, walkable centers, and beautiful scenery without the tourist markup.

🗺️ View the full 7% Town Map + Database
🧾 Read "How the 7% Flat Tax Works (and How It Doesn't)

Bottom Line:

If you're retiring on foreign income, this could save you tens of thousands of euros over a decade. And unlike in Calabria or Basilicata, you won't be baking in August or living miles from infrastructure.
7%, peace and quiet? Le Marche might be the sweet spot you didn't know existed.

Caesar's Secrets: The Ultimate Paper Chase - Why Italy Wants Your Entire Life in Triplicate



"Just gather your documents," they said. "It's straightforward," they said.
Welcome to the paperwork labyrinth otherwise known as the Elective Residency Visa (ERV).

This isn't just red tape. This is performance art with stamps—and if you're not mentally prepared for it, it can tank your plans before you ever pack a suitcase. The good news? It's all navigable. The bad news? You're going to need more than a PDF folder and a strong espresso.

🇮🇹 The Visa Isn't the Hard Part — The Proof Is

Most people fixate on the income number (€31,000+/year) per applicant, but the real challenge is proving it in a way that satisfies someone sitting behind a consulate window in LA, Miami, or Boston with zero incentive to be flexible.

What you need isn't just financials—it's narrative-proof:

- **Income** must be consistent, verifiable, and passive (pensions, investments, Social Security—not freelance gigs or part-time work).
- **Bank statements** should reflect stability, not volatility. They love seeing multiple months of balance history.
- **Letters** from pension funds, financial advisors, or institutions should be on letterhead, signed, and dated. Ideally notarized.

📂 Beyond the Basics: Your Document System

You're not applying for a library card. You're asking a foreign government to let you stay indefinitely.
So yes, they want:

- Birth and marriage certificates (certified copies, not just scans)
- FBI background check (with apostille)
- Health insurance documents (with a clearly stated €30,000 minimum coverage in Italy)
- Housing lease or ownership deed (proving you're not living in a fantasy)



But that's not all.

You'll also need to prep for what comes after the visa is issued:

- Residency permit (permesso di soggiorno)
- Italian tax code (Codice Fiscale)
- Registration at your local comune
- Enrolling in the national health system (SSN)

Each step = more documents. Often the same ones, but translated. And occasionally re-stamped.

📑 What the F is an Apostille?

Think of the apostille as an international permission slip. It's not a translation, and it's not notarization. It's a separate certification that tells Italy, "Yes, this is a real U.S. government-issued document, and no, we're not making this up."

You'll need apostilles for:

- Birth certificates
- Marriage certificates
- FBI background checks
- Possibly income letters, depending on your consulate

Each U.S. state has its own process. Some are fast. Others feel like they're mailed by horse. California's turnaround time? 4–6 weeks, sometimes longer. Plan accordingly.
You can find more details about what needs an Apostille and how to get it on CaesarTheDay.com Blog

🗂️ Bonus Round: The Folder Nobody Tells You to Build

Everyone talks about the ERV folder. But smart retirees build two folders:

1. **The Visa Folder:** For consulate review: financials, identity, housing, insurance, proof of means.
2. **The Italian Bureaucracy Folder:** For after you arrive: translated + apostilled docs (especially family ones), signed lease, tax ID printout, health registration docs, and passport copies.

Why both? Because the Italian bureaucracy doesn't talk to itself. You'll be asked for the same information five different ways—by five different offices—with slightly different requirements. Save your sanity and have everything ready.

🧠 Pro Tips (From Painful Experience)

- Don't staple anything. They hate that.
- Always bring extra copies—yes, even of things you already emailed.
- Keep digital scans + printed hard copies. Wi-Fi in a comune office is often theoretical.
- Use a cloud service with Italian access. Dropbox is great. Some Italian offices block Google Drive. Yes, really.
- Ask for receipts. Always. Even for handing in documents.

Final Word: Bureaucracy Isn't a Barrier — It's the Test

The point of all this isn't to scare you—it's to prepare you. Because most ERV rejections don't come down to income or intent. They come down to paperwork that wasn't dialed in.

Italy is beautiful. Life here is worth it. But the entry fee?
It's stamped, signed, and triple-checked.

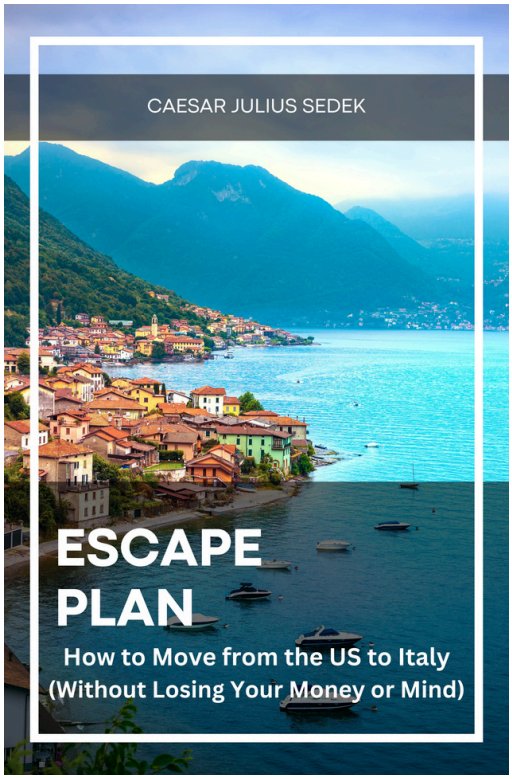


Plan like a cynic.
Move like a strategist.
Live like a Roman.

In boca al lupo! *(In the wolf's mouth! See...?Even a simple "Good Luck" isn't straightforward in Italy)*

Escape Plan: How to Move from the US to Italy (Without Losing Your Money or Mind)

If this newsletter speaks to you—if you're dreaming of Italy, actively planning, or just trying to figure out how the hell people actually do this—my book might be your next best resource.



Escape Plan is a practical guide fully focused on the real-world details of moving abroad:

- Deciding when and how to go
- Understanding the finances, taxes, and legal steps
- Choosing the right region, lifestyle, and mindset
- Avoiding mistakes that cost time, money, or sanity
- Logistics, planning, execution and finally moving to the Bel Paese

It's not about fantasy—it's about freedom.
The freedom to design a better life somewhere new.

P.S. You made it to the end — which means you're serious (or at least seriously curious).

So here's a little reward: **15% off Escape Plan** with code **ESCAPE15** — because plotting your Italian exit shouldn't cost full price - but only this weekend (May 17-18)

Buy the book, pour a glass of red, and start scheming.

👉 Check out the book

Oh, and yes — go ahead and share the code with your favorite fellow escape artist. No gatekeeping here.

Grazie!!

-Cesare