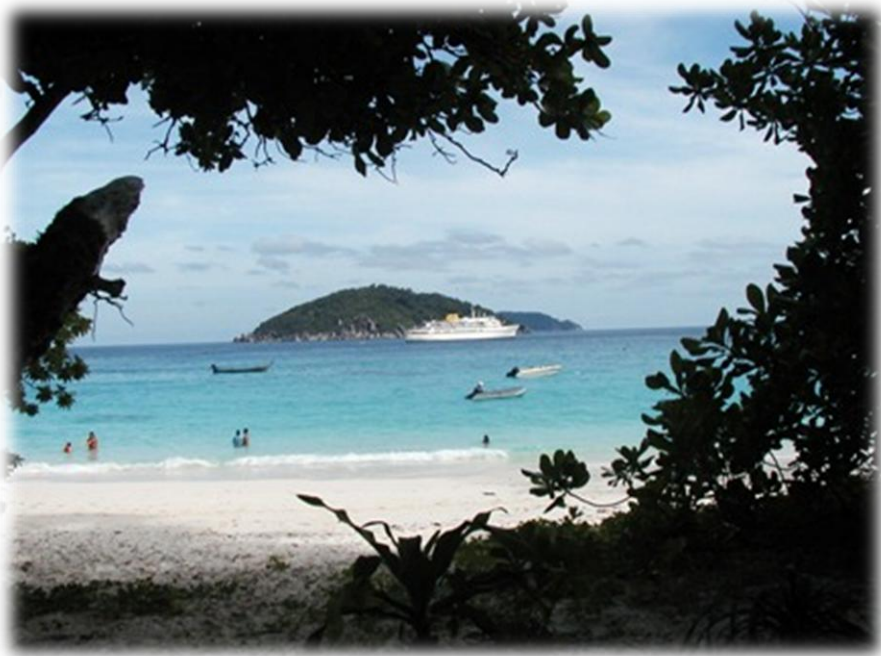


# Retired Life in Thailand

Thoughts on Retiring to the Land of Smiles



**By Hugh Leong**

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## Introduction

A Google search on “retiring to Thailand” turns up thousands of web sites devoted to this topic. It is for good reason that people from America, Europe, Australia, and increasingly other Asian countries, are looking for places outside their home countries for retirement. The first and obvious reason is cost of living. But lifestyle and quality of life are frequently just as important. Quite often, the place that they find that most satisfies these needs is Thailand.

When it became time for me to think of a place to retire Thailand was an obvious choice. I first came to Thailand in 1969 as a Peace Corps volunteer teacher. For most of the next 40 years I kept being drawn back. Once for a long stint when I taught at Chiang Mai University, when my two children were born. Later I became the director of the American University Alumni Association (AUA) Language Center in Chiang Mai. In between I went back to school, lived in a few Middle Eastern countries, traveled to over 40 other countries, worked as a psychotherapist and later as a computer consultant, owned a number of businesses and raised two boys. When my wife Pikun and I had a little more free time, we spent many wonderful Chiang Mai winters here and the wonderful Seattle summers back in the US – sort of a staggered retirement. Finally we moved back “for good” and it felt like a homecoming.

Thailand, no matter what the tourist posters say, is not a perfect paradise. It’s pretty close, but just like it would be in any foreign country, a move here can be confusing and at times quite stressful. Because I have been lucky to have been exposed to the Thai culture, lifestyle, and language slowly, over a number of decades, my transition here has been rather smooth, not without some hiccoughs, but nothing that has gotten in the way of my enjoying the wonderful life that retirement in Thailand has to offer. It can be quite a bit more difficult for many other people new to Thailand or even those who have visited many times.

Once you decide to settle down and live in a place, you will be presented with lifestyle changes that you may or may not have been prepared for, and changes that you may or may not know how to cope with. With this in mind, I presented an idea to the editor of Chiang Mai’s very popular City Life magazine, Pim Kemasingki, for a regular column using anecdotes, stories, examples, explanations, and suggestions meant to help the transition to a retired life in Thailand.

My audience: new retirees, those thinking of retiring to Thailand, and even those who have been here a while and need a little background into the cross cultural phenomena that they encounter daily. This book, *Retired Life in Thailand*, is a compilation of those columns plus my blog posts and more.

*Retired Life in Thailand* is not meant to be a guide to retiring in Thailand. It does not take your hand and lead you step by step into a retired life here. It is more of a sharing of experiences that I have had and that you will probably encounter yourself. It is also not one of those, “Look at how strange and weird this place is.” memoirs. You won’t find an essay on bar girls or getting drunk or eating strange creepy crawlies. What you will find are discussions on how to go about making Thailand your home and how to understand the culture and people you will be living with. Unlike many Expats who come here and write about their experiences, I have tried not to be judgmental about Thais and Thai culture. I love this place, its people and its culture too much for that, and I have too much fun living here to spend my time complaining.

I never like to travel alone because when I see something interesting I like to turn to a friend and talk about what we have just experienced, whether it be the Parthenon, the Mona Lisa, or a beautiful Thai temple. I hope that sharing my observations and experiences will help you feel like you have a travel companion in your new home and that through these shared experiences you will get to know Thailand, its people, culture and language better and enjoy your transition to a retired life here more.

I have divided the book into a number of logical sections. “On Getting Started” contains essays answering the questions of whether you will have enough money to retire in Thailand and how much things cost, how to gradually find out if Thailand is the right place for you, how to choose a place to live, how to get access to your money and if you are crazy enough (and don’t listen to my advice), how to own property and build your own dream house here.

The section “On Daily Living” contains thoughts about the essentials of daily life, from the seeming chaos of driving in Thai traffic, to dealing with the Thai bureaucracies, to walking home without getting bitten by a stray dog, to successfully power napping through a hot Thai afternoon.

On Your Staying Healthy discusses medical care in Thailand and some of the problems you might encounter here.

Living in a strange culture can be a daunting experience without someone explaining a few of the Thai cultural idiosyncrasies you will encounter daily. “On Living in Thai Culture” contains essays on such diverse topics as the strange activities you will encounter on a Thai golf course, the confusion of building personal relationships, eating Thai food the proper way, and avoiding a knock-down, drag-out fight when it comes to paying the restaurant bill.

It has always been my opinion that those who learn to speak Thai have not only an easier time adapting to their new home but a much richer experience living here. The essays in the section “On the Thai Language” don’t attempt to teach Thai but do have the goal of showing how rich and diverse, confusing and frustrating, and how much fun the Thai language can be.

Open the book anywhere and start reading. If you have lived here a while you will probably have had similar experiences to the one you are reading about. If you are thinking of living here then these essays will help you to know a little more what to expect. It is my hope that after a while, if you finally do decide that this place really is for you, you will develop a true “Retiring Attitude” when you can eventually call Thailand “home”.

## On Getting Your Retirement Started

You must always start with something.  
--Pablo Picasso

My future starts when I wake up every morning.  
Every day I find something creative to do with my life.  
-- Miles Davis



## Could That Place Be Thailand?

There is a popular saying about my hometown of New York City, "It's a great place to visit but I wouldn't want to live there." With one exception something similar could be said of Thailand, "It's a great place to visit. Now what do I have to do to live there?" With the Baby Boom generation closing in on retirement age, seniors from Europe, America, Australia, and other parts of Asia are looking for a place to spend their senior years; a safe place with a nice warm climate, great food, affordable health care and friendly people; a place with a cost of living that won't throw you into poverty. Could that place be Thailand?

In this and subsequent columns we will explore the answer to that question both for those who are considering a move here and, for those who have already made the leap. We will try to help smooth the transition to a retired life in Thailand.

### Do I have enough to retire yet?

Before we answer the question of where we are going to retire we need to know if we can retire yet. If you have been like the ant and not the grasshopper, and you have some savings and other assets, then you stand a decent chance of making that old nine-to-five existence history.

How much you will need to live on in Thailand will largely depend on your lifestyle (we'll talk about cost of living in a later chapter). It's a good idea to talk to other retirees in Thailand with similar lifestyles and find out how much they spend. One thing to keep in mind is that you will always spend more than you think you will. Calculate how much you will need per month. Take that number and multiply it by about 1.5. That will take you closer to what your true expenses will be.

You will need a sufficient cash flow to live at your particular comfort level. Do you have enough? If you are looking for a way to increase your cash flow don't overlook the fact that you currently have many expenses that will disappear or decrease once you make the big move. Spending \$100 less a month has the same effect on your bottom line as increasing your income \$100.

Calculate the **disappearing expenses**. When I first asked myself the question of whether I had enough to retire (at the age of 55) to Thailand, I first did an assessment of what my income would be. Answer: Not a lot. Then I looked at what I was spending in America and which expenses I would be eliminating by pulling up stakes and leaving it all behind. Here are some of my numbers.

#### U.S. monthly Disappearing Expenses

- Property taxes \$300
- Utilities \$100
- Home Heating \$150
- Auto insurance \$100
- Home insurance \$50
- Health Insurance \$500

Total: \$1,200 or about B40,000

There are other expenses that maybe won't disappear but will be a fraction of what they are at home. These are your **decreasing expenses**: Telephone, cable TV, Internet, clothes, auto/home repairs, health care,

dental care, medication, food, entertainment, transportation, and the biggie, mortgage or rent.

Even without Social Security or a pension I could quit work and retire to Thailand years before I could ever retire back home. And I haven't seen a nine-to-five day since.

