

A Tranquil Island Life in Southeast Asia

"We Quickly Fell in Love With Penang and Didn't Want to Leave"

Names: Jim Herrler and Ellen Ma

Ages: 64 and 50

From: Montreal, Canada

Living in: Penang, Malaysia

"We have never regretted our decision," says Ellen Ma of her and her husband Jim's move to the island of Penang in northeast Malaysia. "Financially it made sense, and when you throw in high-speed internet, cable TV, great food, and a large, diverse expat community, we wish we had done it sooner. We were also surprised how many North Americans are here. There are a lot and that's also comforting... we immediately had people who understood us."

The couple rent a 4,800-square-foot suite for \$1,800 per month, within walking distance of the colonial heart of old George Town and the leafy Gurney Promenade. There they can enjoy the sea breeze with a stroll, catch a movie in English, or shop in the ritzy Gurney Plaza shopping mall.

Ellen and Jim have only lived in Penang seven months but have already got their MM2H visa, which is a 10-year retirement visa. It allows them multiple entries and exits over a 10-year period, is automatically renewed at the end of the first 10 years, and allows them to bring a car of their choice and household goods with them tax-free. It also allows them to invest in the local equity market, start a company, or work for someone else for up to 20 hours a week.

"We had quickly fallen in love with Penang and didn't want to leave, so the visa coming through was a cause for celebration with friends," says Jim.

"It had a good feeling about it," says Ellen. "The combination of the old and new, the fact that the old things were protected and preserved..."

Penang is one of the oldest outposts of the former British Empire, delivering 110 square miles of tropical treasures. A lush, mountainous island oozing with history and heritage, it was christened by Victorians as

"the Pearl of the Orient." It lies anchored on the Spice Route, just off Malaysia's west coast, a mere two-hour drive from the borders of southern Thailand. "George Town is a modern capital with an old-town feel to it," says Jim. "We liked that, especially as it has everything that Canada has to offer at a fraction of the cost."

The pair is impressed with the cost of living. "Yes, you can dine or shop at expensive places here, but the local food is simply outstanding and we discover new places every week," says Ellen. "Between the lower rental costs, lower utilities, and eating locally a few days a week, we are looking at a 50% lower cost of living than our home in Canada."

"A tennis pro could cost \$100 an hour back home. Here it's \$15."

"It's the small things that continually surprise me," says Jim. "Last week I noticed my car had a flat tire, so I took it in to be repaired. Not only did I not have to wait or book an appointment, the cost of repairing it was just \$2. I gave the guy \$4, as I felt guilty," he says.

It's not just eating out and services that are low-cost, either. Going to the movies costs \$3 per person, and if you want the IMAX experience, with fully reclining seats, it's just \$8. "A round of golf back home was \$72, whereas here it's \$30. A tennis pro could cost up to \$100 an hour [back home], whereas here it's \$15...another reason why I'm taking lessons twice a week," says Ellen.

Ellen also has good things to say about the healthcare in Penang. She experienced it personally when she damaged the cartilage in her knee at Warrior Boot Camp, a super-tough workout class she attends three days a week. You don't have to book

an appointment to see expert medical staff on the island, and she got a walk-in MRI, diagnosis, and prescribed treatment schedule in one morning for just \$300.

Low costs and good healthcare aside, it's the social side of things that has helped them settle in quickly. "The community here is what is really working for me," says Ellen. "The expats are supportive and welcoming, with events to attend practically every day if you wish. And the Malaysians are lovely: friendly, helpful, and engaging."

"We don't know if this is where we will live forever," says Ellen. "Asia is a big, exciting place, and there are a lot of countries that I still want to see, but right now it's home. We're happy here."—*Keith Hockton*.

"I Live Well on \$1,000 a Month"

Name: Jim Archibald

Age: 50s

From: California

Living in: Tagaytay, Philippines

When Jim Archibald found himself retiring on disability in his mid-50s, he had a stark choice. "I could have moved to some remote backwater place and lived in a shack, but that's not very appealing," he says.

For 25 years the Californian had run his own business making auto parts. Now retired, he knew his budget would be very tight, so the obvious answer to him was "to move to a place with a low cost of living."

Jim found the answer to his dilemma in the town of Tagaytay, in the Philippines. Tagaytay, on the island of Luzon, is home to around 60,000 people. It's only 34 miles south of the capital, Manila, and the international airport. Within 40 minutes of his home, Jim can relax on a gorgeous, white-sand beach at Matabungkay. Best of all, his monthly cost of living is just \$1,000 in total.

One of the deciding factors for Jim was the weather. He didn't want to live in the heat that swathes most of the archipelago. When he found out that, because of its higher altitude, Tagaytay has temperatures in the low- to mid-70s F year-round, he was sold.

This mountain retreat is the base for visiting the nearby Taal Volcano, which has a huge crater lake that is over one mile wide. The entire town is surrounded by rolling hills and mountains covered with verdant forests. As you drive around town,



In Bali, Mike Henry enjoys glorious sunsets and walks on the beach every day.

you see lots of little roadside flower stalls and places to pull over and enjoy a picnic with a view of the lake. It seems as though the whole town is oriented toward getting the best views possible. There are lookout points everywhere, and even the Starbucks has an incredible view of the surrounding area.

Jim has lived here for three years now and feels perfectly at home. He rents a large three-bedroom, three-bathroom, two-story house on the outskirts of town for just \$330 a month, but it is possible to find something even cheaper. Electricity is his biggest expense, and his bill runs from \$45 to \$65 a month. Cable TV and internet add up to about \$35, and groceries are about \$250 a month.

“Tagaytay is surrounded by rolling hills and verdant forests.”

There is a very friendly expat community in Tagaytay. Stop by Giligan’s restaurant on any late afternoon and you will find a group of foreigners enjoying their afternoon beers. “I have many friends here, so I spend a lot of time visiting,” says Jim. He is a motorcycle enthusiast and frequently goes exploring on his motorcycle to find new beaches.

His love of motorcycles means that he rides it more often than not. Jim recently had an accident and broke his arm. He had to stay in the hospital for six days in a private room, had surgery with a general anesthetic, a full cardio work-up, and one unit of rare blood. The basic out-the-door price was \$3,500, says Jim. (If he had had the local, subsidized health insurance called PhilHealth, used by many other expats here, it would have saved him about 12% on the total bill.)—*Kirsten Raccuia*.

“An Easy and Beautiful Place to Live”

Name: Mike Henry

Age: 41

From: Australia

Living in: Lovina, Bali, Indonesia

It’s the simple things I love most about life in Bali, one of more than 17,000 islands making up the country of Indonesia. For instance, taking my dogs Abby and Yuki for a walk along the beach at sunset, and dropping in to my favorite beach bar, Warung Rasta, for a cold beer or two. The rickety wooden tables sit right on the black, volcanic sand, and it is the perfect place to watch the sun go down, as Java’s volcanoes loom to the west. As dogs, chickens, and pigs run around the beach, I give the staff a quick wave and they bring me a beer.

I went to Lovina many years ago on a backpacking trip. Quiet, laidback, and inexpensive, it was a place I decided to check out again with my wife, Ammanda, in 2009.

The cost of living here is so low. Our basic expenses, such as food and utilities, cost a little over \$500 a month. A dinner for two, including drinks—at least two large beers for me and iced tea for my wife—costs under \$19. You could easily double this at a simple restaurant in the south of Bali, where a tax and service charge of 20% is usually added to the bill.

While we may not have any fancy malls on the north coast, it is a simple and stress-free life. And you can drive across breathtaking mountains, into the temperate and volcanic heart of the island, for three hours to get to the popular tourist resorts of the southern coast.

When we first moved here, we signed a six-month lease on a two-bedroom home. It was surrounded by mango and coconut trees and had a small laneway leading up to it, giving it privacy. The price was \$201 a month, including utilities and satellite television.

My wife quickly got to know all the neighbors, including a lady who had a small salon just around the corner from us. This neighbor would come round to our place to give my wife massages and various beauty treatments. You can get this service for under \$7 here.

I take our dogs on walks every day through the rice fields and surrounding farmland. More often than not, I end up at a restaurant on the beach, just in time to watch the sunset while enjoying a cold Bintang beer. A large beer costs \$2.80 and a small is \$1.50, or even less at Bintang Bali Restaurant during its happy hour. One of my favorite dishes there is *ikan pepes*, which is minced fish mixed with spices and cooked in banana leaves.

Slowly our life in Bali has become more permanent, and in 2010, after becoming tired of renting and not having a place to call our own, we bought a small guesthouse. It came complete with a house for ourselves, a restaurant, and four guest rooms for \$131,000. It overlooks the rice fields and is about 700 feet from the beach.

One of my favorite things about living here is the community aspect. In Bali, everyone knows everyone. Of course, this has its pluses and minuses. But, in my experience, it has been overwhelmingly positive.

Bali is an easy and beautiful place for foreigners to live.—*Mike Henry*. ■