

Expats Discover Retirement Shangri-La in Thailand

“The Excellent Medical Facilities made Chiang Mai Ideal”

Names: Roger and Nancy Lindley

Ages: 61 and 66

From: Michigan

Living in: Chiang Mai, Thailand

With its tropical climate, low cost of living, and beautiful surrounding countryside, Chiang Mai is Thailand’s best-value retirement destination. In fact, it’s among the best “bang-for-your-buck” destinations in the entire region, attracting thousands of North American, Australian, and European retirees.

Among them are Nancy and Roger Lindley, who never looked back after moving to this northern city, home to nearly a million people, six years ago.

“We came over for a month in 2006 on a reconnaissance mission and threw ourselves into all the expat activities,” says Nancy. “We decided it could work, went back to the U.S., and proceeded to unwind our lives there. We returned in 2008 and have been here ever since.”

They sold their business assets and lived off that money until Roger’s social security income and 401(k) were available. “For the first few years, we lived fairly frugally. Now we are getting a little more income as our various pension streams begin to kick in.”

Like many others of his generation, Roger served in the military in Vietnam in the 1970s. After getting married, the couple came over to Southeast Asia several times on vacation. “As time went on and we thought of maybe retiring, we thought about where we could do that overseas,” says Roger.

Nancy has a heart condition, which had a big influence on their choice of retirement destination. “We thought of Belize, but when we looked at Thailand, we decided that the excellent medical facilities made it ideal,” she says.

Because they each have their own retirement visa, they are required to have a total income of 130,000 baht per month (\$4,000). This income provides them with a very good lifestyle in Chiang Mai and lets

them live the dream retirement they always wanted. Nancy explains, “We can eat out at wonderful five-star restaurants for a fraction of what it would cost back home.” They spend about \$400 a month on dining out.

Roger and Nancy have good medical and life insurance for less than \$400 a month, with a \$1,000 deductible. The medical and dental care in Thailand rivals anything in the Western world. Outpatient care is not included in their plan, but basic “walk-in” consultations and treatments are quite inexpensive. A visit to a specialist rarely costs more than \$40 to \$50, including simple tests and X-rays.

Another big draw for retirees is the cost of housing. With a long-term, five-year lease, Nancy and Roger pay only 13,500 baht (about \$400) a month for their 900-square-foot condo in the heart of the city. Nancy explains, “We not only have a place we like, but also a landlord we like. With the owner’s permission, we have spent money remodeling the condo to our liking. We also seem to make a major purchase each year, like a new TV, furniture, or appliances.

“We can eat for a fraction of what it costs back home.”

“Part of what sold me on Chiang Mai, even back in 2006, was the number of women who were here on retirement visas,” she adds. “It isn’t just a place for men to come and retire and find a young Thai girlfriend. There are a lot of women here on their own. Chiang Mai is a very safe place to live. Older people are treated with respect. Women are treated with respect.”

But the local community is what the couple loves most about their new home. “We are involved in a lot of different activities and love to travel around Thailand,” says Nancy. “Roger is president of the local International Rotary Club, I’m

president of the Chiang Mai Expats Club, and we go to a lot of charitable activities and fundraisers. We wanted to get involved in community service during our retirement, and that is one thing that appealed to us about Chiang Mai.

“If you toss out all the charity and community service activity, we’d probably save at least \$400 to \$500 per month, what with direct costs, travel, office expense, and translation costs. But we’d have to find something else to do with our time, and that would probably involve money, also,” Nancy says. But “living the dream” for Nancy and Roger is to help make this part of the world a better place to live, while enjoying a high-quality retirement. In Chiang Mai, they can do both.—*Steven LePoidevin.*

“Living in Koh Samui is Affordable in Every Way”

Name: Ron Bond

Age: 57

From: San Diego, California

Living in: Koh Samui, Thailand

When you come from San Diego, California, most people think, “You are already in paradise, why would you ever leave?” But after traveling throughout Thailand and Malaysia, Ron Bond fell in love with Koh Samui, Thailand. So he went home, tied up loose ends, and moved there three months later.

Back in the States, Ron had it all: a booming hypnotherapy business, a beautiful home near the beach, and great friends and family. But he also had a severe back problem that left him constantly needing prescription drugs to manage the pain.

“After exhausting every Western healing modality, I wanted some mind/body approaches to health. I needed the Eastern philosophy of medicine, which stresses the mind/body connection, as opposed to the pill-popping methods of many Western doctors. The best deep-tissue massages, acupuncture, and Chinese herbs are here on this little island,” says Ron.

“In Koh Samui, I get great health care for \$50 a month. I was paying \$1,000 a month for health insurance alone in the U.S. And with my surgeries, doctors’ visits, and medications, I was paying over \$30,000 a year. There are two international Bangkok hospitals here. The average cost is 10 to 15 cents on the dollar, compared to the U.S. And the quality is the same,” says Ron.



On top of great weather and beautiful beaches, Koh Samui also has excellent health care and a terrific social scene, as Ron Bond has discovered.

Ron had his first experience with the medical industry here before he was completely drug-free and while his back was still giving him problems. He says, “I went to a doctor for an exam, I received three *filled* prescriptions, a steroid shot for inflammation from a nurse, and was out of the office within 20 minutes, with a bill for a whopping \$40. No absurd mountain of paper work, no waiting, and best of all, no bill with three zeros attached.”

Living in Koh Samui is affordable in every way, not just the health care. Ron rents a detached bungalow with a full-sized kitchen, living room, balcony, and one bedroom with a king-size bed. Wi-Fi and U.S. TV channels are all included for \$400 a month. He has an air conditioning unit but doesn’t need it all the time. Between his electric and water bills, he has never spent more than \$40. Ron is a half-mile from the beach and a quarter-mile from all the stores. But because he is up in the hills, it’s absolutely super quiet. He says, “I have the perfect blend of quiet at home, but I’m only a few minutes away from everything modern I need.”

It wasn’t just the affordable cost of living that Ron sought. “I also wanted to get away from all the negativity that seems to be a huge part of U.S. society. There is a warped relationship with age in the U.S., where you’re old if you’re over 40. In Thailand, with age comes respect and wisdom, which makes more sense. This is a very tolerant society. A real live-and-let-live mentality.

“It’s a Buddhist-based culture, where generosity is the number-one virtue, so people who have very little still find a way to give and contribute. They believe in the basics of Karma, so what you give comes back to you.”

“I get great health care for \$50 a month.”

Ron was looking for a modern place with all the latest amenities, combined with a quiet, simple life. He found just that in Lamai, Koh Samui’s second-largest beach resort area. “Because the island is a major tourist destination, it has everything that travelers need, which makes it very convenient. Six months of the year is the low season, with very few tourists, so it’s mellow and quiet. The other six months of the year are way busier and very lively. For me, it’s a perfect happy medium,” he says.

“It has everything I had in San Diego: a large grocery store, every type of food or restaurant you could imagine, clubs, sports pubs, gyms, and the beach, of course. The convenience factor of being on a small island is huge for me. Everything I need is in a two-mile loop.”

A hypnotherapist by profession in San Diego and also a professional musician

in his younger years, Ron keeps busy by sharing his skills. “I have a few clients I help with hypnotherapy, and I also teach some music to a few students, all expats. I am a big-time reader of non-fiction, and there is a huge used-book store here, where you can rent any book for \$1.50 and keep it as long as you like. There is also a big, modern movie theater on the island for people who want to catch an American movie.”

In Ron’s opinion, “it’s easy to make friends here. And because tourism is such a huge industry, most of the locals speak some English. I have made several expat friends from around the world, and we go to any one of the sports pubs nearby to hang out, have some food and a couple beers, and watch football and Ultimate Fighting Championship. All the creature comforts are here. I’m never bored.”

Since Ron’s back is better and he’s no longer on any medications, he really focuses on a natural way to keep his back in shape. He gets two 90-minute massages and one acupuncture session a week. The total cost per month is \$200. One of those famed Thai massages on the beach will break the bank at \$9...

Ron’s cost of living in Koh Samui is a quarter of what it was in San Diego. Add to that the fantastic health care system, the near-perfect weather, the friendly people, and the low-stress lifestyle, and it’s no wonder Ron feels he has found his very own utopia.—*Kirsten Raccuia*. ■