

# The Best of Two Worlds with Part-Time Living

### **"We Live a Great Life on the Beach"**

Names: Eugene (Gene) and Patricia Rousseau

Ages: 63 and 59

From: Ontario, Canada

Living in: Cancún, Mexico

Gene and Patricia have been escaping harsh Canadian winters in Cancún for about 15 years now. They are among a large number of couples who have chosen the life of a "half-pat," preferring to spend four to six months a year in their second, much warmer, home here on the Caribbean, without committing entirely to the life of full-time expats.

The Rousseaus usually leave their Canadian home in early January, enjoying about five months in Cancún before returning in late April or May, depending on the Canadian weather.

"The first time we came here, we really needed a break from the Canadian winter. I found a special deal on airfare to Cancún, and that's how we chose Cancún over all other warm locales," Patricia says.

"Cancún was much different then, much smaller and less developed. We only stayed a couple of weeks that first time, but as we got older and our circumstances changed, we returned every year and began to stay longer and longer," she says. "Now Cancún is our second home."

The modern vacation mecca has everything needed for a great life, according to the couple. They haven't felt the need to learn much Spanish, as many of the locals speak English in this tourism-oriented area. They say they also don't need a car. A continuous stream of buses runs along all main routes, offering clean, convenient, and inexpensive access to all areas of the city. Major chain stores such as Costco, Walmart, and Sam's Club have outlets in Cancún, so shopping is easy and familiar. These days, there are also tons of major brand restaurant chains, along with some great local eateries.

"You can find everything from Applebee's to Ruth's Chris Steak

Houses, Starbucks, McDonald's, Outback Steakhouses, Bubba Gump's, and Baskin-Robbins, too," says Gene.

Cancún is situated on Mexico's Yucatán Peninsula, an area rich in Maya history, with many spectacular ancient ruins. There are thousands of *cenotes* (underground sinkholes) available for swimming and exploration, along with the world's second-largest reef system just offshore. There is plenty to do, the couple says.

"We love the weather here," says Patricia. "Canada's winters can be a bit much to endure, so when we come here, all we really want to do is lie around the pool or sit in the sand, soaking up the sun and warmth."

"We have a nice group of friends here at the condo, many also from Canada. We all just want to soak in the sun," says Gene.

"Cancún definitely gives you a lot of bang for your buck," Gene says. "We live a great life here on the beach for about what it costs us to live in Canada each month. A couple can have a nice life here for about \$2,000 a month, and for that, the Caribbean is included."

It costs them about \$350 each for roundtrip airfare from Canada, if they can find a deal—and they usually do. They have stayed at the same condo complex in Cancún for several years (renting every time) and don't expect to move anytime soon.

"We have it figured out, so it works just great for us," Patricia says. "We see our same friends every year here in Cancún and enjoy visiting around the pool every day. It's a great life."—*Don Murray*.

### **"The Island Is So Vibrant Yet Laidback"**

Names: Sam and Jacqueline Lucas

Ages: 58 and 55

From: Edmonton, Alberta, Canada

Living in: Penang, Malaysia

Jacqueline and Sam Lucas love their home in Canada...until winter comes along.

Before Sam suffered a major accident, the Canadian winters and healthcare were both tolerable. But after the accident, the couple needed to seek out a part-time home

that would give them the level of care that Sam needed, as well as a warm spot in which to recuperate.

When their friends told them about Penang, Malaysia, they couldn't believe there was first-rate healthcare on such a small tropical island. When you think of a Southeast-Asian island, you think of palm trees and beaches, not world-class healthcare at a snippet of its cost in the U.S. or Canada. After extensive research, they decided to give Penang a try.

"We were completely surprised by the caliber of the doctors and that the medical care is as good as it is," says Jacqueline. "They are very well trained and we love the collaborative work between all the specialists. You don't have to wait a week or a month for an appointment; you just walk over and wait your turn.

"Nurses here are compassionate and they truly care," says Jacqueline. And to make it even easier, everyone speaks English in Penang, so there is no problem explaining your needs. "The hospitals are very efficient. The doctors are not pill-pushers and not swayed by the commercialism of the pharmaceutical companies. They have a more holistic approach and incorporate Asian modalities with Western methods," she adds.

**"We rarely use insurance because healthcare is so inexpensive."**

Once Jacqueline and Sam came here and settled in, they decided to do a few other things that would cost an arm and a leg back home. Sam got 12 gold crowns made for \$2,400; that's just \$200 a crown. Back home it would cost at least \$800 per tooth. Sam also saw a cardiologist, had an electrocardiogram (ECG) to check for problems with his heart, and a CAT scan of his heart for about \$650, all in one day. That could never happen in Canada.

"We have insurance but rarely use it, because everything is so inexpensive in Penang," says Jacqueline.

It's not just the medical care that is so inexpensive; their entire lifestyle is. Sam and Jacqueline live off about \$4,500 for themselves and their four adult children who travel with them to Penang every winter. Their kids love Penang so much that



Gene and Patricia Rousseau live their perfect beach life in Cancún for five months a year...and all for just \$2,000 a month. They live in Ontario for the other seven months.

they make sure they can work remotely for part of the year and come spend some time with their parents, enjoying the lifestyle.

Obviously, getting out of the snow-filled Canadian winters is wonderful, but coming to Penang for six months each year really puts life into perspective. The island is so vibrant yet laidback. “When you happen to run into someone, you sit down and have a coffee. Life is slower. People really enjoy spending time together and connecting with their neighbors. It’s an important part of everyday life.

“We are like two different families, the Canadian Lucases and the Penang Lucases,” says Jacqueline. “On this island we get to do things we couldn’t do back home. We get massages weekly. It is \$16 for two hours and they come to your home. We eat dinner out every night and never spend more than \$20, and get a lot of food for that. We travel; Singapore, Thailand, and Cambodia are only a couple of hours away.

“Although I’m not ready to give up our home in Canada permanently, the more I’m here, the more I love being here. Life is good.”—*Kirsten Racquia*.

### “Plenty of Time in the French Sunshine”

Names: Hani and Roanne Mokhtar

Age: 66 and 59

From: Ottawa, Canada

Living in: Nice, France

For Hani and Roanne, living part-time in Europe was a long-time dream. After talking about it for many years, in 2008—on their third visit to the French Riviera—they took a spontaneous plunge.

“We were on holiday and had some extra time on our hands, and we thought ‘Why not start looking at properties?’” says Hani. “We didn’t really set out to get a place. It just happened. We wanted to get a feel for prices and what was out there, but we actually saw something we liked, and over the summer we negotiated the price and asked all our questions and did our research about buying in France...and in September 2008 we came back from Canada and bought the place.”

“They spend ample time in the sun while avoiding the long winters at home.”

Now they spend slightly less than half the year in the city of Nice and just over half the year in Ottawa, Canada, to maintain their Canadian tax status and healthcare.

For them, this is the perfect situation. It lets them spend ample time with friends and family in Canada in the summer and over the holidays, and plenty of time in the French sunshine in spring and fall, while avoiding most of the long Canadian winters and the hottest part of the French summer. They often leave Canada in a snowstorm, with airport employees scrambling to de-ice the plane, and arrive in Nice to light jacket weather and sunshine.

As Roanne says, “We love Canada. Our family is there. We’re always in Canada over

the summer. It’s a lovely time of year and we avoid the crowds and the excessive heat in Nice. Then we shorten our winters by spending time here in France. And we go back to Canada at Christmas to see family again. Really, we have the best of both worlds.”

The couple enjoys the great weather, long walks, and their current location right in the heart of lively Nice. They also love that Europe and the Mediterranean are so accessible, with just about everything within a three-hour flight.

Hani says: “While we’re here, we get up when we feel like it, have a leisurely breakfast, read the paper online. We try (especially when it’s nice) to go for a two- or three-hour walk through old town, downtown, along the famous Promenade des Anglais, and back home. We have friends—some French, some English, some American—we meet for drinks, lunches, or dinners.”

“We do things differently here because the pace of life is different,” says Roanne. “I do groceries every couple of days. I walk to one store for Parmesan cheese and to the *boulangerie* for lovely fresh baguettes and croissants. That’s a choice we make here. I could do my groceries the way I do them in North America, but we want to walk and see people. We love to walk to Old Nice for our coffee (they have great coffee beans there) and pastries. It’s a very different pace of life here and there’s always somewhere to go and something to do.”

The cost of living in the French Riviera is comparable to their costs in Canada, with heating and electricity costing a bit more and day-to-day things like wine costing far less. The only thing they find extremely high compared to Canada is the cost of buying property on the Riviera.

“Even the things that cost more here are also more...interesting,” Roanne adds, noting that she can find the latest clothing styles in Nice six months before they hit the Canadian shelves.

The couple says that while their health insurance comes from Canada, they’ve experienced and heard great things about the French health system: “We even know expats who have gotten cancer and decided to stay in France for their treatment. You’d think you’d want to go back to your home country—that you’d feel more comfortable there—but they stay here, instead. That’s how good it is.”—*Gigi Griffis*. ■