

# Trading Up in Penang and Hua Hin

### “Our Friends and Family Who Visit are Envious”

Names: Cyndy & Mick Fenner-Smith

Ages: 63 & 67

From: Sydney

Living in: Penang, Malaysia

“We moved to Penang one month after we retired and I haven’t thought about work since,” says Cyndy Fenner-Smith. “We are just so busy here; we have more of a social life here than we ever did back home. Here everyone is always out and about, it’s easy to meet up with people.”

Cyndy and Mick had a fantastic lifestyle in Sydney. They lived in a penthouse apartment in Pymont, right in the thick of it all. From their rooftop balcony, they could see The Star Casino, the Sydney Harbour Bridge and the city skyline, plus they had an incredible view of the Darling Harbour fireworks. “We lived on a corner, had two pubs across the road, Vietnamese, Thai, Indian and Japanese restaurants on the same block as our apartment building. I was a building manager and Mick was a steam engineer and because we both had well-paid employment we were able to take advantage of everything city living had to offer. We saw *Mama Mia*, *Phantom of the Opera* and *The Producers* at the Lyric Theatre, went to movie theatres where we sat in lounge chairs with a bottle of bubbles and ate a cheese plate while watching the movie,” Cyndy says. Life was good.

But as retirement neared in 2016 they knew they would have to make changes. Their pensions wouldn’t fund the lifestyle they had become accustomed to and not, wanting to trade down, the couple began looking overseas. “We’ve found a similar lifestyle in Penang for a fraction of the cost,” says Cyndy. There are tons of restaurants, cafés and hawker stalls in Penang, many within walking distance just like in Pymont. There is even a theatre down the street from them where Cyndy can take in a show.

It is so much easier to eat out than back home, we can have different international food every night, and it’s so cheap,” she

says. Just down the street at Viva hawkers’ market we eat a few pieces of fresh salmon sashimi for \$2.30, a steaming plate of barbecue chilli clams with green vegetables (\$4.60) as well as the famous char kway teow noodle dish for only \$1.16. At a Malaysia restaurant in Sydney, those same noodles would cost me \$9.75 and they wouldn’t be nearly as good!” Even at Ferringhi Garden, their favourite white-tablecloth restaurant, “We have a really nice meal: crab cakes and pineapple prawn cocktail for entrees, rack of lamb and lime and chilli sea bass for mains, with a bottle of wine and a cognac with coffee to finish... all for a total cost of \$69 to \$93. A meal at a comparable restaurant in Sydney would be around \$209 to \$232.”

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That fancy cinema they went to in Sydney cost \$42 per ticket. In Penang, they could see 11 Hollywood blockbusters at a modern cinema for that much! But even the cheapest movie tickets in Sydney cost \$14 and in Penang they are only \$3.52.

The couple live in a 335-square-metre unit overlooking the ocean with three bedrooms and four bathrooms, plus three large balconies to have sundowners on. The ultra-modern building comes with a massive triangular shaped infinity pool and gym. In Pymont, they had a view of the city and harbour but now they have a spectacular view of the ocean and a small fishing village down on the beach front. “There is usually a breeze coming off the ocean and it is so nice to sit on the balcony with a glass of wine or bubbles and look out to sea. Every morning we see fishermen going out to fish and coming back after lunch with their catch. They have a stall on Jalan Tanjung Bungah, just down the street

from our place where they sell their catch each day,” says Cyndy.

They pay \$1,765 a month. Their old place in Pymont rents for at least \$3,525 a month. Before they moved, they looked at pictures and floor plans and decided that the Infinity luxury beachfront condominium complex was the perfect home for them. And it is perfect. “I call it my little treat to ease me into retirement. Our friends and family who have been to visit are so envious,” Cyndy says. But after living in Penang for a while and seeing all of their friend’s places, they’ve realised there are a lot of apartments that are just as good at half the price, so when their lease is up, they want to move. “Our plan is to cut the rent in at least half and use that money to travel.”

When they aren’t socialising, they are riding their Vespas around the island or playing golf; a hobby that Cyndy decided to pick up when she retired. “It only costs \$16 per person for 18 holes, the golf cart, a locker and a shower towel to freshen up with afterward and there is hardly anyone on the course. If we go to the driving range at the Penang Golf Club, we get 100 balls for \$3.50, and you don’t have to be a member.”

Cyndy’s been driving her bright pink Vespa for years, but when they moved here, they joined the De Viva La Vespa Penang club. They’ve taken a few long road trips with a large group of Vespa riders. The highlight so far has been a journey to Betong, Thailand. The first day they went to exotic gardens, WW11 tunnels and hot springs. At 3 a.m. they slowly made their way up a narrow goat track to the top of a mountain to see the sun rise. The total fee was \$18 which included one-night’s accommodation and a litre of engine oil.

In 2013, Cyndy looked into having an elective surgery. In a private hospital in Sydney the total cost would have been \$15,850, half of which her insurance would cover. She heard that the doctors in Malaysia were fantastic and so many were trained in the U.S., UK or Australia so she started researching doctors in Penang that could do her surgery.

On one of her holidays to Penang, she had the surgery, and had top-of-the-line treatment with one of the best surgeons in Penang. It only cost \$2,640, which included a private room in a JCI-accredited hospital, an overnight stay and five follow up appointments. “I received very good care, all the staff were friendly and took great



Many retired expats in Penang say the rich social life and ease of having fun are big attractions.

care of me. The average cost for a bed in a private hospital in Sydney is approximately \$734 per day and that doesn't include the surgery, doctors' fees or any medications," adds Cyndy.

The lifestyle is healthier too. "I've actually lost 18 kilos here because I'm eating loads of fresh food," says Cyndy. And because it's always bathing suit weather, Cyndy tends not to eat too much like she would in the Australian winters.

One of the best attributes of the island for Cyndy is the people. She had guests in town and took them to a big local market where everyone was chatting with her. Her friend said to her, "Wow, you know so many people here, that's amazing!" Cyndy turned to her and said, "I've never met any of these people, the locals are just that friendly!" — *Kirsten Raccuia*.

### "We Wanted a Lower Cost of Living"

Names: Trish Berry and Madden Broadbent  
Ages: 57 and 63

From: Brisbane

Living in: Hua Hin, Thailand

Not too long ago, Trish and Madden were plodding along in Brisbane. "We were living in a lovely home, had good jobs, and enjoyed weekends travelling in the region with friends and family" says Trish. There were always national parks to hike and markets to visit. Although they liked to eat out, the couple didn't tend to do so, as it just seemed too expensive. Each month, despite being careful, their bank account balance was close to nil. "To be able to afford to travel each year, we had to save carefully. Life was becoming a bit dull, a bit lacklustre. I called it underwhelming," says Trish.

They began to talk about retiring overseas. Friends and family were not only supportive, but perhaps even a little bit envious.

Trish had been hoping for, and researching, retirement options for a few years. Her investigations had confirmed that they could live a great lifestyle, for less money, in countries outside of Australia. During their travels to Malaysia, South Africa, Spain, Portugal, Thailand and Indonesia they always looked at these destinations from the retirement angle.

"We get double the house for half the price."

"We wanted a lower cost of living, good healthcare, an established expat community, safe and secure, a nice climate and somewhere not too far from home with excellent golf."

For Madden, it was the golf that put Hua Hin on Thailand's Gulf Coast top of the list. For Trish, the welcoming expat community and a rich social life was attractive. "I wanted to be able to learn bridge and make new friends" she says.

The couple had visited Hua Hin several times on holiday, as expat friends had suggested they check it out. "Having visited places like Phuket, we were really happy that it was not too touristy and it did not have the sleazy elements we had seen in other parts. Everything we thought we would need seemed to be here," says Trish. "We found Hua Hin easy to navigate so getting around and finding places was easy. And the Royal City struck a chord with us and made us feel safer because of it."

While holidaying in Hua Hin in 2011, Trish and Madden looked at real estate and discovered they could buy a lovely three-bedroom, three-bathroom pool villa with a one-bedroom annex attached to the house—much more luxurious than

anything they had lived in, in Australia. So they did. As Trish describes "In reality we get double the house, for half the price. And with around 13 golf courses in the Hua Hin area, and its great coastal location, we figure that its future as a travel and retirement destination is assured."

Trish and Madden keep a car and caravan in Australia and travel there for a few months each year. So they are aware of the daily costs in Australia. Their budget in Hua Hin—at around \$3,000 to \$3,500 per month—is about half to two-thirds of what they spend in Australia. In Thailand they have a much more social and active lifestyle for much less.

They usually eat out three or four times a week. At a local restaurant or a food court they can have a Thai meal of seafood noodle soup, mixed vegetables, and chicken and cashew nuts for about \$8 for two. Five-star experiences at five-star prices can also be had—yet interestingly they rarely want, or feel the need, to do this. "We have such a diverse and appealing choice of eating options more in line with our budget that we really don't feel the need to splurge on five-star options" explains Trish.

Trish confides that one of their favourite guilty pleasures is visiting their local corner store and purchasing two magnum ice-creams for \$1.50 each. Most weeks they have a massage costing about \$12 each. Another indulgence for Trish is her weekly manicure and pedicure which also come in at \$12.

Madden loves watching sport, and has found a TV package that includes all his favourite sports channels, plus much more, for around half the cost they paid in Australia. He also loves spending time in their tropical garden—buying plants each week. Recent additions include a large bird's nest tree fern for \$10 and lovely orange orchids for \$5 each.

When family or friends come to stay they enjoy eating out a lot. With a long list of favourite restaurants to suit all budgets there are always options. To help guests experience Trish and Madden's day-to-day life, they take them to the local food markets where you can purchase fruit and salad ingredients to feed the whole household for around \$10.

Trish and Madden's advice to people considering Hua Hin for their overseas retirement, "Come and visit. Rent one of the many lovely beachside apartments and get to know the place." — *Michael Cullen*. ■