

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.

The book finishes up with a few of my original emails sent back to friends and family to give them some idea of why we were making our move

to retirement in Thailand and what kind of lifestyle we are experiencing. See if the emails are similar to the ones you have sent or will be sending to your friends and family.

In researching various essays I would come across lots of information that wouldn't fit into the column length that the City Life magazine allowed for me. I have included in an appendix some of this info to be used as reference. For example, there are lists of real estate agencies, home builder's BLOGs, banks, hospitals, immigration check points, Thai units of measure, modern Thai nicknames, golf courses, and lots more.

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.

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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.



The New Snowbirds

'Snowbirds' is a term used in the U.S. and Canada for retirees who flee the cold winters of the northern regions to warmer locales like Florida, Arizona, and Mexico. There is also a European species of snowbird who heads for Mediterranean climates. Today there is a new breed of migratory snowbirds that travel a lot further in their quest for an endless summer.

More and more Expats come to Thailand during the cold season months to enjoy our almost perfect weather and then return back to their home countries when the weather begins to heat up. I lived that way for six years. During that nomadic time between Chiang Mai and Seattle I never saw a really hot day or a really cold one, and I had almost forgotten what a rainy day looked like.

True snowbirds need to be able to maintain two separate households. That can get expensive. Here are a few things that you can do to keep your back-home costs down.

- Most utilities can be turned off when you leave for an extended period.
- Also, phone services, as well as cable and internet services, have very inexpensive vacation plans.
- Auto insurance can be cut to as little as \$5 per month while your car is being 'stored'.

With these plans I saved enough to cover most of my living expenses for the winter.

Here in Thailand many people find it more convenient to pay the rent on a condo or house for the whole year even if they use it for only a few months. If you plan on doing this it would be best and safest to live in a place with full

time security like a condo or a gated community so your stuff will still be there when you return.

But my migratory days are now over. Keeping up two homes got to be too much of a hassle, so I chose to live here year round. And now I get to experience really hot days and I definitely know what rainy day looks like. And I am as happy as a bird.



Is Thailand Right For You?

If you have determined that the time is right to retire, your finances are in place and you are considering Thailand, you need to answer the question of whether Thailand is right for you. Why not try a 'staggered' or a 'trial' retirement?

Most of us who have lived long enough to have reached 'senior' status have learned an important lesson, 'Look before you leap'. Pulling up stakes, selling your house and car, giving your dog away, and moving to Thailand before you know whether this is the right place for you, may plunge you into dangerous waters. Put a toe in and test the waters first. Be conservative. Winston Churchill said, "Any man under 30 who is not a liberal has no heart, and any man over 30 who is not a conservative has no brains." So let's use our brains and think conservatively about this move first.

If you are now thinking of Thailand as a place to spend the rest of your years, you probably have fallen in love with the country on one of your visits or vacations. But how can you be sure that this is the place for a longer stay? Come to Thailand a couple of times first. Each time increase the length of your stay. One way to do this is to let your visa decide for you. The Transit Visa that you get at the airport is good for 30 days. Try living in Thailand for a month and see how that works out. If all goes well then try a Tourist Visa next. You have to apply at a Thai consulate ahead of time but it will give you 60 days to start with. Things still going well? You can extend that another 30 days and if you are over 55 you will be allowed a second extension of 21 more days.

Use this time to

- find a market or supermarket where you can buy the foods you like.
- Find a pharmacy which has the prescription medications you need.
- Find a doctor and a dentist you can trust and rely on.
- Explore housing options.

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- Make friends.
- Get a better idea of what your monthly budget will be.
- Most of all see if you enjoy living here.

Try to experience the different seasons. Just spending the balmy winters here won't tell you if you can withstand the onslaught of the stifling Thai hot season or the drenching rainy season. Many retirees just come for the winters. And if you find it is time to try going all the way then the Retirement Visa is the next step.

To get a retirement visa you must be at least 50 years old and have one or a combination of the following: ฿800,000 in a Thai bank account or proof of a foreign income (pension, Social Security, etc.) of at least ฿65,000 per month. The amounts are calculated to show that you will be able to support yourself for one year. Thus the visa is good for one year and you can renew annually inside the country.

If you are still being conservative after all this, then you might consider using the Retirement Visa for a Trial Retirement of 6 months or a year. At the end of this term you will be better able to make the final decision to finally jump in the pool for good, or dry off.

As for me, I'm about up to my waist in the water. I live here for 4 -5 months a year. But I just bought a car and a house and I'm hoping I haven't gotten in over my head.

Note: I wrote the above a few years ago. Today, I am retired full time in Thailand. It got just too expensive maintaining 2 households. And I don't know any clams happier than I. Check out the chapter on "What Do You Miss?"

Moving

There is a list of the most stress producing situations one can go through in life. At the top is the loss of a spouse, followed by the loss of a child. It is my opinion that third on that list should be pulling up stakes and moving to another country. I know because I finally made the jump from living in Thailand only in the winters to calling Thailand my permanent home. And I feel lucky to have survived. You may have to do the same one day so here are a few of the things we had to endure before stepping off of that plane in our new home.

Selling the house

Selling a house is one of the most demanding physical and mental experiences we have ever under taken. From determining the price we could get, to finding a real estate agent, to staging the house to show prospective buyers, to keeping the house spotless as we lived in it, to worrying if the bottom would drop out of the housing market, this was three months of torture. My blood pressure shot through the roof and I feared that I would drop dead before I ever got to retire.

Shipping

Thirty five years of marriage and two kids and you accumulate a lot of “stuff”. What to do with it all? It turns out that we made 19 trips to the dump with garbage, 12 trips to Goodwill to donate “useable” items to charity, and still had to pack 111 boxes of stuff that we thought we couldn’t live without in Thailand (Note: We should have packed more.) That and our 50 pieces of furniture we loaded into a 40 foot shipping container.

Shipping cost less than we thought and when we did the math it was much cheaper to ship our old furniture than it would have cost to buy new here. We used a reputable shipper and got a good agent in Bangkok who walked our

stuff through customs and delivered it to our front door six weeks to the day it left Seattle. It was worth every extra penny.

Customs

A Thai coming back from living abroad can ship basically duty free. So can Farangs who have a work permit or are permanent residents. Others coming here to retire have had to pay large customs duties on their shipments. It would be best to check with a Thai consulate or your shipping company to see what your situation is.

Getting affairs in order

There are accounts to be canceled, utilities, phone, electricity, gas, internet, cable TV, insurance. Make sure they are all paid off. Or if you want you can stiff them all and become an international fugitive, not suggested. Find a friend or relative at home where you can have all mail forwarded. Get your banking and investments in order with internet accounts for everything. Arrange for your money to be available to you in Thailand. Make sure your passport won't expire in the near future and decide what kind of visa you will be applying for. And don't forget to make out your will. With all the hassles and stress you will be going through you might be needing it sooner than you think.

Saying goodbye

Maybe the hardest part in all this is saying goodbye. Lifelong friends, family, your dog, for some this may be the last time you see them. You'll probably have multiple goodbyes with lots of hugs and tears. Remember, they are saying goodbye to one person in their life; you will be saying goodbye to everyone. Don't underestimate the impact it will have on you.

Then you sit down and write your form goodbye email or letter. It will include why you are doing what you are doing (which almost no one will

be able to comprehend) and give all your new contact info. I sent out 170 emails. And everyone you send it to will probably reply just to find out how really crazy you are. And you will have to answer each one personally. Now that Facebook exists I would do my contacts through them.

When you step off that plane in Thailand you'll start a new life. This means you will have to do most of the above, in reverse.

Tips on Moving

When moving overseas it is best to make a plan. The following are some steps you can take to help organize your move and a checklist that will help you to put those steps in order.

- **Know your time frame:** Know how long you have before your move will take place. Leave yourself enough time to do the hundreds of things you'll need to do before pulling up stakes. If you are selling your house you may not be able to finalize your time frame until the status of your home sale is known. Plan on using more time than less.
- **Know your budget:** Moving isn't free. There will be shipping costs, storage costs, airline tickets, taxis, and lots more. Budget accordingly.
- **Know what to keep and what goes?** You won't be able to take everything. Make piles of what to take with you, what to sell, what to give to family or friends, what to give to charity and what to toss. This won't be an easy task. Do you keep all your books, all your photos, that painting that aunt Bess made? You have to be brutal.

- Know a reliable shipper: Once you have decided what to take with you decide on a shipping company that understands international regulations and who can advise you on the best method to ship (boxes, crates, 20' container, 40' container, etc.). Make a detailed list of everything you are shipping. This will help with customs and insurance in case of breakage or theft. Also, list the contents of each box on the outside. This will save lots of looking-around time later. You should also have an agent in-country to help the customs walk-through and to get your stuff to your house.
- Prepare your travel itinerary: You may have to move out of your house and ship your stuff before you are ready to leave country. Know where you will stay until that plane leaves. Know where you will stay once in-country and how you will get around. You can check with other Expats or travel guides to find out the best places for a temporary stay and car rentals.
- Prepare your documents: make sure your passport is up to date and that you have the necessary visas for a fairly long stay. It's a bother to get in country and then two weeks later have to renew your visa. Know as much about visa regulations as you can. Make sure your paperwork back home is also in order (wills, powers of attorney, etc.) Also get copies of your medical and dental records especially if you have any specific problems that local medical people should know about.
- Prepare for the unexpected: Things will usually take more time and more money than you will expect. Be ready for the proverbial wrench in the machinery. It's a guarantee.

Check list

Send notification of address change to:

- Post Office
- Banks
- Electoral Registrar
- Taxation department
- Life, car, and health Insurance companies
- Schools
- Credit card companies
- Friends and Relatives
- Publications you subscribe to
- Doctor and dentist
- Your Lawyer
- Your Place of Worship

Discontinued these services for:

- Gas or oil companies
- Water
- Electricity
- Telephone
- Cable Television
- Newspaper / Publication Delivery
- Internet Subscription

Remember to:

- Defrost your refrigerator
- Disconnected your washing machine

- Return books to library
- Return videos
- Pick up clothes from the dry cleaners.
- Put aside items (passports, tickets, etc.)
- Wash items that may be of interest to quarantine (i.e. mowers, garden tools, golf equipment, bicycles, etc.).
- Take all important telephone numbers and addresses

Note to Thai nationals returning to Thailand after living abroad. You may be eligible for a one-time custom free shipping of personal items. This will save lots of money and allow you to ship furniture and household good duty free. Check to see what the latest regulations are.

Currently a Thai living abroad for a certain length of time is exempt from paying customs fees. You will have to prove that you have lived abroad (your passport stamps are acceptable proof). Students and Thais who are returning to Thailand to retire after living abroad are the ones who can usually take advantage of this rule.

Looking For a Place to Live

When you have finally decided to give retirement in Thailand a shot it is time to leave those hotel rooms, guest houses, and friend's floors behind and look for a more permanent residence. You'll find that the available housing here runs the gamut from hovel to palace. You could rent a nice small condo for a few thousand baht a month or buy a mansion for ฿50 million. But first let's consider whether we should be looking to buy or to rent.

To buy or not to buy, that is the question.

There are numerous regulations limiting foreigners from owning land and property in Thailand. In fact, up until only a few years ago even Thai nationals who were married to foreigners lost the right to own property here. But if you are set on buying, here are some rules (simplified) for owning property in Thailand. These change all the time so check with a lawyer if you are really interested in buying property.

- You are allowed to buy, with some reservations, a condominium unit.
- You can buy a building but not the land it is on.
- You can hold a 30 year lease on certain lands and buildings.
- You can be a part owner of a company that can own property.
- You can invest ฿40 million in Thailand and own up to 1 rai of land.

Another option is to buy the property and put it in a trusted friend's/wife's/girlfriend's name. Although this is a very popular method of buying property, to put it bluntly, it can be a really bad idea. You wouldn't give someone you have known for a very short time your bank card PIN number, would you? Why would you put your life savings in someone else's name? That is just a Farang-getting-ripped-off-horror-tale waiting to happen.

Why buy anyway? We normally own real estate expecting it to appreciate in value. We think of it as an investment that will grow, and it usually does. That rule doesn't always apply in Thailand. Older houses and condos are often looked at as one would a used car. Don't expect your 'used' property to go up or even hold its value. With the current lack of good investment opportunities many Thais are putting their money into building condos and housing developments. This has caused a glut on the market. Would you buy a 10 year old car if there were lots of new ones around for the same price or less?

Since it is almost impossible for a foreigner to get a mortgage here you would have to buy with cash. Let me suggest something better to do with your cash. Let's say we take the amount of ฿2.5 million. That would buy a good sized condo or a simple house upcountry. Instead of locking that money up in the purchasing of property, we invest it and get say a modest 6%. That would give us a monthly income of over ฿12,500. For that amount you could rent a nice condo or a small house. And you would still have the complete ฿2.5 million principle available to you.

So with that suggestion I have to admit that I just bought a house in Chiang Mai. Well, the house is in my Thai wife's name of course. We have been married for 35 years so I think we have a chance for a long-term commitment. Unless you have the same kind of enduring assurance with a Thai spouse I am going to recommend that you not consider owning property in Thailand.

Let's keep it simple. Rent.

Condo Hunting

If you are looking for a place to live in Thailand try this exercise. Open the Bangkok paper to the real estate section. Take a look at one of the large ads and see what condos and houses are going for. OK, I'll do it for you. Condo for Rent, 2 b/r, 117 sq m. F/F ฿90,000. House for sale 297 sq w, 3 b/r 4 baths, unfurnished ฿48 Million. Now close the paper before your heart starts to beat erratically.

If you're trying to retire to nice and inexpensive Thailand the above prices are more than you would probably want to pay even back home. What's the story? The story is that some condos come with lots of amenities, pool, sauna, fitness room, beachfront, hot and cold running servants, etc. If you can afford it, that's great. But you can also get a nice, minimum-amenities, pleasant upcountry condo for as little as ฿4,000 a month.

How does one find a condo or house to rent in the first place? There are always newspaper ads like the ones above. There's also the internet and local agencies. These often cater to upscale clients. But I have found that the most effective way to find a reliable and affordable place is the method most Thais would use, word-of-mouth.

Just put out the word to all you meet: other Expats, Thai friends, the waitress at your favorite restaurant. In no time offers will come to you. Since there is a glut of condos and town houses on the market, finding a place is rather easy. The next part is more difficult. What are some things to look for when renting?

Thai condos usually come furnished. That could mean lots of things from really cheap plywood furniture to nice comfortable teak. You may be given a refrigerator, air conditioner, Cable TV, 24 hour security, or nothing at all. Hot water might run in the bathroom or quite often no water will run at all.

Most condos will not have kitchens. Shop around. Two similar condos can vary greatly in price. Get what you want for the price you want.

You will want some conveniences nearby like laundry service, restaurants, shopping and internet cafes. Some of these might be right in your building. Is there adequate parking available? See what the traffic is like and how close you are to where you will want to hang out. No need commuting when you can just mosey on downstairs.

Unless a condo is over six stories it may not be required to have an elevator. If the condo does have an elevator make sure it is reliable. Ask a resident whether people have gotten stuck in one lately.

One of the most important considerations is who your neighbors will be. Will they be other sedate retirees or noisy, rowdy students? Is there construction going on next door? How loud are the dogs? Are you close to a major road with its pollution and noise or near a nice green belt with birds in the morning and croaking frogs at night?

Don't forget that besides the rent there will be other costs when renting a condo or town house. There's electricity, water, telephone, Cable TV and sometimes maid service. Be very careful to check that the bill correctly shows your true usage. Mistakes are known to have been made.

Before going hunting make a list of what you are looking for and what you are willing to pay. Don't be satisfied until you get what you want. Thailand rental-housing is currently a buyer's market. Bargain. Take your time.

And finally, welcome home.

Building Your Dream House

I say to anyone to who asks that it best to rent a house or condo. But I very frequently encounter the Farang who must build his "dream house". Too often this dream can turn into a nightmare.

Your dream may be designing your own home, but Farang ideas for what a house should look like don't always work here. Western roof lines might not take into consideration the Thai rainy season. Amateur designers may not know how to create the most efficient and cooling floor space. They don't understand the local building materials or design concepts.

I recently talked to a friend who is in the last stages of building his own home. "How's it going?" I asked. "I'll never do that again." He answered. "I've been bouncing between contemplating suicide and considering murder. We had to supervise the construction every minute and even then had to tear down much of the first house and rebuild it. And we still don't have a working kitchen." He started building three years ago.

Building out in the villages sounds romantic, that is until your first night in your new house and local temple dogs keep you up all night and just as you fall asleep the neighbor's fighting cocks wake you up at 3 a.m., and at dawn the aroma of burning leaves and plastic bags drifts in through your windows. I recently heard of a man who had his dreams dashed when his next door neighbor decided to go into business. His neighbor turned his house into a welding and metal fabricating establishment.

So, in lieu of telling you what you should do if you decide you have to buy instead of rent, here are some things that I would do if I were to buy a house here.

I would not buy or build outside of a housing development. I'd find a nice development with pleasant wide, dogless streets, where each house was

different and didn't look like it had come out of a cookie cutter, and where a security guard was always at the gate. I would look for a house that is already built where you can move right in instead of waiting through all the seemingly endless construction delays.

I'd talk to the people living in the compound and look to see how well they keep up their houses and think about how they would be as neighbors. If I decided I had to build then I would choose an existing design from the selection the developer has and not design myself. I'd choose my builder after lots of care and checking of references. I would visit the work site daily making sure everything was what we agreed upon and that work was continuing. I would not pay off the house until everything passed my inspection.

The new house won't be without its glitches. They never are. Plumbing is often a problem as is the electrical system. Doors and windows might not be in perfect plumb. These can all be fixed. But you'll have to add a bit to your budget for things like changing your mind about the color of the floor tiles, moving that bathroom to the other side of the house, and paying for the kitchen, cabinets, closets, drapes, screens, and furniture.

Buying your dream house may cause you quite a few more headaches than renting, but if you plan carefully and make the right decisions, headaches are much better than nightmares.

But on the other hand.

10 Reasons Against Building Your Own House

1. It will never be what you think it will be
2. Unless you are an architect or engineer you probably don't know what you are doing and your contractor will probably never understand what you want.
3. It will be at least a year before your home will be finished. Add the rent you pay for that time to the price of the house to get a better idea of the cost.
4. You will very often see people move into a beautiful new home and for years the only furniture in the house will be a television set. There's a reason for this. The cost of a house will be much more than you think. Here are some of the added expenses your builder will probably forget to tell you about. Change ownership taxes, mortgage interest payments, furniture, closets, kitchen, stove, refrigerator, air conditioning, utensils, screens, window bars, garden, internet connection, satellite TV. Let's say the builder says that the house will cost 2 million. You will probably need to spend between 3 and 4 million before you even move in.
5. Your money will be tied down in case you change your mind or your relationship changes. One Farang lament heard often is, "I'm tired of Thailand and want to leave but my whole life's savings is tied down in my house, which I can't sell."
6. Real estate does not appreciate in Thailand the same as it does in the west and often land with houses on them actually depreciate.

7. Resale – when it's time to sell you might not find any buyers. Thais don't often buy "second hand" houses and prefer new ones. Sometimes the only ones interested are new Farangs looking to buy.
8. There are much better investment options – invest and pay the rent with your interest earnings.
9. You don't know who your neighbors will be or what might be built right next to you.
10. Unless you hold Thai citizenship the land that the house is on will never be in your name.

But in case you really have to build

When we set off to do something we have never done before, in this case building a house in Thailand, it is probably best to find out what experiences others have had. Today, setting your experiences down for the world to read is as simple as uploading your writings onto your Internet Blog. There are still some old timers who have gone and written books about their experiences. They sometimes have web sites where info from and about their books can appear. Let Google do your searching for you.

The book How to Buy Land and Build a House in Thailand, Phillip Bryce, Paiboon Publishing, 2006 (second edition), 273 pages, would be a great start for anyone looking to build.

Getting access to your money

The best things in life are free
But you can keep 'em for the birds and bees;
Now give me money.

- Rock & Roll philosophy

Once we retire overseas we instantly enter the international banking scene. Most retirees will have either a foreign source of income, usually in the form of a government or private retirement plan, or they will have savings that they draw on to provide Thai living expenses. Whatever that income source is we will need to move it from there to here. Voila! You are an international banker.

Step one in establishing yourself in international finance is to open a Thai bank account. Anyone with a valid passport and ฿500 can open one. If you are going to apply for a retirement visa you will either have to show a Thai bank account with an ฿800,000 balance or proof of ฿65,000 per month income. Either way you will need a Thai bank account.

A number of international banks in Bangkok will allow you to hold your money in US dollars as long as the origin of the money was from abroad. And if you need a large sum of money, let's say to buy a house or car, some international banks provide services that can make this easy. For instance, I just talked to CitiBank and they told me the steps you need to take to transfer up to \$50,000 per day. Check to see if your current overseas bank has a similar service.

Making wire transfers from your home bank to Thailand

- Open up a Citibank checking or money market account in your home country.
- Set up an on-line banking account with CitiBank.
- When transferring money go to CitiBank's on-line wire transfer page (www.citibank.com) .
- Have the following information available:
 - The name of the person who will be receiving the money.
 - The bank name and account number receiving the money.
 - The bank's SWIFT code (the Thai bank can tell you this)

The transfer will take up to a few days to complete. The money can stay in dollars or be converted into baht. The minimum you can send is \$1 and the maximum is \$50,000 per day. Cost is \$40 per transaction.

Cashing foreign checks

Some banks in Thailand won't accept a foreign check. Others will clear checks, even personal checks, rather quickly, while some may take as long as 90 days before you get your money. Choose a bank that won't leave you mooching food off your friends while waiting for your check to clear.

A convenient way of getting a retirement payout is to have your money directly deposited. You will have to see if your bank here offers that service and also whether your retirement source allows for direct deposits. It makes things a lot easier when you can just have the money automatically waiting for you each month.

You can also draw on your money from your home bank using an ATM machine. As a tourist this is a convenient method but if you live here it is

probably best to have a local source to draw your money from. You wouldn't want to miss your rent payment because you lost your ATM card, would you?

I suggest you become computer literate if you aren't yet. Internet banking has become very popular and most large Thai banks will offer this service. Besides checking your balances you may also be able to set up automatic bill pay for things like telephone, electricity and utility bills.

The fewer money hassles you have the better you will be able to enjoy your retirement. May all your checks clear quickly and may the exchange rate always be at its highest.

Retiring Early

Or How To Go To Taco Bell and Save Half A Million Dollars

We have been asked frequently how we were able to retire as early as we did, at age 55. Especially now that so many people have lost a considerable portion of their retirement savings in the current economic downturn, one asks the question of how in the world we can retire at all, let alone retire early. The only way most of us can do this is to increase our bottom line so that we will have enough to live on when retirement time comes. The thing to keep in mind is that there are two ways to increase your bottom line. One is to make more money, something that the present economic situation is making more and more difficult. The other, the one we so often forget, and the one that we still have some control over, is to spend less.

I never had a super high paying job. Pikun, my wife, mostly had part time teaching jobs so she could be at home and take care of our two boys. So we were basically a one income family. And unfortunately, no one died and left us with a chunk of change. But we were able to save enough to retire early by being very careful with our spending. And “time” was the secret ingredient.

For example, if you save \$10 when your wife cuts your hair, that’s nice. If you do it every month for 30 years, that’s a lot of money. If you take your lunch to work you might save \$5. If you take your lunch to work every day, 200 days a year, for 30 years, then you are getting closer to retiring early.

Below is a list of 10 things we did that saved us more than half a million dollars. I have given very conservative costs and savings amount as you will see. Still, the total savings number at the bottom surprised even me.

If you keep your eye on your goal and don’t spend what you save, you’ll be able to leave that nine-to-five world sooner than you think. And if

you modify your lifestyle just slightly you'll be able to do it without ever feeling that you are forgoing all the good stuff in life.

1. College costs

My children went to good state colleges close to home. The difference between a state college and a private college was about \$15,000 per year at the time. Depending on which private college you look at, the difference could be much more today. Both boys graduated with no college loan debts.

For 2 children at \$15,000 apiece for 4 years

Savings: \$120,000

2. Living at home during college

Because the children went to local colleges they were able to live at home. We agreed that if they wanted to move out and live in off-campus housing that they would have to find jobs and pay for their own expenses, which they both willingly did by the time they were juniors. It had the added benefit of helping them to learn independence earlier than they would have.

For 2 children at \$10,000 apiece for 4 years

Savings: \$80,000

3. Car costs

In our life together we have never bought a car that was less than 4 years old. We chose carefully when buying a used car so we had minimal extra car repairs over all the years. We always had two cars. We used to say "Our old car is 13 years old – so is our new car."

Over our 30 years we bought 3 cars each for a total of 6 cars. The difference (between a new and a used car) was about \$15,000 each.

Savings: \$90,000

4. Auto insurance

Because we owned older cars all we needed was minimal liability insurance instead of full coverage. You want to steal my car? Go right ahead. No one ever did. They were too busy stealing our neighbor's new car. The difference in insurance costs were at least \$100 per month for each car. We had 12 payments a year for each car for 30 years.

Savings: \$72,000

5. Pay the house off early

It is amazing how much you can save by paying a little extra each month on a 30 year mortgage. My mortgage was \$750 per month. We paid the mortgage off 15 years early and saved \$135,000 in payments. To see how much we saved we need to subtract the \$80,000 extra in payments that we made.

Savings: \$55,000

6. Vacations

Over the years we went on many nice vacations, Mexico, Costa Rica, Hawaii, Italy. But most years we would take car camping trips around the country. It is difficult to be closer as a family than for all of us to sleep together in a small tent. And we also saved lots of money. The difference between going on a big vacation and car camping or just staying at home was about \$1,750 each. And we did this for about 20 years.

Savings: \$35,000

7. Lunches

A simple way to save a bunch of money over the long run is if you have really tasty leftovers that you can take to work for lunch. We occasionally ate out with our coworkers but we usually made use of that most important piece of office equipment, the microwave. The average savings at lunch time was about \$5, and my food was much better than what I could have gotten outside. There are about 200 work days a year and I took my lunch to work for 30 years.

Savings: \$30,000

8. Haircuts

My wife worked really hard at learning to cut our hair and she became quite skilled. I learned how to trim her hair. A haircut costs \$10, though you can pay lots more today if you want. Pikun and I cut our own hair for 30 years (for a savings of \$8,640) and cut the boys hair for 20 of those years (for a savings of \$5,760).

Savings: \$14,400

9. Alcohol

When my first son was born I decided to give up alcohol. That was a personal decision but it also saved me quite a bit of money over the years. On a normal week (non holiday, non football, non boys night out week) I would buy at least 3 six packs of beer. At \$3 a six pack (cost of really cheap beer) for 52 weeks for 30 years the savings added up.

Savings: \$14,040

10. Miscellaneous Savings

Video rentals (instead of going to the theater)

Six movies a year viewed on video instead of going to the theater, at \$15 (cost of ticket, parking, popcorn, etc) for 4 people for 20 years.

Savings: \$7,200

Transportation to work

For ten years I biked to work or took the bus even when I could have driven my car. Parking was about \$2 (I figure that the bus fare and gas costs cancel themselves out). I did this for 200 working days a year for 10 years

Savings: \$4,000

Eating Out

I have been to many good and fancy restaurants in my life. But my favorite restaurant is Taco Bell, an American fast food, pseudo Mexican joint. My wife and I love it and it is really cheap. Let's say that the differences between Taco Bell and a more expensive restaurant is \$20. Let's say we substituted going to a "real" restaurant with Taco Bell only 5 times a year for each of the 30 years (in reality it was lots more often than that).

Savings: \$3,000

Total savings over 30 years: \$524,640

Non-quantifiable things we did

Here are some things we all can do but we can't put a savings amount to. Doing them saved us probably more than all of the above.

Don't make any big mistakes. Don't make big investments in things you aren't sure about. Diversify your portfolio. Cut your investment risks as you get older. We lost almost nothing in the last economic downturn since we had been out of the stock market for over a year.

Keep healthy with exercise, eat fresh foods, watch your weight, check your blood pressure often. If you aren't sick you aren't going to be paying doctor bills.

Any extra money you get (pay raises, gifts, tax returns, government stimulus checks, etc.), save it instead of spending it.

We refinanced the house twice. Each time we took the extra money the bank gave us and used it to remodel or upgrade the house (instead of paying for a new car or a fancy vacation, see above). It really paid off later when we went to sell the house.

We always spent less than we had and never once in 30 years did we pay a credit card interest payment because we always paid off the card in full.

I always wanted, and dreamed of having, a nice big luxurious RV, with captains chairs, satellite TV, fake lawn that we could roll out when we stopped for the night, telescoping living rooms. I never bought one. But I occasionally still leaf through some of the brochures. If I had ever given in and bought the RV of my dreams I would still be working at my office desk dreaming of retirement.

Most important of all, even though marriage and raising a family can be super stress producing, don't even think of getting divorced if you want to

have any hope of retiring early. With lots of effort, and maybe a little professional advice, you can probably work out most of your problems, because if you do get divorced, all of the savings tips above will be a waste of time. You'll probably never have enough to retire, and retiring early will most likely be out of the question.

My hope is you will be able to retire when you want to. Be frugal and keep your eye on the prize and you'll be able to make that dream come true.

You'll have to excuse me now. Pikun is calling for me to get a haircut. And then we have a date for Taco Bell.

Note: If everyone took up my lifestyle then the country would be in perpetual recession. But Taco Bell, Netflix, marriage counselors, and used car lots would be doing a booming business.



Live Under Your Means

At the tender age of 55 I had a good job in the computer industry; then my company decided to outsource my job to India. And am I happy they did.

If I hadn't been faced with a career crisis at that time in my life I might still be working. Instead, I retired early. And lucky for me I had followed some simple rules in my life which allowed me to do so. The big question to retiring early is of course financial. If you are thinking of retiring early here are a couple of tips that might help to make it a success.

Most people figure out how much they can afford and then spend a little more, figuring they will get the money somewhere. Try doing the opposite. Buy a smaller house than you can afford, but pay it off earlier. Buy a used car instead of a new one. Never use your credit card unless you pay it off right away. Turn down your brother-in-law when he asks for a loan.

Stay out of debt. If you do step one then this step will take care of itself. Don't make mistakes, but if you do don't bet the farm.

Taking chances is good. Just do it early in life, giving yourself the time to recover from any big mistakes. Never bet everything on one horse. If you are going to gamble, on a new job, on a stock, on a spouse, (or on a horse) do it when you are young and give yourself time to climb out of any holes you dig.

Don't get divorced. This is a sure way to guarantee that you will never have enough to retire early, unless of course your spouse is the one paying YOU alimony. Then you can retire right away and don't need any advice from me.

Try semi-retirement first. This is a good way to see if your psyche can handle the lower daily stress, and if your bank account can handle the cost of retirement. At the same time you can still make some money to live on until your retirement savings or pension kicks in.

When to take your retirement pension? In America you have to decide when would be the best time to start taking your Social Security payments. We have a choice of taking it at 62, 66 or 70 years old (other retirement or annuity plans may have similar restrictions). The later you wait to start taking payments the more you will get per month.

So I did the math. If I take the money this year, at 62 years old, I would start getting a monthly payment immediately. If I wait until 66, I'd get \$400 more per month. But it will take until I am 72 years old before I make up the difference. By waiting until 70 years old before taking SS I would get almost \$1,000 more per month, but would have to wait until I was over 78 years old before seeing a difference.

I'm taking the money. I'll worry about it after I turn 78. I hope that out-sourced guy in India is happy doing my job because I am really happy that I am retired here and NOT doing it.

You Know You Aren't A Newbie Expat Anymore When ...

When we first come to Thailand we go through a phase when everything is new, confusing, and strange. All Newbie Expats go through this stage. Eventually we become more comfortable in our new home. The check list below might help you identify if you have made the transition from a 'Newbie Expat' to an 'Old Asia Hand' yet.

- When house lizards don't freak you out.
- When you don't get angry in traffic.
- When you don't wai the waitress, the market lady, and little children anymore.
- When you aren't in a panic when immigration day comes around.
- When you have stopped believing those young girls when they tell you how handsome you are.
- When you stop using your ATM card from the bank back home and now draw on a Thai bank account.
- When you stop wearing shoes with socks and start going sockless and wearing sandals instead.
- When you don't kill every snake you see.
- When you answer the phone with 'Sawasdee krup/ka' instead of "Hello".

- When you go for a month without checking to see how your favorite sports team from back home is doing.
- When bugs stop bothering you.
- When you eat rice with a spoon instead of a fork.
- When you eat sticky rice with your fingers.
- When you start speaking Thai to your maid (gardener, taxi driver, caddie, girlfriend, etc.) instead of speaking to them in pidgin or broken English.
- When you can sleep without air conditioning.
- When Thai music on the radio starts sounding good.
- When you can do nothing on a hot season afternoon without feeling guilty.
- When you stop telling the waitress '*mai phet*' (not hot) when ordering Thai food.

And most of all, you know you are not a Newbie Expat when you look forward to the stinky durian season and can eat one without crinkling up your nose and gagging at the smell.

Out of Sight, Out of Mind

This is a paraphrase of a line from an email I recently received from a friend who has been retired here for about 2 years, "My emails back home end up being a one-way only communication. I seldom get more than a few quick lines back." Well, welcome to the club.

Anyone who has lived abroad, even for a short period, has lots of stories to tell. You will soon become familiar with a certain syndrome. We go home and begin to entertain our friends with pictures and anecdotes of our adventures, or we write home to describe our odysseys and something interesting happens.

In the beginning our friends and family are spellbound by our stories. But soon their eyes begin to glaze over and they start getting fidgety and restless. A sensitive raconteur will know he has lost his audience when, to save the day, someone says something like, "How about those (*enter name of a local sports team here*)?" And with relief your listeners are happy to change the subject.

I figure that we have about 15 minutes to get our stories across before the glazed eye syndrome kicks in. With emails, the threshold is reached at about the third one.

It isn't because our friends don't want to hear, or don't find interesting, our photos and tales of our foreign escapades. But unless they have travelled themselves then they may not have similar experiences to help them relate. As much as we may love them, and they us, they just may not have a frame of reference to relate to what our new lives have become. Or maybe it is just because our lives, which may have at one time travelled together along the same road, are now moving in different directions.

An old high school friend, whom I reconnected with a few years ago after finding her with a Google search, was really excited that we had found

each other again and sincerely wanted to keep in touch, even if it were only an email once a year on our birthdays. That worked for two years. This year she seems to have forgotten my birthday. Well, at least my kids still write, for now.

What can we do about this? One thing is to remember that they really do still care about you. So somewhere in your next email home try dropping this line, "So, how about those (*enter name of a local sports team here*)?"



Applying for Social Security

There are certain days in our lives that are just a little more memorable than others. The day we arrive on this planet and the day we leave are the two most significant I would guess. In between there's our first day of school, the days we get our driver's license, graduate from school, receive our first passport, get married, and welcome our children into this world. I have just gone through another rite of passage; one that many of us look to with great expectations. I just received my first Social Security payment.

Social Security (or SS for short) is America's national retirement plan. We pay into it all our working lives and we all hope that we will live long enough to get something back. The SS payments alone are usually not nearly enough to survive on in the US. But for most of us living in Thailand, we can live fairly comfortably on what it pays. This makes the day we get our first SS check a pretty important one for us.

Applying for SS while living abroad is a bit confusing and for most of us quite scary and can't be done from the Internet like you can while living in the States. Here we spell out some of the steps you need to take to navigate this greatest of American bureaucracies.

Social Security Application Process while living in Thailand

There is no longer a pre-questionnaire as there used to be. Visit your nearest U.S. Consulate (making an appointment through the Internet or calling first). When you come to the Consulate, they will process an information sheet in person with your assistance and inform you of what to do next. These change from time to time so let the Consulate guide you.

They suggest you have the following info with you

- Your date and place of birth and Social Security number
- Your bank or other financial institution's Routing Transit Number [**more info**] and the account number, if you want the benefits electronically deposited.
- The amount of money earned last year and this year. If you are filing for benefits in the months of September through December, you will also need to estimate next year's earnings
- The name and address of your employer(s) for this year and last year
- The beginning and ending dates of any active U.S. military service you had before 1968
- The name, Social Security number and date of birth or age of your current spouse and any former spouse. You should also know the dates and places of marriage and dates of divorce or death (if appropriate)
- A copy of your Social Security Statement.
The PEBES is your “Personal Earnings and Benefit Estimate Statement” It shows the amount of your posted earnings during your working career. It also shows the approximate amount of your monthly benefits at age 62 on up. SSA usually sends this to you but you can also request it from them.

The Consulate will inform you of the next steps to take. It has been my experience that if you have a choice of sending in requested forms or faxing them you should fax them.

Documents You May Need to Provide

The Consulate may need to see certain documents in order to pay benefits. A list of these documents will appear at the end of the application, along with instructions on where to submit them. The types of documents they may ask for are:

- Your original birth certificate or other proof of birth (You may also submit a copy of your birth certificate certified by the issuing agency).
- Your original citizenship or naturalization papers
- A copy of your U.S. military service paper(s) (e.g., DD-214 - Certificate of Release or Discharge from Active Duty)
- A copy of your W-2 form(s) and/or self-employment tax return for last year.

On getting direct deposit in Thailand

Bangkok Bank (the only one I have found so far) will allow direct deposits in Thailand, even though the Social Security's website, ssa.gov, does not include Thailand on the list of countries that allow direct deposits. Not every branch will know about this so please check with them before you do anything.

You must open a separate special account; one with no ATM card option. The money is usually deposited promptly but to withdraw your money you may have to transfer the cash to another Bangkok Bank account first. These restrictions are probably to protect you and your money from other people accessing your direct deposit account.

Retired Life in Thailand

Personally, I have my money deposited into a U.S. bank and when enough is accumulated I transfer it here (See Getting Access to Your Money)

Live long and prosper.



On Daily Living in Thailand

Have courage for the great sorrows of life and patience for the small ones; and when you have laboriously accomplished your daily task, go to sleep in peace.

-- Victor Hugo

Condense some daily experience into a glowing symbol, and an audience is electrified.

-- Ralph Waldo Emerson



Getting Around – Transportation Options

The Walking Man is a 77 year old German friend of mine who has lived in Thailand for the past 15 years. Every morning he walks up to 10 kilometers, much less than he did when he was younger. Then he sometimes trekked up to 50 kilometers in a day. Walking is the only kind of transportation he uses.

But you might be interested in other means of transport. I have ridden in ox carts, on the back of a water buffalo, on an elephant through the jungle and in the northern mountains on the back of a tiny pony directly descended from one that Genghis Khan rode on. But then again you might want to try a more modern way of getting around.

When starting out it is best to rent a vehicle before you buy. Motorcycles are very cheap and easy to use. Make sure they give you a good helmet and one for a passenger. Motorcycles are dangerous but they do make you feel like a kid again – and that's one of the reasons we are here. A car would be safer and should be your option unless your budget only allows for two wheels. It is best to avoid big cities and highways on a motorcycle.

For more safety rent a car. Most rental agencies will offer full insurance coverage. You won't need a Thai license to rent as your home license (if they require one at all) will be enough. Make sure everything is in working order or when you return it you may be paying for something you didn't break.

After a little while driving here you will know whether your nerves and reflexes can handle the stress of the apparent chaos of Thai traffic. There is no shame if you decide that the traffic insanity here just isn't for you. But if you feel that you can hack it, and are thinking of buying a vehicle, here are some tips.

Motorcycles

I once asked an ER doctor what percentage of those he saw killed in motorcycle accidents would have lived if they were wearing helmets. He said over 90%, and that included the ones who were left in a vegetative state. Words to the wise – wear a helmet. Also, motorcycles are one of the smallest vehicles on the road. According to Thai custom the larger vehicle has the right of way. So motorcycles are the bottom of the food chain. Drive accordingly.

Cars

Before buying a car you need to make a good friend. This would be the local mechanic. Buy him a couple of beers; buy his wife flowers, pet his dog; then ask him to help you buy a good used car. Auto repair is very cheap here and there is no real need to buy a new car (that also goes for a motorcycle) as long as you have a good mechanic.

Registration

If you buy from a “tent”, the term Thais use to refer to a used car lot, they will do most of the paperwork and get the ownership in your name. At the same time make sure to get a good insurance package. Registering a vehicle on your own can be a chore.

Driver's licenses

Unless you have a long-term visa, like a retirement visa, you won't be able to get a Thai driver's license. You can use an international driver's license but once you get a long-term visa then apply for a Thai license. The driving test will be a hoot.

Notes on getting a Thai driver's license

You can use your home country license or an international license for 3 months. After that you will need a Thai license. Some insurance companies require you to have a Thai license before they will cover you. Also, a Thai driver's license can sometimes be used to avoid paying the higher Farang prices since it is often accepted as proof that you are not a tourist.

To get a license you must be at least 18 years old and you will need:

- An original Affidavit of residence issued at your Embassy or consulate, not more than 30 days old.
- A non-immigrant visa. Holders of tourist visas do not qualify.
- Your passport
- A medical report from a doctor or hospital not more than 30 days old. Just tell the doctor what you need and he/she will sign the simple form.
- Your driver's license from your home country. If you don't have one you will need to take the fairly simple written and road tests (for which you will need your own vehicle.
- 2 photos size 1" X 1"
- A license fee of baht 105 baht (car), or 55 baht (motorcycle)

You may need to take certain eye tests and possibly a reflex test. As usual take 2 copies of all documents and copies of your passport pages with your picture and your visa – just in case.

The license is good for one year after which you will need to go through the same thing again to renew.

If after you have given driving in Thailand a chance and the traffic has you terrified, you can always give up the wheels and do like the Walking Man. The Walking Man walks.



Driving in Thailand – A Survival Guide

Motorcycles to the left of me, pickups to the right. Into the Valley of Death I ride. That's how most foreigners feel when they first experience Thailand traffic. At first glance it would appear that traffic here is utter chaos and anarchy. But then you go through a day of heart stopping near misses, and oddly enough, no accidents. Maybe there are rules of the road here that you're not aware of.

Thailand has its own driving philosophy and rules. If we are going to live here and feel comfortable getting around, we need to learn some of these "rules". Then we can get through a day of driving without our blood pressure hitting the stratosphere, or someone hitting us.

The first thing to learn is basic road philosophy. In Thailand the one who sees is the one responsible. If I don't see you, but you see me, then it is your responsibility to get out of my way. That is why you will notice how a motorcyclist who has just cut you off will almost always be looking the other way. It's the reason a driver entering a stream of traffic will look away from the on-coming cars.

Here are some basic rules of the road. This is not a list of suggestions of how you should drive. It is a list of what you will probably encounter. And if you understand why something is happening you can react in a safer manner.

Red lights

If you get to an intersection and the light has just turned red then at least 2 cars (or 3 motorcycles) can still go through. So a red light means Stop, but only if you are the third car after the light has turned.

Green lights

Because of the red light rule above, if you start to drive as soon as the light turns green then you chance hitting one of the 2 cars or 3 motorcycles coming through after their light turned red. Wait a few seconds before you start to drive.

Yellow lights

No one knows what these are for.

Stop signs

Sometimes a car might slow down just a tad especially if he's made the mistake of looking at the on-coming traffic. Quite often stop signs are completely ignored.

Entering traffic

When you enter the flow of traffic on an impossibly busy street, inch forward little by little. Never look at the on-coming cars. Continue forward until you are so far out into the road that the on-coming cars have to stop and let you in or they will hit you. Then, of course, they will be responsible. In Los Angeles this technique quite often leads to gunfire. But in Thailand that is the accepted way to enter on-coming traffic. Cutting someone off is what you Should Do.

Right of way

The bigger one has the right of way (in the minds of the drivers at least). It's the old law that states if you throw a rock at a glass or you throw a glass at a rock, it is the glass that will come out the loser. It is why drivers never let pedestrians cross the street. They feel it is the pedestrian's job to stop

for the car, they're smaller. If you have a smaller vehicle, let the other guy go first.

Drinking and driving

Don't do it. But if you are driving at night or on a holiday weekend drive defensively as if everyone else on the road is drunk. They just may be.

When you return to your home country forget most of the above, or you just might end up in jail. Seriously though, the rules are different here, but they work and work well. It is amazing, considering how terrified most Farangs are when they are on the road, how few accidents or even fender benders one sees on city streets. The big accidents usually happen on the highways and are almost always caused by the combination of speed and drink.

The most important safety rule of all is to do everything slowly. Turn slowly, merge slowly, cut people off slowly. Didn't your Mama say never to play in traffic? But if you do, do it slowly.

Four Stages of Living in Thailand

What stage of living in Thailand are you in? Jean Piaget, the Swiss psychologist, told us that we all live through four stages of development when we are growing up. We go through infancy, pre-school, childhood and adolescence. If we pass through these four stages successfully, and don't get stuck in one, we can grow into happy adjusted adults.

Like the four stages that Piaget talks about for children there are also four stages of living in Thailand. All of us who have decided to settle down here must pass through these stages if we are going to be happy in our new homes. Unfortunately some of us get stuck at a stage. If this happens then we may never be really happy living here.

The wonder stage

Most people's first impression of Thailand is one of wonder. Wonder at the climate, the tastes, the smells and the sounds. Wonder at the physical beauty of the beaches, rivers, jungles and mountains, not to mention the physical beauty and friendliness of its smiling people.

Whether you spend your wonder stage exploring the peaceful temples or frequenting the pulsating nightlife it is this stage that usually hooks a person to coming back to Thailand again and again. For some of us it is this time when we decide that Thailand just might be a place to settle down for a while, or maybe for the rest of our lives. Most tourists are stuck at the wonder stage so when they return home they talk of the wonders of Thailand without seeing the whole picture.

The culture shock stage

When one decides to live in Thailand the wonder stage is usually quickly followed by the culture shock stage. For some this is simply a

melancholy homesickness. But for others culture shock is a severe psychological blow. Everything that was new and exciting is now strange and unusual. Those wonderful smells and tastes turn into gastro-intestinal problems. The warm tropical climate is now simply oppressive heat. Are those people smiling at me or laughing at me? Depression hits hard. Happily, this stage usually passes quickly, either because we adapt or we go home. (see more on culture shock below)

The complaining stage

It is easy to spot someone at this stage. They're the ones who have lived here a while and can't wait to tell you how bad things are here. The beer sucks, the traffic sucks, the government sucks, the internet is too slow, the music is too loud, everyone is corrupt. People who would never be able to afford domestic help in their home country now complain about how lazy their maids are. Lots of web logs are filled with Farang complaints. Sadly, the majority of the Old Asia Hands one encounters at the local watering holes are stuck at this complaining stage.

The acceptance stage

The name of this stage is self explanatory. If you have made it to this stage you are probably happy living here and accept Thailand's idiosyncrasies. A story told by Peace Corps volunteers illustrates the acceptance stage. A Peace Corps volunteer comes to Thailand and orders a bowl of noodles. He finds a fly in the bowl and angrily calls the waiter and demands another bowl. A year later he gets a bowl of noodles with a fly, scoops the fly out and continues eating. The third year he doesn't even notice the fly.

May you all reach the stage of acceptance and not even notice the fly.

Culture shock

An illness suffered by almost every Expat in a foreign country is culture shock. Culture shock is the discomfort felt when a person begins to adapt to new surroundings. It is very normal but also very real. You may feel disoriented, depressed, anxious and confused. Everything familiar to you is now gone. You may feel that you will never be happy and comfortable again. As bad as culture shock feels keep one thing in mind. It is usually simply a temporary phase that will soon pass.

Culture shock usually doesn't happen as soon as you move to a new place. In the beginning you are still excited about the move and have lots to do in setting up a new life and settling in. Once this first stage of your move is completed, a couple of weeks to a few months, things slow down and you now have time to think, question yourself and wonder if you have made the right decision to completely change your life. That is when culture shock hits.

Getting over culture shock might be as simple as just holding on and waiting until it is over. As you learn about the new culture in which you are living and learn how better to adapt to all the new experiences, you will get a feeling of mastery over your new environment and you will begin to feel better on your own. It is a good idea to talk to others from your home country. Let them know how you feel and let them share their experiences and how they survived. The main thing to remember is you will feel better.

Ironically, another feeling you will most likely experience is reverse cultural shock. That happens when you return to your home culture and become disoriented to your original surroundings. You have adapted to the new and will need to readapt to the old when you return. Your old friends may not have a frame of reference to understand the stories you tell. They may not feel as enthusiastic about sharing your experiences and may seem more distant than they use to be. You will also get over reverse culture shock. Try not to

get angry with your old friends and old life. Remember, your friends and family are the same as they were before you left. You are the one that has changed.

Tricks to beating culture shock

- Think positively
- If you are religious try to find a place where you can practice it
- Make new friends
- Volunteer
- Use the internet to read the news from home,
Call or use email or Facebook to contact friends or family back home
(A Skype video call is a great tool)
- Learn as much as possible about the Thai culture
- Perfect your Thai
- Don't isolate yourself, talk to friends
- Get used to eating the local foods
- Keep healthy
- Keep busy

Going Up the Country

Most of us retirees are old enough to remember Canned Heat's declaration from Woodstock that they were "Going up the country ... where the water tastes like wine." I've run into some Expats who have taken that to heart.

A growing number of Expats are deciding to live in rural, upcountry, Thailand. Since so many new Expats are considering just such a move I thought I would ask some people I know who are already living "up the country" for some advice.

Ricky lives just about 150 kilometers equidistance from Chiang Mai, Chiang Rai and Lampang. That is defined as "the middle of nowhere". He says, "Rural life is a decision to simplify. I've traded a fast paced life for one of growing vegetables and flowers. I can walk or bike nearly everywhere in town in under 5 minutes." And he adds, "For sanity though, I've found access to decent internet for news and communication is a must."

Donna lives in the mountains near Phrae. She advises, "Country life can be great but before you move it is very important to check out your village and neighbors. It is very easy to move to Thailand, but not so easy to live long term afterwards. So do your research before making any decisions."

James, who lives on a farm in Mae Rim, north of Chiang Mai says, "When you live upcountry, you have to remind yourself: This is Thailand. It's not Iowa or suburban Sydney. There are reasons why we left those places, so we shouldn't complain too much that it's different here. "

There are down sides to living upcountry too of course. There's the noise of dogs and roosters in the morning, and the aroma of burning garbage, and the fact that you may forget your native language with no other Expats to talk to. You might be half a day's ride from the nearest good hospital, something that becomes more important as we retirees get older. And worst of

all, whether the water does or doesn't taste like wine, where you gonna get a good slice of Pizza?



Too Busy to Keep Working

I come across lots of articles written for those of us who are retired or getting ready to retire. Most of them warn that once we quit work we will have to find something to do with the rest of our lives, or go bonkers, or worse. Here are some things to do if, like me, you have decided that working for a salary was something for a past lifetime.

How does your garden grow?

There is probably no better place to develop a green thumb than right here. In Thailand things just seem to sprout out of the ground on their own. You can take up flower gardening or grow your own fruits and vegetables.

Even if you live in a condo you can make your balcony bloom or grow flowers in a window box. My wife is the garden architect in our family but my claim to fame is the compost pile. My compost pile is larger than the New York apartment I grew up in. The least that will happen if you garden is that your carbon footprint will be reduced, something you can brag about even if the birds or bugs get all your tomatoes before you do. If you are in Chiang Mai where I live, start by visiting the nurseries at the Kham Thieng flower market behind the Tesco Lotus on the Superhighway. If you live elsewhere, ask around. Everyone will know where the nurseries are.

Volunteer

Be careful that your visa allows you to do this, or do it quietly, but find a way to become beneficial to those around you, whether they are orphaned children or orphaned animals. For volunteer ideas check out Expat clubs, internet forums or Chiang Mai Citylife. Also, Chiang Mai Friends Group is a new organization developing volunteer opportunities
<http://www.retireinchiangmai.com/aboutus.php>).

Go on a quest

My latest quest is finding the world's best fried bananas. You could look for the world's most delicious squid salad, or largest rain tree, or the best farmers' market or most beautiful coral reef. Last year we escaped the Chiang Mai hot season smog by leaving town and looking for every Khmer-style ruin from here to Buriram. My favorite was the monkey temple in Lopburi.

Do something different

When you do something you have never done before you must approach it with an empty mind, the way a child would when he or she is learning something new. It will rejuvenate you better than a trip to a resort spa. You can do things as varied as raising orchids, collecting butterflies, going bird watching, breeding flower horn fish, learning Thai massage or training to be an elephant mahout. If you don't mind becoming seriously psychologically disturbed then take up golf. If you aren't afraid of losing your sanity completely, and lots of money along with it, then build a house.

Become an expert in something

A friend of mine learned about and then wrote a book on hill tribe embroidery designs. Another friend is making a photographic family tree of his wife's huge extended family. We recently started taking care of endangered mountain tortoises. We saw a man bring a tortoise to the market for sale as food. To save the animal we bought it from him. Now we have more than fifty and work with the zoo to help return them to the wild. We have 10 babies born over the last two years and are expecting more.

Retired Life in Thailand

Strangely, I find that now that I am retired I am busier than ever.
Where did I ever find the time to go to work?



A Fruit For All Seasons

In the temperate climates we usually know what season it is by the temperature, the length of the day, the color of the leaves, or the sports on TV. Look at a landscape painting of the west and you can probably guess what season it is. If baseball is on TV then it is summer. If the leaves are red, yellow, or brown then it is fall. If there are no leaves then it is winter. In the tropics it's not so easy.

Thailand is always some shade of green, almost always hotter than we would like, with days and nights fairly equal all year, and football (soccer) always on TV. But there is one sure way to determine what season it is, the fruit the Thais are buying in the marketplace.

Some fruits like the dozens of varieties of bananas, papayas, and the Thai pineapples which put Hawaii's to shame can be had most of the year round. With modern agricultural techniques other fruits can be "forced" to ripen in their off-season. For a price you can get most any fruit out-of-season today. But traditional Thais will wait patiently for their favorite fruit season to arrive.

Cool season

This season is not the fruit lover's favorite as most fruit trees are taking a break. But there are great oranges available, especially the honey oranges from Chiang Mai. Grapes, tamarind, and the huge ugly and delicious jackfruit are just coming to the market. The passion fruit with its beautiful purple flowers and sour but very tasty fruit is ripening. About 35 years ago a friend of mine smuggled in some passion fruit seeds from Australia. Prior to that, I had never seen it here. Now you can get passion fruit juice almost anywhere. I wonder if he was the Johnny Appleseed of Thailand's passion fruit.

Hot season

The one thing that makes the long hot season endurable is it is the best time to get mangos. There are probably 50 varieties of mangos in Thailand. Try this parlor game with some Thais sometime. Ask them to name all the different varieties of mangoes that they know. They'll be at it for hours. Some mangoes are eaten young, unripened and sour, while others are eaten when sweet and juicy. In my opinion nothing beats mangos and sticky rice drenched with coconut milk. It almost makes the hot season worth waiting for. For variety custard apples and star fruit are also in the markets.

Rainy season

In this season the fruit lover is in paradise. There are longans, especially the large pink ones from Chiang Mai, and the red hairy rambutan, rose apples, and lychee. You'll always know this is durian season because the air is heavy with its "aromatic" presence which many liken to something dead or rotting. But for those who are able to get pass the smell eating durian is the equivalent of eating the richest New York cheese cake from Junior's Deli in downtown Brooklyn. It's addictive.

And then there are the mangosteens, with their purple pulpy skin and pure white juicy fruit. If you are one who believes in a heaven then, if you are really good before you die, in heaven the weather will be like a Chiang Mai winter day and you will be able to eat all the mangosteens and mangoes and sticky rice you want.

The guidebooks tell us that there are three seasons in Thailand, the hot season, the rainy season, and the cool season. That's one way to look at it. You can also say that there are dozens of seasons here, the mango season, the durian season, the longan season, etc. Besides fruit seasons there are also seasons for amorous barking dogs, croaking bull frogs, noisy cicadas, buzzing house flies, biting mosquitoes, flying termites, and fighting stag beetles. But I

just can't wait for the next mangosteen season. As they would say at Junior's Deli in Brooklyn, "It's to die for."



Comfort Food Just Like Home

Comfort food: Food that is simply prepared and associated with a sense of home or contentment.

Even though Thailand has some of the greatest food in the world an Expat can sometimes crave the junky, high caloric comfort food of home. All you need to do is to go on down to your local Thai market.

There's a woman at my local market that makes great homemade potato chips. Add to that a bag of her freshly made popcorn and some fried pork rinds, the fatty kind of course. I tried fried crickets for the first time a while ago and they are not bad. Just pretend that they are Doritos and crunch on. Now you're ready to watch that pirated video you just bought.

Waffles are made fresh at most markets. I buy them, take them home, and microwave them the next morning for breakfast with honey from wild bees. The local corn on the cob is great as are fresh roasted peanuts and cashews. Thais love boiled peanuts, an American comfort food popular in the 19th century. Give them a try.

My market has chicken of all kinds, boiled, roasted, barbecued, covered in soy sauce. But my favorite is down home batter-fried chicken wings, comfort food just like mama use to make.

Now that I have lived in Thailand for a while, snack time would not be complete without some of the great Thai comfort foods. Of course there's ice cream. When I first came to Thailand the only ice cream available was made from coconut milk. And I still love it. Sprinkled with peanuts and covered with condensed milk, coconut milk ice cream continues to be a comfort food pleasure.

My favorite Thai comfort food of all time though is mangoes and sticky rice. The sticky rice is soaked in sweet coconut milk making the combination something you might find in one of the higher levels of comfort food heaven. There are deep fried bananas surrounded by a crispy batter. Then there is the durian. This spiky fruit stinks to high heaven but if you can get by the smell you are in for a treat that even a New York cheese cake couldn't top for richness. And don't forget the hundreds of different varieties of *kanom* (Thai sweets) sold at every market in the country.

This is giving me the munchies. Excuse me while I go get myself a snack.



A Starter Lunch Menu

New Expats to Thailand who know only survival Thai may only know how to order a few Thai dishes at a typical restaurant here. Since lunch is the meal that is most often eaten out we are offering, as a public service to the palates of all new Expats, a starter luncheon menu of some favorites. These are standard dishes served at inexpensive roadside and shop house restaurants almost everywhere. Each is a full meal in itself and cost less than \$1.

Rice dishes

Fried Rice - *khao phat* (pronounced 'cow pot')

When I can't think of anything else to eat this is what I order. It is usually served with pork *moo*, chicken *kai*, or shrimp *kung*.

Barbecued Pork Over Rice - *khao moo daeng*

The name means 'red pork' over rice. Served with a gravy and a bowl of broth.

Crispy Pork Over Rice - *khao moo graawp*

This pork has a crispy skin, with lots of fat, which of course makes it a frequent choice of mine.

Chicken Over Fatty Rice - *khao man kai*

Sounds terrible but this is my favorite. The rice is cooked by adding the chicken fat to the water. A week's supply of cholesterol, but worth it.

Noodle Dishes

Rice Noodle Soup - *kuay tiew nam*

This is a staple. Broad or thin noodles with lots of goodies floating in the soup. Can also be served dry *haeng*.

Rice Noodles Fried With Soy Sauce - *kuay tiew phat si-ew*

Fried up with meat and usually greens such as kale.

Rice Noodles With Gravy - *kuay tiew raad naa*

Broad rice noodles served with a thick gravy, just as the name indicates.

Wheat Noodle Soup - *ba-mee naam*

These noodles are yellow instead of the white color of rice noodles. Served in soup or dry.

Phad Thai Noodles - *kuay tiew phad tai* (pronounce "pot tie")

A favorite in Thai restaurants in the West. I used to get it from a pushcart on my soi at 2 a.m., usually after coming home from my evening 'activities'.

Be sure not to forget to use the condiments that are placed on each table. There will be fish sauce for salt, chili peppers floating in vinegar for sour, sugar for sweet, and powdered chilies for hot.

Dealing with Bureaucracies

It is with dread and foreboding that one enters the world of Thai bureaucracies. Whenever I need to go to an office of uniform-wearing bureaucrats my legs get weak, my hands perspire, and I pray for just about anything to put that visit off. Nothing will make these visits fun, but by following some simple advice we can get our official work done without having a nervous breakdown or losing our temper and getting thrown out of the government office.

The petty bureaucrat has only a small amount of power in the narrow field in which he or she has authority. But it would be a mistake to challenge that power. Most Thai officials who work with foreigners often have to deal with people who disrespect them, don't know their language or culture and demand rights that they think they may have. The majority of Thai officials, as with most people, would rather use what little power they have to create happy, satisfied customers instead of distressed angry foreigners babbling at them in an incomprehensible language.

Remember, your objective is to get what you need and get home, not assert your authority. In this case, you have none anyway. If you have to "sell out" for a few minutes by conforming to the prevailing etiquette rules to get an official to do for you what you need then just think of it as part of the price of doing business. Here are a few suggestions.

Dress for Success

In Thai society the manner in which we dress tells a lot about us. It shows whether we respect the person we are meeting with and it tells that person whether we ourselves should be respected. For your successful visit to a government office you will need to dress for the occasion. If you don't have a nice clean pair of slacks or a skirt and a collared shirt or blouse then buy or borrow them. A pair of real shoes wouldn't hurt either. Comb your hair, shave, and take a bath.

Use Thai

Even if all you know how to say in Thai are “Hello” and “Thank you” try them out. Your showing even a small effort to adapt here will go a long way to thawing out what could be an icy bureaucratic reception.

Speak softly

A raised voice should always be avoided. Always speak softly, and even when the bureaucrat is slow as a sloth and driving you crazy, try to remain polite and soft spoken. Instead of screaming, you can complement their hairstyle. In place of hysterical screeching, try and offer praise of their impeccable English. Substitute a harsh look with telling the bureaucrat how much you enjoy visiting their office. And, as much as it might hurt, smile when you are doing it.

Leave the Honey at home

There is nothing that will cause a government official to plug up the bureaucratic pipeline more quickly than a Farang man accompanied by a young Thai girl of questionable occupation dressed in a tank top, short shorts and spiked heels (see “Dress for Success” above). I’m not making any judgments here, but the government official often will. If you need an interpreter hire one or have a friend go with you. If your friend is an older respected grandmotherly type then all the better.

Last resort

When nothing else works I cry. I have cried for the IRS, the US taxman; I’ve cried when I didn’t have the right forms to extend my visa; I’ve cried when I couldn’t get a ticket on a sold out train. You’d be surprised how often this works. Remember, the government official only has a little power. But he will gladly use all that power to get this weeping old geezer out of his office by stamping his form and sending him on his way.

You can laugh later when you are at home drinking a cold one and clutching that signed and stamped document in your hands.



The Immigration Office

It lingers just below the surface, never far away from your conscious thoughts, never allowing you to feel completely relaxed. Whenever we begin to feel too comfortable in Thailand the specter of The Immigration Office is always there to bring us back to reality.

No matter what kind of visa you have you are never too far from that periodic immigration day when you report yourself, renew your visa, pay a bunch of money, or hold your breath hoping that nothing has gone wrong and you are not on your way to losing your visa and being kicked out of the country or paying a huge fine.

I'm always amused at the disgruntled and complaining Expats I encounter at the immigration office these days. A visit to today's immigration office is fairly non-threatening compare to what it used to be. You are now greeted with a pleasant "hello". You take a number, and submit your documents to an immigration officer who speaks passable English. Instructions are posted in a number of languages and they pass out a well written brochure explaining all the steps you need to take for the various visas. The brochure even asks you to let them know if you have any grievances or suggestions.

If you forget to take extra pictures or photocopies there's a shop right on the grounds providing these services. There are comfortable chairs and a coffee shop to help pass the time. The last time I had to renew my visa there was even a James Bond video on the tube. Even though it was one of the fairly bad Roger Moore Bonds the wait wasn't half bad. Before Bond could blow anything up my work was done and I was on my way. What a nice place to visit. No need to ever be disgruntled or complain about today's immigration office. Just have everything on the list ready and come on time and you'll be fine. That wasn't always the case.

Back in “the day”, when every Expat in town knew each other, a trip to immigration was just behind going to the dentist for a root canal on the list of things to avoid. The office was in an old wooden house with one immigration officer who spoke no English and really hated his job and thought less of us. A la Sidney Greenstreet in *The Maltese Falcon* we referred to him as “The Fat Man”. This was a time when there were few fat people in Thailand so this guy really stood out.

Everyone in town knew The Fat Man and had a horror story to tell about him. Your typical visit to immigration went something like this: You arrived with passport in hand. The Fat Man would tell you to have a seat. He would then wallow back in his big chair having his tea, reading the paper, smoking a cigarette, and an hour or so later he would call you over. After taking a look at your papers he would invariably find something wrong and then send you out to get the missing documentation. When you returned the office would be closed for the day. Tomorrow you would do it all again. Eventually The Fat Man would reluctantly give you your stamp and you could relax until your next root canal or visit to immigration.

But one day a wonderful thing happened. A new American woman in town went to renew her visa. The Fat Man put her through the typical routine and sent her home to get some missing papers. But he had made a serious error in judgment this time. It turns out that the American woman was a house guest of the then governor’s daughter. When she got home that evening she related her experiences to the governor. The next morning The Fat Man was reassigned to Mae Hong Son on the Thai/Burmese border, at that time the Siberia of immigration posts. The local Expats partied for days.

Whenever I hear a complaint about today’s immigration office I think of The Fat Man. I wonder if he is still out there sitting on the Burmese border.

Avoiding Sand Traps and Immigration Problems

An Expat friend came to me the other day telling me about a problem he had at an immigration check point. “Everything was in order”, he said. “I was polite and did nothing wrong. But the immigration officer wouldn’t give me my visa and ended up throwing my passport at me. Those people are just idiots.”

Well, after questioning my friend a little further, I found that there was a little bit more to the story. Yes, everything was in order except the fact that the visa that he had been granted in Canada had already expired. He neglected to tell me that he failed to notice that there was a “Valid Until” date which was a couple of months old. When he politely shouted out that he knew his rights and that the immigration officer should “get a brain”, I think that the officer may have taken umbrage. But throwing the passport back at him? Well, maybe it was more like a “strong push”, my friend corrected.

I have a suggestion about how to avoid these kinds of problems at the immigration office. Let me use a golf metaphor. Sorry, that’s just the way we old guys think. Fellow golfers ask me, “How do you deal with sand traps? I have a foolproof answer to how to avoid trouble in the sand traps. “Don’t hit your ball into the sand in the first place.” The same goes for problems at the immigration office.

If you are here on a long-term visa, like a retirement visa, you will need to extend that visa each year, and also report every 90 days. That means that at least five times a year you will have to mosey on down to our friends at immigration. I have found that the only time I, or anyone I know, has had a problem down there is when we have done something wrong, we misunderstood a rule, or when we tried to get around an immigration loophole.

Here is how you stay out of the trouble. Read every rule you can about the visa you are applying for. Do everything exactly as is required. Go

early, before your visa expires. Bring extra copies of everything, including pictures. Dress nice, smile, and speak softly. The immigration people want to give you a visa. It gets you out of their hair. Just follow the rules.

It seems like the slowest, and therefore the best times to go to immigration are Wednesday and Thursday mornings. I try to avoid Mondays and Fridays.

On my last trip to immigration, to report my 90 days, I was in and out in 4 minutes. Now if I could only stop hitting my golf balls into those darn sand traps.



Keeping Connected

I just got off a webcam video call with my sons back in the US. Their Mom and I could watch them as we spoke and I took the camera around to show them our new house which they have never seen. I could almost reach out and rub my very pregnant daughter-in-laws large belly. It's nice living in the 21st century.

Living in Thailand today we have so many options that communicating with loved ones back home is not much different than living there. For those who have recently arrived and want to set up a 21st century communication system, here are some of your options.

Cell phones

Setting yourself up with a cell phone is very simple. Go to any shopping mall and you will find dozens of shops just waiting to help you. First you buy a phone. These can range anywhere from a few hundred baht for a simple older model used phone to more than ten thousand baht for the latest phone/camera/MP3 player. If you are on a budget or just living here temporarily then you can opt for a used phone that someone who has defaulted on their payments has had to return.

Next step is to choose a phone service. Ask what they have a "promotion" on. That is, what's on sale right now? When you choose a program they will sell you a "SIM" card (Subscriber Identity Module). This is a small chip that contains all your cell phone information. You will be able to choose your own phone number from a list they have. Then you buy time. You can buy small pre-paid chunks of time, say 50 baht, or longer periods. When your time has run out you simply buy another phone card, input some codes, and off you go. No monthly or minimum charges, no contracts. With a cell phone you can make and receive local and overseas calls.

Internet

The simplest way to use the Internet is to use one of the ubiquitous Internet cafés. They charge anywhere from 10 baht an hour up depending on the connection speed.

But you may want home Internet services. First go to a shop that sells Internet cards. You can find them in most shopping malls. You just go home, connect your computer to a phone line, use the phone number that comes with the card and enter the login name and password from the back of the card. Voila, you are connected, although somewhat slowly, to the world.

For faster connections there is ADSL connection that you can get from a home phone or cable provider. You have to contact the provider in your area, see if they have that service where you are, and they will set you up. You will need to buy a special modem (although sometimes they will come free). If you have a phone connected Internet provider will be allowed to use the phone and 24-hour Internet connection at the same time. Most services are fast enough to make those video calls back home, watch news clips and get a clear signal from the BBC, NPR or even your hometown radio station. I'm listening to an all-blues station from Seattle as I write this. You can also make inexpensive or free phone calls (www.skype.com) all over the world and to instant message whenever you want. You can also pirate music, TV shows, and movies but don't say I told you so.

Satellite TV

If you occasionally need a TV fix then you have the option of getting satellite TV installed in your home (Some places also have cable). You have a number of options to choose from, the more expensive the more channels you get. Most will have movie channels, CNN, BBC, CNBC, and ESPN along with all the Thai TV stations, and lots and lots of soccer. Ask about the service anywhere they sell TVs.

Retired Life in Thailand

Some people come to Thailand to get away from all the distractions of the outside world. But it is even more fun when I am still connected with my family, and can watch the daily stock quotes of my dwindling resources, and watch as my football team loses again, and keep up with the antics of Hollywood and Washington.



Enter With Caution – Keeping Your Relationship Healthy

I was at a gathering the other day where a number of Expat women were talking about how their marriages had become stressed and then disintegrated once they came to Thailand. I wondered if this was a common phenomenon here. To find out how widespread this problem was I went onto an expat forum on the Internet and asked if other couples had experienced similar problems with their relationships in Thailand. I got lots of responses. Here are a few.

"We moved to Thailand to live out our golden years. My husband temporarily rediscovered his long lost libido and left me for a smiling young Thai girl. Farang men should know that Thais smile at everyone, even balding, gap toothed, Viagra dependent, old farts with dried out wrinkled skin, enormous beer bellies and man breasts, like my husband. But my story is not completely sad. He built his new-model wife a really expensive house after which she promptly kicked him out. I'm happier now living alone but feel rather sorry for the old man."

"My marriage fell apart because my wife began to have paranoid assumptions that I was sleeping with every single Thai girl that smiled at me. She rather unconstructively turned to vodka to deal with these feelings. She has now returned to the UK and hates 'everything Thai', not thinking that maybe there were other problems in the marriage."

"I was married almost 40 years and came to Thailand to teach school. But my husband was retired and had no full time work. He got bored, he said, and returned home leaving me here. For the main breadwinner, man or woman, life doesn't change very much. You get up, go to work, come home. If the other half doesn't keep busy, that's a recipe for trouble."

"My marriage wasn't the strongest in the world and when my company had me constantly travelling, our marriage finally broke down. It was

only co-incidental that later I developed a relationship with a Thai girl here. We got married and now have a 3 1/2 year old son."

"A couple I know came to Thailand for a month's holiday. The husband couldn't keep his eyes off the beautiful Thai girls. As the husband was out to clubs 'on his own' the wife met a young Thai man who was very attentive and courteous. When the husband got ready to head back home he wondered why the wife wasn't packing. The husband returned alone. The neglected wife never left. Recently, she and the attentive young Thai man celebrated their 16th anniversary."

"I have a good friend who is general manager for a major international relocating firm. He estimates that at least 50% of those couples he moves here end up going home separately."

So should moving to Thailand come with a warning label? Maybe a warning does need to be issued, or maybe the percentages of broken relationships are simply no higher here than they would be back home. In any case, it is probably true that if your marriage is under pressure, and which marriage isn't, the stress of living in a foreign country could be the straw that breaks its back. Jealousy, roving eyes, excessive leisure time, lots of alcohol, and the illusion that a smile means "I want you", certainly can add to the stress. For various reasons, Thailand may have a worse track record than other places. Please enter with caution.

Blogging – An Expat’s Lifeline

Most Expats in Thailand run into very similar problems. Life in Thailand is usually going to be quite different from what we are used to. Depending on our own cultural flexibility and knowledge of what’s going on our stay here can be an easy transition to a new and exciting life or a hell on earth. In attempting to understand the cultural differences and to navigate through the roadblocks that Thai daily life can throw at us it is best to find out how others are coping with the same problems.

One great way to do this is by joining one of the many Expats Clubs. But if you are in an isolated area you could try logging on to one of the thousands of blogs and forums found on the Internet. How to start? Try this. Go to Google and place the following search: “Thai & Expat & blog & forum”. Press Enter. You are now on line with thousands of other Expats.

Here’s an example of questions posed and answers given found in one afternoon’s surfing.

How do I make a Thai visa run?

If you are one of the many Expats who “run for the border” every thirty days then this question is probably never far from your conscience or subconscious mind. The bloggers will tell you what the easiest borders to cross are and what the latest visa rules are. These seem to change daily so try to keep up to date.

How can I get a visa for girlfriend?

Getting a visa for your girlfriend (and maybe your child) to visit your home country can be a task, making this a common blogger question. Make sure you do your homework by checking early with your embassy and also logging onto a forum to read the horror stories of people who have had to go

through it all before you. The blogs suggest that things would be a lot easier for you, your girlfriend (and your child) if you took the plunge and got married. After hearing that, instead of saying “I do” a lot of guys decide it is probably best to just hang out here for the time being.

Why can't Thais understand me?

A question many Expats have is why Thais can't understand them when they speak Thai. They know the Thai words but just get blank stares when they try to speak. Internet bloggers tell us that the problem usually stems from mispronouncing the Thai consonants and vowels, many of which don't occur in your native language. But most of the problems come from the Expat's lack of understanding about how important tones are. Using the wrong tone is the equivalent of meaning to say “Your life is fine” and saying “Your wife is mine”. No wonder they stare at you funny.

Why can't I understand them?

The question arises as to why everyone here, shopkeepers, doctors, government officials, my girlfriend, can't speak to me in English. One blogger's reply is to ask, how many of the people in your home country could speak to a Thai visitor in Thai?

How can I own real estate?

Tolstoy asked this question, “How much land does a man need?” in a famous short story. The answer was that there is never enough land and man will always lust for more. So when the Thai laws say that foreigners cannot own land, it's easy to understand why so many Expats attempt to find any way they can to skirt this law from giving their hard earned cash to dishonest real estate companies to handing over their life savings to unscrupulous women just so they can hold a land deed in their hands. Many bloggers say, “Forget it. Just rent.”

My favorite site is www.thaivisa.com. It's a forum famous for their complainers but every once in a while they come up with some useful info. Here are some actual example topics from the latest emailed installment: Finding your mate or partner on-line, Arrested In Police Checkpoint With Illegal Viagra, Having A Baby In Thai Hospital, Adopting Thai Daughter, Separated From Thai Wife, Can Meditation Lead To Mental Illness?, Ending A Gay Relationship, My Killer Kitten, Farangs Who 'Go Native'.

There is certainly a lot of stuff going on here. Note: Recently I started writing a blog myself. Check it out at www.retire2thailand.wordpress.com.



I Don't Want to Complain – But ...

My column for Chiang Mai City Life magazine is designed for those living or thinking of living in Thailand, so I thought it might be a good idea to talk about some of the pet peeves that many Expat residents have. Here are some widespread grievances that we can learn to understand and maybe even do something about.

Water

To be more exact, “water pressure”. Most municipal tap water is treated and I know a number of Expats who regularly drink it, that is, if they could get it to run out of the tap in the first place. Water pressure is often low because of the overbuilding that has gone on. There are just too many taps for the amount of tap water available.

If you live in a house then get a water tank. The tank will fill automatically and shut off when it is full. It will probably fill at night when the water demand is lowest. Then you use a small electric pump that gets the water from the tank to your tap. If you live in a condo then it is best to get a large water receptacle that you fill when the water is running. Learn to take splash baths. The word in Thai for a splash bath is “*aap nahm kai*” or “Chicken bath”.

Garbage

Believe it or not, Thailand has regular garbage pickup. But you have to pay monthly for this service. The cost is quite inexpensive but many people would rather just find a nice empty lot to dump their garbage for free. Quite often that place is right next to your house. And when the empty lot gets full then they'll just burn it. Great if you like smog and the smell of burning plastic in the morning.

One solution to this problem is to go to a sign maker and have them make up a couple of “No Dumping” signs (in Thai of course). Back home in the US, whenever you see a “No Dumping” sign, that is exactly where people go to dump their black plastic garbage bags, old refrigerators, TVs, bathtubs, and even an old car or two. But for some reason, people here don’t seem to dump where there are “No Dumping” signs. Maybe it is because of the way people here submit to authority. If these signs aren’t hand written, and look legitimate, then someone in authority must not want us to dump here. It really works.

Mail

I’m still waiting for my Christmas cards to arrive, from 2001. My bills all come on time though. It’s the personal mail that seems to get lost. If you can get your mail sent to an official address, like the school where you teach, or the office where you work, it seems to arrive more regularly. When it comes to money, I wouldn’t send cash in the mail even back home, so it is obvious that is something to avoid here too. If you need to send someone money, it is quite easy to deposit it into their bank account or to send a money order. But of course the money order service is carried out by the post office which is where our problems began. It’s sort of a “Catch 22”.

There is an easy solution to sending and receiving personal mail. Use email. It is easy, free, fast, and it never gets lost. And you can even send Christmas and birthday eCards.

Addresses

Try giving your home address to a friend and see if they can find your house. House numbers are often in random order. But there is a method to this madness. An address number is originally given to a plot of land, say “199”. When that plot is divided into house plots they then use a slash and you get

something like “199/1”, 199/2, etc. These slash numbers are given out as the houses are built so they may not appear in order on the lane.

We tell our friends, “go down Soi 1, when you come to the noodle shop go another half a football field, then turn right at the bamboo grove, look for the house with the blue roof.” No wonder the mail never gets to my house.



It's a Dog's Life

I was just reading one of those Expat blogs and the topic of the day was how to protect yourself from those barking, growling, snapping “soi dogs”. The advice given ranged from carrying a big stick and screaming, to toting a bag of stones to throw at them, to simply just reaching down to the ground and pretending to pick up and throw an imaginary brick. I don't know how many times that last one will work since soi dogs may be many things but they are not stupid.

In fact, soi dogs may just be the most advanced of their species. All the slow, unintelligent, genetically inferior dogs would have long ago been taken out of the gene pool by all those motorcycles, cars, and trucks tearing up and down their home territory. Any that are left have won the survival of the fittest battle. These are the “top dogs”.

There is a temple at the base of Doi Suthep, which is the soi dog capital. More than 600 years old, Wat Paa Dang was at one time one of Chiang Mai's most important temples. But now virtually no one ever goes there except for the local neighborhood people. The reason? Abandoned dogs.

Wat Paa Dang is known as the place to abandon your unwanted dogs. Currently there are around 50 dogs roaming the temple grounds. The chorus of howls they let off at 5am when the first temple bell rings to wake the monks was my alarm clock for years. Although I have never heard of anyone getting bitten, having dozens of dogs surrounding you just is not conducive to a meditative visit.

But this is where I learned to deal with those barking, growling, snapping “soi dogs”. I learned to talk softly to them and ask permission to pass. You see, dogs are just doing what dogs do. They see someone come into their territory and they act to protect it. They are barking at you because they are wondering why you have invaded their living space. How would you feel

if somebody came into your home screaming obscenities and carrying sticks and throwing stones?

So, during my last confrontation with a growling soi dog I decided to try something new. Here is word for word how the encounter went.

Dog: Growl, growl, bark, bark. (Translation: Who the hell are you?)

Me: Hello (speaking softly). Nice doggy. (with a sing-songy voice)

Dog: Bark, growl, woof. (Translation: What do you want?)

Me: You're a good dog (baby talk). Is it Ok if I walk though your territory? (as I drop my hands down to my sides letting the dog sniff them)

Dog: Sniff, sniff. Woof (Translation: I guess you're OK. You can pass.)

Me: Thank you. Bye bye. (said with sweetness and sincerity)

You can go with the “carry a big stick” technique or next time maybe forget the sticks and stones defense. Try walking slowly and asking for permission. One friend calls out “Hi beautiful” when she is approached by soi dogs. This just might work for you. And the dogs will be lots less aggressive next time you walk by since they will know you. Just to be safe though, always face the dog you are talking to. Most attacks come from behind.

The majority of dog owners love and care for their pets. But there will always be a few who may be incapable of the effort it takes to care for a pet or for the many offspring they tend to produce.

When that happens, an abandoned pet is often the result. Luckily, there are compassionate people helping these unwanted animals. They treat them

for health problems, sterilize and vaccinate them and then offer them up for adoption. If you are in the market for a pet consider adopting. Then maybe there will be one less dog on the sois and one more in a home that cares for and loves them.

To learn more about helping or adopting a dog in Chiang Mai, contact Roshan (She'e the one who says "Hi beautiful.") or Otome at Lanna Dog Rescue, contact@lannadog.net, 053-212-810. Also, Care for Dogs, contact@carefordogs.org, 081-907-3260. For other areas try Goggling.



A Cathartic Journey

When the American writer Thomas Wolfe wrote that “You can’t go home again” he probably had something there. After living in my “retirement home” here in Thailand for about 10 months I felt that it was probably time to go back and see how the children were doing and check out the old haunting grounds to see how much I missed and to get some food, specifically Taco Bell, that I had been dreaming of. To paraphrase an old New York saying, “I shoulda stood in Chiang Mai”.

After a little while of retirement in Thailand it is common for many Expats to question whether they have made the right decision or not. Would it have been better to stay put and not take that crazy leap into an unknown world? That is when you start making plans to visit “home”. It’s a chance to do some of the things you have been missing, eat some of the food you used to love, talk to old friends and tell them of your latest odyssey, and take a break from the stress of adapting to a new country, new culture and new language.

After a good 30 hours of traveling we ended up in Seattle. There is a sort of pall over everything in the US now. Very few smiles. A number of people lined up at passport check were pulled aside and taken into separate rooms where who knows what went on. I had never seen that before. We luckily got through immigration and customs after about an hour. It was beautiful weather in Seattle, in the 70s, and I was freezing. The first thing we did in the US was to go out with some friends, Thais, to eat at a Korean restaurant. So far, I hadn’t heard English spoken yet. I would rather have gone to Taco Bell but that would come later, and often.

We went back to the old neighborhood to see “our house” and visit some neighbors. I missed that house where we lived for more than 20 years and where our children were brought up. But there was something lacking. The roses weren’t doing as well and the new owners didn’t seem interested in picking the beautiful Japanese pears we had planted. This wasn’t our house

anymore, in many ways. So after talking with some neighbors, about how the local baseball team was doing, how bad the government was, and listening without much interest to the neighborhood gossip and their pretending but being just as uninterested in the stories of our new life, we left “our neighborhood” probably for the last time.

So we took our leave of Seattle knowing that it is a beautiful city and that we had some wonderful years there, but it wasn't our city anymore. We would drive down to California and visit a number of friends along the way. It was good to see the country again. America is physically the most beautiful country I have been to. But the food sucks. I mean Taco Bell was still great but how many burritos can one eat in a day. Everything for the traveler is fast foods, and fat foods. Boy, did we long for a good bowl of noodles.

Our visit with the kids went something like this. Hug, hug, kiss, kiss, we missed you, how's your health, sorry, got to go to work now, see you later. We missed them, they missed us, but they didn't need us anymore. We had raised them well enough that they had their own lives and loved but didn't really need Mom and Dad now. Maybe we had done our jobs too well. When we start to really miss them again we can always send them tickets to visit us.

We finally boarded the plane for what would take 36 straight hours of traveling. We missed our home. No, not the one that we were leaving. That wasn't our home anymore. That part of our lives was past. The home we missed now was the home we were going to. It was good to take this cathartic journey back because now we knew where our real home was.

What Do You Miss?

This is a typical question I am asked, especially by those who are thinking of making the move to a retired life far away from their home country. I know how their minds are working. If I move abroad what will my life be like? Will I be able to make new friends? What about my family? What about food, and my favorite TV shows, and of course my football team?

These are real losses for an expat, and loss is always a difficult thing. Here is how I have dealt with some of the things that I have missed.

Family

Like so many people nowadays my family is pretty dispersed. One son and his wife are living in Virginia, with our first grandchild on the way. Another is out in the wilderness of the San Juan Islands near Canada. Except for the fact that we won't be there for the birth of the next generation of our family, I really don't think we are missing much. Both children have visited us this year, with promises of more visits to come, which in fact is more than we got to see them when we still lived in Seattle. And with Skype video calls we definitely **see** them all more than we used to. And we were just emailed a very cool 4D ultrasound picture of the little one.

I recently talked to a friend who would very much like to retire abroad. But he doesn't feel he could leave three grandchildren back in Wichita. So that is probably where he will die.

A BBC documentary I recently saw claimed that on average only one in four of our grandchildren will even remember our names. I really would like to see and get to know the little one when he/she decides to make an appearance, so I guess a trip to Virginia is in our future. I kind of like the idea of holding our next generation in my arms, and even more, the idea that when I get tired, or the baby poops, or cries, that the parents will be right there to hand the baby back to, and that there is always a plane waiting to fly use back to Chiang Mai before the stress of taking care of a little one sets in

My brother and sister-in-law came for a visit last year. You get lots of visitors when you live in a place called a "tropical paradise". We spent a week together which was more time than we ever did. Since we lived on opposite sides of the country we rarely get to see each other.

So, when it comes to family, yes, I miss them, but I have probably spent more time with them than I did before moving here.

Food

It is hard to be living in Thailand and complaining about the food. But there are some foods that I do miss. My favorite ice cream back home is Breyers Ice Cream. It is made with all natural flavors and has a fairly high milk fat content. Check out their really cool website www.breyers.com. I can't get that here but if you want to spend the money you can get Hagan Daz or Ben & Jerrys. The inexpensive ice creams here aren't bad but you should give the local coconut ice cream (made with coconut milk instead of cow's milk) a try.

When I first arrived in Chiang Mai there were no ice cream shops and almost no real ice cream available. So I got into coconut ice cream which you can buy from marketplaces and push carts. Pour some condensed milk over it, sprinkle on some peanuts and that bowl of Breyers Butter Pecan Ice Cream will get gently push to the back recesses of your mind.

I do miss Taco Bell but Chiang Mai has some pretty good Mexican restaurants, as well as Italian, French, German, Vietnamese, Chinese, and even an Israeli restaurant. There's McDonalds and Burger King, and KFC for those who need a fast food fix. And even though there are some decent Pizza joints here I still miss New York pizza. But I missed that when I lived in Seattle too. Maybe when I make that Virginia run I'll have to pop up to the Big Apple for a "slice".

So I do miss some foods but there is so much to replace it with here, including the great and inexpensive Thai food, that I rarely give the foods of my former life a second thought.

Friends

My Dad once told me that the one problem with getting old was that the older you got the more of your friends will have passed away. I am slowly beginning to see what he means as I just found out from the Internet that my closest high school buddy, whom I had lost contact with after college, had recently passed away. But luckily, although they are very far away, most are still amongst the living.

Our generation, unlike any that has gone before, has left the old towns and neighborhoods, and resettled, literally, all over the world. So physically being back "home" just doesn't bring me any closer to them. Other than a Christmas card, with a folded up sheet of last year's transitions and accomplishments, that is about all the contact I get from so many people I have met and become close to in this life. That is, until Facebook came along.

Have you seen the movie *The Big Chill*? It's about these really close friends from college who hadn't been together since then. We all seem to have had a crowd like that. I know I did. Well, recently I found one of the old crowd on Facebook. Then she hooked me up with another one. And now there are 4 or 5 of us back in contact. And my buddy Mark and his wife Barbara, who we haven't seen in a few decades, will be coming here for a visit. We get visitors from back "home" probably at least once a month now.

So, as it is with family, it seems that I have become closer and spend more time with our friends than we did before leaving.

Football, et. al.

In keeping with the "F" theme, Football also includes baseball, and basketball, golf, and TV shows, and movies, and all the other kinds of entertainment that I used to surround myself with. Now I use a combination of satellite TV, the Internet, DVDs (usually pirated I am sorry to say) and downloadable "torrents", and voila, I have everything to keep my aged mind in a trance. I can watch the latest Oscar winners, or the Yankees, or Manchester United, or the Daily Show, or the Simpsons, or American Idol,

or 24, or Desperate Housewives, or Glee, or just about any "pop culture" entertainment I could wish for.

Fall (and spring)

But there is one thing I do miss, the seasons, especially the fall and spring. I love the crocus pushing through the snow as spring just begins, leading to the cherries blossoming, and our Japanese peaches ripening. The summer is no big loss as we have one hell of a summer here. But fall, especially in the northeast where I grew up is something I really miss. Without the colors of fall the world is more or less black and white, and green of course since this is Thailand. And winter, I would be happy if I never saw another winter.

But one cool season in Chiang Mai balances out all the other season that I miss back home. Chiang Mai in the cool season is what heaven must be like. It almost makes me religious.

So taken as a whole, what do I miss? Not much. This life I have chosen makes the equation lean way to the side of Thailand. But I do still occasionally dream of a nice hot slice of New York pizza.

You Can Get Anything You Want

Shopping in Thailand

There may not be an Alice's Restaurant in Thailand, but you can get just about anything you want or need at markets, supermarkets, malls, shopping centers, and home improvement centers all over Thailand.

One question that a lot of prospective retirees have before making a decision about where to retire is what kind of lifestyle they will have. This includes whether they will be able to buy the "stuff" of their lives. Will the foods that they are familiar with be available? Can they buy clothes, and the latest electronics, and their favorite cosmetics, and their necessary medicines?

Years ago these were big problems. Western "stuff" just was not available and if it was it was taxed so high as to make it prohibitively expensive. I am thankful that we now live in the 21st century and a global economy. Except for a very few items (like my favorite chocolate bars – that Trader Joes imports from Belgium), and some brand name products, I can get just about everything I need here. Occasionally my favorite brand of underwear won't be available here and I will ask a friend (a good friend) to bring me a dozen pair when he comes to visit. Sometimes a brand name of an over the counter drug can't be found here but if you know the generic name you will be able to find a substitute. But if you like good cheese, you might want to have one whole checked bag full of the good stuff the next time you return from a trip "home".

But mostly, if you search hard enough, you'll find what you are looking for. Below are examples of where most Expats and retirees in Thailand do their shopping and where "you can get anything you want".

Traditional Market Places

A lot of Expats and retirees, especially the ones who live upcountry and far from population centers, do their shopping in the traditional Thai way. They go to their local market. Thais normally will shop at the market daily, getting their produce and fruits fresh and eating them the same day. You can get most Thai foods and foods indigenous to the local area there. Rice, fresh vegetables, boxed milk, juices, fish, and meats (freshly killed that morning usually) are all available.

One thing you will see at almost all markets is ready made foods (homemade by the vendors themselves). In a large percentage of Thai families both partners work. That leaves little time to prepare a meal after returning home in the evening. It has become a tradition now to pick up some dishes that “go with rice”. Depending on the size of the market you could have dozens of traditional Thai dishes to choose from. You can even pick up the cooked rice, desserts, and drinks. This has led to a phenomenon where few Thai young people cook, or even know how to cook, for themselves. But it does make it convenient for a lone Expat or a retired couple to have dinner at home without having to cook.

Since most lunches are eaten at small restaurants, food courts, or cafeterias, the only time many Expats cook is heating up their coffee for breakfast.

Weekend Markets

Weekend markets, or to translate from the Thai, “markets by appointment”, are open on the same day(s) once or more a week. They usually take over a small field or a temple courtyard. They carry much of the same stuff as a traditional market carries and lots of other goodies. Clothes, tools, music CDs and Videos, electronics, plants, orchids, trees, live chickens and ducks, and even water buffalos are featured at some of these markets. The most impressive is the Jutukak Market, or Weekend Market, in Bangkok. It is

so huge that most locals living in Bangkok have never seen the whole thing. It is one of the few places in Bangkok that I enjoy going to. There are lots of strange and exotic flora and fauna for sale at the Jutujak Market. Weekend markets are also great people watching places.

7-Eleven

You might think that convenience stores, where you can pick up drinks and snacks is a western thing. You'd be really wrong about that. 7-Eleven is now a Japanese owned company and Thailand has over 5,000 stores. It ranks only behind the U.S. and Japan for the most 7-Eleven stores in the world. Other convenience stores similar to 7-Elevens can be found all over the country. I have been in very small villages in upcountry Thailand and found one. There are more than 1,500 7-Elevens in Bangkok alone. You can pay your telephone and electric bills there, buy phone cards for your cell phone, and pick up a late night snack, and of course beer, just as you might back home. Pretty convenient this convenience stores.

Supermarkets

Most population centers will now have modern supermarkets. These are usually large international chain stores that carry all kinds of Asian foods as well as a large variety of western and Japanese foods. You can find supermarkets at the shopping centers that have sprung up around the country. The largest ones in Thailand are Tesco/Lotus (British), Carrefour (French), and Big C (Thai). There are also now big-box-stores where you can buy your food in bulk (Makro). People still shop at their local outdoor marketplaces but supermarkets are becoming more and more popular and their prices are the same and sometimes even cheaper than what you can get outside.

Pharmacies

There are first rate pharmacies, especially if you live in a large town, where you can get both Thai produced and imported medicines. Quite often

you won't need a doctor's prescription. If you have medication that you are taking just bring it into the pharmacy and you can get a refill without having to see a doctor first. The exceptions are drugs that may be addictive. These need a prescription. I often go to a pharmacist and tell him/her a symptom and ask what I should do about it. They usually come up with a good answer and the correct medication to treat the problem. I mean, you don't really need to go to a doctor to identify and treat ringworm, do you? Not that I would know anything about that, of course. Since seeing a doctor is rather inexpensive here I would suggest not self medicating but let the doctor prescribe first and later get refills without the prescription.

Home Improvement Centers

These have sprung up all over the country. Global House and Home Pro are chains that carry everything from plumbing, and electrical, to kitchen equipment. If you are a do-it-yourself type then you'll most likely find what you need there.

Shopping Malls

As modern as any mall anywhere in the world. I was walking through one with a visiting friend a while back and his take was "This could be anywhere. London, Paris, Tokyo." My favorite time to go to the mall is when it is 40 degrees out and I am about to roast. They are by far the "coolest" places in town. Some malls will have Versachi next to a McDonald's, next to a Thai food court, next to Thai handicrafts shops, bookstores, Samsung TVs and a cinema multi-plex.

You could be a purist and elect to shop only at "real" Thai shops but for me, I like having the Malls available, especially on those scorching days in the hot season. And just like anywhere else in the world, there is no better people watching than at a nice cool, modern shopping mall.

Uninvited Houseguests

If you have gotten to the point of setting up house here in Thailand then you have probably already experienced some uninvited houseguests. No, we are not talking about your cousin Bubba dropping in unexpectedly. The houseguests we are referring to are the creepy crawlies that invade our homes here.

Some while ago a medical lab technician came to work in a hospital here from the US. A few of us helped move her in to a nice dormitory room on the hospital campus and, as it was late, we told her we would be by early the next day to check on her.

As we entered her room the next morning we noticed a peculiar sight. Her walls were covered with red splotches. "What happened", I asked. "I was invaded in here last night," she said, "there were dozens of these lizard things crawling all over the walls. It was horrible. But don't worry, I got rid of them with my shoe."

I guess she'd never seen a house gecko before. "*ching chok*", as they are called in Thai, are the common reptile mosquito control agents that live in all Thai houses. Please don't kill them. They are good guys, except for the tiny droppings that fall into our noodles as they scamper across the ceiling or the occasional egg laid in your shoe.

A relative of the house gecko, the tokay gecko, is about as long as your forearm, green with red or yellow spots. Late at night you may be shocked out of bed by a loud "tokay, tokay" repeated many times over. Although they look like something out of Jurassic Park they also are good guys. They help deal with some other really nasty critters. Like flying roaches.

When I lived in a wooden house, every night, in the few seconds from the time I turned the light off, to before getting under the mosquito net, I would be attacked by flying roaches. They probably had been waiting all day for this

opportunity. These guys are about 3 inches long, and they fly. They would fly in the dark straight for my head and get tangled in my hair. I live in a concrete house now and don't have that problem.

Centipedes sometimes get in the house. For most westerners a centipede is no big thing. Well, they certainly are "big things" here. They can get as long as eight inches and they have a bite that can put you in the hospital.

Flying termites will swarm during the early rainy season nights. There are 20,000 species of ants in the world, 3,000 live in bamboo alone. I think there are at least as many as that living in and around my house. You'll get used to the bites of red weaver ants. Their nests in the mango trees are filled with their white larva, a gourmet delicacy. Then there are the tiny itchy fire ants whose bites once almost put me into shock. And of course there are the ants that seem to love living in my toothbrush.

Forget about trying to kill them all or even trying to keep them out of your house. That's a lost cause. Just keep your house clean and don't leave any left over food out. If all goes well, you'll soon learn to live in harmony with all of god's creatures; like huge hairy spiders and 6 inch black scorpions. You'll know you have really adapted to life here when even that occasional cobra in your garden won't bother you.

Insurance in Thailand

I get a lot of questions about insurance in Thailand. We typically think of life and health and maybe auto insurance. But that's just scratching the surface. There's property, house, condo, accident, travel, rental and marine insurance, just to name a few.

In fact there is even a golf insurance policy that will cover you if you are hit by an errant golf ball or, more likely on my part, if you hit someone else with your golf ball. They also pay you up to 10,000 baht if you get a hole in one, which, like most insurance benefits, I will probably never see.

For a list of insurance companies and premium costs in Thailand do a Google search for 'insurance Thailand' or check out the insurance forum on www.thaivisa.com or your local Expats' Club. In choosing an insurance company, do your homework.

The type of insurance I am most often asked about is health insurance. If you are young and have no pre-existing conditions then your premium will be a lot lower than if you are older than 60 and have high blood pressure or diabetes. Many policies won't cover pre-existing conditions. In choosing a health insurance policy first check to see what your coverage would be and also find out what your deductible and maximum lifetime benefits would be.

If you live in Thailand for only a few months a year, as many Expats do, then travel insurance might be something to look into. If you stay longer, then check out backpackers insurance. A neighbor of mine who lives here for six months a year just had his back surgery paid for (about 200,000 baht) by his backpackers insurance. Backpacker insurance has a longer duration while travel insurance usually runs out after only three months.

If you are in reasonably good health, another alternative is the self insurance option. In Thailand, the cost of an annual check-up at a private

hospital is between 6,000 - 8,000 baht; fixing a broken leg can reach 250,000 baht; triple by-pass heart surgery is around 450,000 baht. Government hospital prices are usually even lower.

Because of the relatively low cost of medical care here in Thailand, many people opt to 'self-insure'. They keep 1 to 2 million baht stashed away in an interest bearing account that they never touch except for medical necessities. If your physical health, psyche, and bank account allow for the self-insurance option then you might consider it, especially since you can make some money on interest instead of having to pay ten thousand baht or more per month in premiums, which is the going rate for those of us at retirement age.

I don't make any recommendations about insurance one way or the other as it's a very personal choice. Some people won't feel comfortable unless they are under a complete umbrella of insurance protection. Others have no problem leaving themselves unprotected. So, do you need insurance? One way to answer this question is to do the 'sleep test'. If you can sleep well and worry free at night, then you are probably adequately insured. If you toss and turn, worrying about what could happen if lightning struck, or if you drove into a tuk tuk, or if a tuk tuk ran into you, or if your appendix burst, or if your golf ball whacked someone over the head, then it's time to call your insurance agent.

A Day in a Retired Life in Thailand

A lot of newly retired people wonder how they will spend their time once they don't have a nine-to-five job to go to. In Thailand there are lots of alternatives. Many retirees spend the majority of their days with a beer glass stuck to the end of their arms. I elected to be a little more busy. You can fill your days with as much as you want. On my last birthday I jotted down how I spent my day and I thought I might share so you might get an idea of what your days can be like. Your retired life, wherever you are, will be what you make it.

Rainy season 2009

I thought we would have a bit more free time to just hang out once we retired. But our daily lives are a bit more hectic, somewhat exotic at times, and sometimes we just do simple stuff that we would be doing back in the States. Whatever we do, there just never seems to be enough hours in the day.

The other day was my birthday so I thought I would jot down just how I spent the day so you would get an idea.

I usually awake at about 5:30 to the beautiful song of a magpie robin just outside my window. He is there at the same time every morning. He wakes all the other birds so a whole chorus is singing by the time I stir.

The first thing I do is log on to NPR.com and stream Morning Edition. It is evening in America so the show is about 12 hours old by now but it is morning here so it seems appropriate. That is how I use to wake up back in Seattle.

I also take this opportunity to check finance.yahoo.com to see how my investments have done (not good as usual) since the stock market in New York has just closed. It tells me that I am not rich but I still have enough to remain

retired for a while. So I once again put off the idea that I will have to go back to work.

By 6:30 I have heard enough of the news of the world. I often go for a bicycle ride at this time, out in the university research fields nearby our house. They are right at the base of the mountains and it's a great place to go bird watching in the morning. Later in the day it will be too hot.

But today I use this time to spend an hour or so working in our garden. It rained last night so today I need to go out to do some work in the Oxygen Farm. That is what I call the piece of land we bought just next to our house. People ask me what I produce on my land. I tell them I produce oxygen. We have planted about 100 trees, flowering, fruiting, and jungle trees, and all together about 125 different species of plants and flowers. Today I need to dig a trench as an outlet for some of the standing water there since it is the rainy season and it rains almost every day now.

After the digging I am covered in mud but I need to go and catch my five ducks (We are getting 3-4 eggs a day now, which is more than enough for our needs.). We use to have more but two of them have gone missing in the last month. It could be a mongoose but because of the one month time gap between the two disappearances I am thinking it is probably a large python. They take that long to digest something as big as a duck.

Then I took the first of many showers during the day. It is the best way to cool down. I then had a small breakfast of croissants and some wild honey that some of the local villagers give us. They get it from the forest here. They always leave part of the hive so that the bees can rebuild and so that they will have more honey next year. I wish everyone were so conservation minded.

After breakfast I checked my email and looked to see if Social Security has deposited my payment for this month. It has been nice living off the government teat. And my monthly check is just about enough to live on

without using any of my savings. That should continue as long as the Social Security system stays solvent. I've got my fingers crossed.

This is the time when I usually do some writing. Right now I write a retirement column for Chiang Mai City Life magazine (chiangmainews.com), write a language column on the web (womenlearnthai.com), work on my website (retire2thailand.com), or my blog (retire2thailand.wordpress.com), or work on my English textbook series Professional English for Thailand (silkwormbooks.com). I wonder when I ever had time to go to work before I retired.

Then, while I am editing my retirement column "A Reitrting Attitude", I heard my wife Pikun, who has been doing some weed whacking down in the garden, call out "Snake". I hoped it is that python we are looking for and ran down to help.

We caught a small black and yellow banded snake. I immediately thought it could be a banded krait, a very poisonous snake. Most Thais would kill the snake right there but I won't allow the killing of any animal on our property so we jar it up and will call the zoo later. We volunteer at the reptile department at the Chiang Mai Zoo and work with the reptile curator because we have started a sanctuary for endangered mountain tortoises. So far we have 50 with 10 more babies born in our garden over the last couple of years. Some day we will return them to the wild; somewhere far from the people who would catch and eat them. Until then we enjoy watching them roam the garden in the evenings, go through their mating rituals, and laying their eggs. I call the wide fenced off area of our garden "Jurassic Park".

We then got ready to go to lunch at a nice hotel buffet to celebrate my birthday. Birthdays are no big deal for me but at least it is an excuse to go out. On the way there we stopped by the local roadside restaurant near our village to give the owner one of our mangoes. We are proud of our mango since it is what we consider to be huge, weighing in at 1.1 kilos. The restaurant owner reciprocated by giving us one of his mangoes. It's huger and weighs

more than 2 kilos. We'll just have to work harder next year at growing bigger mangoes.

Lunch was fun, topped off with crepe suzettes with ice cream. I almost always eat only Thai food but every once in a while crepe suzettes are fun. Lunch was an all you can eat buffet with great Thai and western food, sushi, soups, salads. A normal lunch of noodles or a rice dish would cost about \$1.00 each. Today we splurge by spending a whopping \$3.50 each.

After we return home from lunch a friend brings by a birthday cake. Pikun let slip earlier to our neighbors that it was my birthday. The cake is made with some Thai spices that might turn off the western palate but I like it and it was a nice gesture. Thais are forever bringing each other food and fruit and sweets. It is a nice feeling.

Then I took one of my power naps and woke 30 minutes later feeling great. Later I sat on the upstairs porch reading the Thai version of Readers Digest. I try to spend at least one hour a day studying Thai. They say that keeping your mind active is one way to stave off senility. Well, Thai is so difficult and gives my mind such a work out that I'll be 120 before my brain starts to slow down. After, I spent a little time watching the farm making oxygen and listening to blues on the stereo. I then read one chapter of Homer's Iliad, one of the books I am reading. I am at the part where Patroclus gets himself killed pretending to be Achilles by wearing his armor, and Achilles goes nuts and starts killing everyone. This story takes place about 3,500 years ago and Man hasn't changed a bit in all that time. Let's see, in keeping with my habit of always reading a few books at a time, I am also reading Isabel Allende's *Of Love and Shadows*, James Gleick's biography of Isaac Newton, and something by Tom Clancy – they are all pretty much the same.

I had some time so I motorcycled over to the nearby driving range and hit some balls. Four trays of 40 balls each costs about \$3.00. Golf is a terrible game, and is more or less a waste of time, but it is addicting and I can't wait to play again. Only a golfer or a Zen master can understand a contradiction like

that. Most golfers know why life is as long as it is. It takes that long to learn this bloody game. I try to play at least once a week. A round of 18 holes with caddie costs about \$12.00

After having a small dinner, Pikun went night hiking with the people at the zoo who are doing a survey of the frogs and reptiles on the mountain. She found out that our snake wasn't a banded krait after all. It is a look-alike Laotian wolf snake.

The jungle is cooler at night but very humid this time of year. My ankle is giving me trouble so I elected to stay home. I sat down and watched Fellini's *La Dolce Vita*. A few of us old Chiang Mai hands have gotten together and stated a film club with films that we can't just download from the Internet or obtain from the local DVD pirates. We have more than 500 films in our collection now, from Japanese samurai flicks to Fellini, to Peckinpaw, to Harold and Maud (my selection). I can't see why the Vatican would ban *La Dolce Vita* since it seems very tame by today's standards. Maybe they thought the whole world would become decadent like the characters in the story. Hey, they were right. And Anita Ekberg looks stunning. I have been to the Trevi Fountain in Rome where she jumps in but never, never saw anyone who looked like her. I later watched some of the quarter finals of the French Open on TV.

Later, Pikun, the Jungle Woman, came home. They found some Asiatic Giant Frogs in the forest. These things are huge and weigh more than 3 kilos and stretched out must be about 2 feet long. It could feed a whole family. But luckily the people who found them were doing research for the zoo so the frogs are safe from the stew pot for now.

Before going to bed I logged on to look at my investments one more time since the markets are open again. I'm still not rich but still retired. I go to bed listening to the tree frogs, bull frogs, and night birds out in the garden and wondering where that python could be. I fall asleep with the BBC's World Report streaming from the Internet and some rain drops just beginning to fall.

Evening in Thailand

In the evenings, as I sit on my front porch reading, the bouquet of a sweet tropical flower washes over me. I think it might be a night-blooming jasmine. Each night this sweet perfume fills our house. The aroma mixes with the food Pikun is cooking up in the kitchen. We go down into the garden to find out which flower it is but can't find it. The jasmine flowers are usually very tiny. We do find one flower that has the fragrance of a banana milkshake though.

It is still raining as I turn in at night. It is one of those tropical rains that may last for days. I remember my father telling me that the thing that he missed most from his childhood was the sound of rain on the roof. At that time we were living in a tenement on the Lower East Side of New York and had to call the weather department to see if it was raining. I listen to that sound now and know what he meant. I lay awake trying not to fall asleep so that I can listen to the music of this rain.

There are other sounds also. The crickets and tree frogs sing, as does the kwaak bird, who struts around chicken like on long stilty legs. He calls out, "kwaaaaaak, kwak, kwak". Then comes the sound from outside the kitchen window of the tokey lizard, a foot long, red-spotted house gecko, the kind with suction cups on their feet so that they can walk upside down on ceilings and eat up insects. His sound is "tok tok tok toooooookey, ". The ga-wow bird goes gawow, gawow. There is also the boot bird, a large, red winged member of the cuckoo family. Guess what sound he makes. Yep, "booooooot, boot, boot, boot".

The onomatopoeic names the Thais give their animals are wonderful. But nothing beats theung-ahng bullfrog. They lie buried all year until the rainy season when they dig their way out and in a very loud chorus of bull frogs sing in unison, “uuuuuuuuung aaaaaaaahng“. The first time I heard that sound I thought a whole herd of cows was walking by my house. With these sounds in my head, I fall asleep.



Cost of Living in Thailand

One of the biggest questions we had before retiring in Thailand was how much would it cost us? And the second questions was, would my Social Security pension be enough to live on here? Everyone is different. I know someone who is perfectly content to live on ฿10,000 a month. Then there are others where \$10,000 a month wouldn't be enough. For some people Social Security is more than sufficient and others will have to supplement their pensions with investments and savings.

So instead of trying to answer those questions for you I thought I would break down our living expenses and let you know what we, and friends we know, pay for stuff. That might help give you an idea of what you will need to live here. Be aware that prices in Bangkok can be lots more than what we are quoting here and they can also fluctuate (that usually means “go up”) wildly. The prices given are what we generally experience in Chiang Mai, the country's second city.

All the prices we give are in Thai baht. You can see the daily exchange rate on the first page of <http://www.bangkokbank.com>.

Accommodation

The big question is “To Buy or Not to Buy”. Foreigners can own a condo, and they can own a house, but they cannot own the land that the house is on. Some people need to own things and they look for loopholes in the Thai legal system where they can “own” property here. Others are content to rent. My advice, at least when you first get here, is to rent

You can rent or buy just about any level of accommodation imaginable, from a guest house room, to a dormitory, to a one room condo, or a luxurious high rise, to a nice house in the suburbs, to a mansion in the heart of town. It will all depend on your needs and finances. You get what

you pay for of course so the prices here are estimates and given in a range. The larger cities will be more expensive, the small towns cheaper.

Guest house - Cost depends on if you are in a tourist center and how close to the action you are. Some places may have monthly rates which would be cheaper than daily rates.

- Cost to rent: ฿200 – ฿600 per day

Dormitory – You can find these near colleges and universities. Will definitely have no-frills but will have all the good and bad of living in a dormitory.

- Cost to rent: ฿1,000 – ฿2,000 per month

Small condo - Usually rented by the month, are quite a bit higher scale than the dorm rooms, but still very basic. One room condos are usually about 36-45sq ft. Cooking is usually not permitted but they may have a refrigerator.

- Cost to rent: ฿2,000 – ฿3,500 per month
- Cost to buy: ฿1,000,000 – ฿2,000,000
- Service fee (for owners) : ฿500 per month

Apartments - Thailand has many nice condo apartments for sale and rent. These will have air conditioning, security systems and guards, swimming pools, exercise rooms, etc., and be close to shopping and restaurants. The upscale Bangkok apartments can be rather pricey but will be quite comfortable. Of course there are luxury apartments for lots more.

- Cost to rent: ฿7,000 – ฿15,000 per month
- Cost to buy: ฿2,500,000 – ฿10,000,000
- Service fee (for owners): ฿1000 per month

House - There are many three bedroom, 2 bathroom house in compounds both for rent and sale. These will usually have a living room , kitchen ,and small dining area, and have a small yard and garden. There are also many upscale housing compounds where houses can rent for many times higher. Many compounds, especially the higher scale, will have swimming pools, exercise rooms, 24 hour guards, and CCTV.

- Cost to rent: ฿10,000 – ฿30,000 per month
- Cost to buy: ฿3,500,000 – ฿10,000,000
- Service fee (for owners): ฿1000 per month

Utilities

Whether you own or rent you will still need to pay for utilities. These include garbage pickup, water, telephone, and electricity. Each household will use these utilities differently so I'll just say what we pay. There are 2 of us and we live in a 4 bedroom house in a small compound. These are monthly rates.

- Garbage pickup – ฿20
- Water – ฿1,200
- Electricity Cool season – ฿1,500
- Electricity Hot season (using Air con) – ฿2,000

Getting around town

You'll need to get around, from one town to another, or from your home to the local market, etc.. Here is some idea of how much it will cost to get from A to B. When you first arrive in country you will probably be using public transportation. This can be an interesting experience. Here are some typical prices in Chiang Mai.

- Metered Taxis, house to airport, approx 10 kms, ฿150
- Red taxis (converted pickup trucks), ฿15 anywhere in town, longer rides negotiable.
- Public bus, when you can find one, ฿10
- Other pickup taxis, usually upcountry between towns and villages, ฿20 or more depending on the distance.
- Bangkok and some towns will have motorcycle taxis where you ride on the back to your destination. These are quite inexpensive as the rides are usually very short (main road to your house). Some towns have motorcycles with side cars or other homemade additions. These will cost about the same as Chiang Mai's red taxis.

Later, out of convenience, most people opt to get their own transportation.

Travel in country

One of the joys of living in Thailand is that there are so many interesting places to visit in country. You have many choices on how to get around.

Air travel - There are quite a few airlines that service the different cities in Thailand. Here are a few popular destinations on Thai Air. Other airlines may be quite cheaper. Prices quoted are for round trip and are taken from the Thai Air web site. Check with a travel agent or the airline itself to see what promotional deals they have. It can save loads of money. (e.g. We just bought a round trip ticket Chiang Mai – Phuket for ฿8,500 on Air Asia which is much less than the price for Thai Air quoted below). Also, prices will vary depending on the season.

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- Bangkok – Chiang Mai ฿5,200
- Bangkok – Phuket ฿6,500
- Bangkok – Ubon ฿6,400
- Chiang Mai – Phuket ฿14,400
- Chiang Mai – Mae Hongson ฿3,250

Trains - A nice way to get around. For long hauls the sleeper cars can be comfortable although they are quite slow. Prices are for 2nd class, air condition, sleeper cars.

- Bangkok – Chiang Mai ฿881
- Bangkok – Ubon ฿761
- Bangkok – Hat Yai ฿945

Bus - Seems like there are buses going from everywhere in Thailand to everywhere else. There is a range from really inexpensive, non-air conditioned buses to beautiful tour buses with air conditioning, music, TV, and DVDs. Here are some prices for the first class, air condition, “tour” buses.

- Bangkok – Chiang Mai ฿1,197
- Bangkok – Ubon ฿1,080
- Bangkok – Hat Yai ฿1,243

Automobiles - You'll need a driver's license to drive a car or motorcycle in Thailand. Officially you can use your old home license for one month. Only residence of Thailand (with long term visas) are allowed to apply for a driver's license.

- Rent Small compact car, liability insurance included, ฿1,500 per day with monthly rates cheaper
- Buy Used 5 year old Toyota, good condition, ฿275,000

Motorcycles - Many people rent motorcycles as soon as they get in country. This should not be the first thing you do. The first thing is to make sure you know how to ride a motorcycle. And riding one in Thailand can be a harrowing experience. Be careful, drive defensively, and always wear a helmet.

- Rent 125 cc new Honda Dream, ฿150 per day
- Buy New 125cc Honda Dream, ฿36,000
- Used 125 cc Honda Dream, 3 years old, ฿24,000

Accommodations (when traveling in country)

Thailand has so many places to visit and explore, from the big cities, to the mountains up north, to the beaches and islands in the south. For a good idea of what is available check with travel guides like Lonely Planet.

- City hotels – There are luxurious world class resorts in many places and their prices are also world class. But nice comfortable hotels in population centers, even in Bangkok, will cost between ฿1,200 – ฿3,000.
- Upcountry hotels – Not a lot of world class hotels up country unless you are in a tourist destination. Nice clean places can be had for ฿500 – ฿1000.

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- Guest houses – Can be as low as ฿200 – ฿600. You’ usually get what you pay for.
- National Parks – Thailand has a great national parks system and they all seem to have cabins and bungalows available (except on national holidays and in the high seasons). A very nice bungalow can be had for ฿1,000 per night.
- Camping – For ฿50 – ฿100 you can bed down in a national park tent (provided). When Thais go tenting they tend to stay up singing and drinking all through the night. So be aware that tranquility is something not found much in the tent grounds.

Communications

It used to be keeping connected to friends and family, and with your culture back home was quite difficult. The 21st century communications system takes much of the isolation away from living so far from what we used to call “home”.

Cell phone

- Cost of phone – ฿1,000 – ฿10,000
- Cost of call (using prepaid cards) In country - ฿1 per minute in country
- Cost of call (using prepaid cards) Overseas – ฿5 per minute

Skype

- Computer to phone - less than ฿1 per minute anywhere
- Computer to computer – free (webcam available)

Home phone – Very expensive to get a line to your home. If one already exists then it is a flat rate of about ฿150 per month plus

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whatever calls you make at between ฿2 and ฿5 per minute depending on your plan.

Internet

- Internet cafes – ฿10 – ฿30 per hour depending on speed.
- Home internet – This is usually part of your phone bill. High speed Internet can be around ฿1,600 per month.

Postage – Quite inexpensive in country. Just a few baht per letter and packages are also cheap to send. International mail is very expensive, especially EPS, or express mail. A small package sent EPS overseas can be more than ฿600.

Food

One has to eat, and in Thailand this becomes as much of a recreation as it is a necessity. As with everything, one can live very frugally. You could survive on ฿100 per day if need be. Or lunch alone could cost many thousands of baht. We'll give supermarket prices here leaning more to the frugal side.

Cooking at home (condos may not have kitchens)

- One kilo of chicken ฿65 per kilo
- One kilo of pork ฿105 per kilo
- Fish (talapia) ฿89 per kilo
- Shrimp ฿125 per kilo
- Eggs ฿89 for 30
- Milk ฿70 per liter
- Soft drink ฿124 for 12 bottles
- Kale ฿24 per kilo

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- Iceberg lettuce ฿55 per kilo
- Tomatoes ฿23 per kilo
- Cabbage ฿22 per kilo
- Rice ฿18 per liter

Eating at restaurants

As with just about everything in Thailand, you can end up spending very little for a nice meal, or you can spend as much as you would in a major world city. We'll go with the lower end of the spectrum here.

Single plate dishes

- Servings with rice - ฿25 – ฿60
- Noodles – ฿24 – ฿40
- Family style – prices vary, ฿50 - ฿100 per dish, usually a meal has at least 3 dishes

Western

- Pizza – ฿300
- Burgers – ฿150
- Spaghetti – ฿150 plate

Fast Food

- McDonalds Big Mac meal – ฿130
- KFC – 3 piece meal – ฿120

Buffets

- From ฿70 – ฿140 at less expensive places
- As much as ฿600 at the nicer hotels

Drink

A large number of Expats fill a large portion of their day imbibing. Probably not a great idea for longevity but to each his own. Whichever kind you choose, Thailand's hot climate makes it so you'll have to fill yourself with liquids. Here is a list of what some of these will cost.

- Bottled water ฿10
- Soft drinks ฿20
- Beer ฿50 – ฿100 depending on size. Some bars will be much higher
- Wine – ฿400 and up
- Whisky, gin vodka, etc. ฿1,000 per bottle and up
- Fresh juice, shakes – ฿20 – ฿40

Coffee

- At a Thai shop ฿20 – ฿60
- At Starbucks ฿150 or more

Miscellaneous

We'll just list a few here. If you have specific questions please ask it in the comments section and I will see if I can get you an answer.

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- Visa renewal – This is one thing that lots of people forget when they make a budget. All visas, and renewals, currently cost ฿ 1,900. This is charged whenever you leave the country and get an exit visa, or renew your retirement visa, or you make a run for the border. This can get pricey depending on how often you have to do this. Although all long term visa holders must report to Immigration every 90 days, there is no charge for this.
- Gasoline 1 liter of 95 octane ฿35
- Men's haircut – ฿70 at a barbershop, ฿350+ at a hair stylist

Reading material

- Bangkok Post & The Nation newspapers – ฿25
- Readers Digest – ฿150
- National Geographic – ฿250
- English paperback books ฿300 – ฿450
- Used paperbacks – ฿40 – ฿80

Electrical goods

- TV – 42" plasma, ฿30,000
- DVD – ฿2,000
- Desktop computer – ฿15,000 – ฿25,000
- Laptop computer – ฿20,000 – ฿30,000

Entertainment

- Night out (bar hopping) – This question was asked on the www.ThaiVisa.com web forum and the answer depends on what activities you partake of, how much you imbibe, and whether you answer the ringing bell

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and buy the whole bar drinks. You can spend anywhere from 1,000 – 30,000 in a night.

- Movie at a theater – ฿100
- Movie rental – ฿10 – ฿30
- Massage – ฿100 per ½ hour
- Use of a hotel swimming pool (when you are not a guest) – ฿100

Two case studies.

Below are real monthly budgets for two Expats. Expat A has a limited monthly budget. He travels by motorcycle and Tuk Tuks and usually eats simply and at home. Instead of a full time maid he does his own housework and sends his laundry out. Expat B owns a car, has a full time maid, and eats out most meals. Living upcountry is much less expensive than living in Bangkok. Depending on your lifestyle you may spend more or less than these examples.

	Expat A	Expat B
Rent	\$200.00	\$300.00
Food (expenses)	\$180.00	\$390.00
Utilities	\$30.00	\$57.00
Entertainment	\$110.00	\$120.00
Transportation	\$27.00	\$135.00
Maid/Laundry	\$21.00	\$210.00
Misc	\$30.00	\$90.00
Totals	\$598.00	\$1,302.00

Thai National Holidays

It seems that every time you turn around there is another Thai national holiday. They seem to always occur when you need to go to the bank or to immigration. In fact, there are 15 Thai national holidays. That compares to 10 U.S. federal holidays and only 8 “bank” holidays in England.

For New Years, the Thais celebrate January 1st, Chinese New Years, and Songkran, also known as Thai New Years. In true Thai fashion, Songkran is a three-day celebration of partying and water splashing. For Songkran, many old-time Expats will stock up enough provisions so that they can stay home for the three days to remain dry and sane.

Chinese New Years is not an official holiday but lots of businesses, especially restaurants, will be closed for up to a week or more.

Another unofficial holiday celebrated around the country is Loy Kratong. This is one of the favorite Thai holidays when people all go down to the local lake or river and float (loy) their ceremonial vessels of flowers, candles, and burning incense (kratong). There are parades with larger floats, and lots of fireworks. It is one of the many “festivals of light” celebrated around the world at the end of the year. But remember, it is still a work day.

Constitution Day is an interesting holiday. You would think that with the frequent constitution changes, the day you celebrate it would be forever changing. But December 10, Constitution Day, is the celebration of Thailand’s first constitution back in 1932.

It is useful for visitors to Thailand to know what holidays are coming up. For instance, you may want to schedule your visit so you can take part in the Songkran celebrations. Or, you may want to schedule your visit so you will miss Songkran. Check below to see when the upcoming holidays will be celebrated.

Thai Holidays

New Year's Day

Happy New Year, January 1. Celebrated next on 3 January 2011

Chinese New Year

The new moon day of the first lunar month. Not a true national holiday but widely celebrated. Celebrated next on 3 February 2011

Makha Bucha

The full moon day of the third lunar month . The Lord Buddha's sermon to the first large gathering of monks. Celebrated next on 18 February 2011

Chakri Day

Celebrates the founding of the current dynasty, April 6.

First day of Songkran

April 13. Wet

Second day of Songkran

April 14. Wetter

Third day of Songkran

April 15. Wettest

Labor Day

International Labor Day, May 1. Celebrated next on 3 May 2010

Coronation Day

The crowning of Rama IX, May 5.

Visakha Bucha

The full moon day of the sixth lunar month. The birth, enlightenment and death of the Lord Buddha. Celebrated next on 26 May 2010

Buddhist Lent

The first day of the waning moon of the eighth lunar month. The annual three-month rainy season retreat. Celebrated next on 26 July 2010

Queen's Birthday

Also Mothers day, August 12.

Chulalongkorn Day

The death of King Chulalongkorn, Rama V, October 23. Celebrated next on 25 October 2010

Loy Kratong

The full moon day of the 12 lunar month. Not a national holiday but a beautiful festival of lights.

Celebrated next on 21 November 2010

King's Birthday

Also Fathers Day, December 5. Celebrated next on 6 December 2010

Constitution Day

The celebration of the 1932 constitution, December 10.

New Years Eve

Drive Safely, December 31.



On Staying Healthy

Youth is wasted on the young.

- George Bernard Shaw



Medical Care

One way you know that you've left your youth behind and reached retirement age is when every time you get up from a chair you make strange grunting noises. And your thoughts more often than you would like center on your health, or lack of it.

If you live all or part of your time in Thailand you may have just lucked out. The Thai government has decided to market Thailand as a "Medical Tourism" destination. With its hotel-like hospitals and numerous western trained, highly skilled, English speaking doctors and medical staff, Thailand offers first rate medical care at Third-World prices.

Recently, Thailand and India were featured on a segment of 60 Minutes, the popular CBS news program, showing the high level of care offered in these countries. Many westerners and people from other Asian countries combine a vacation to Thailand with medical checkups, trips to the dentist, and elective surgeries. Very popular are procedures not covered by insurance back home, such as cosmetic surgery and dentistry, infertility treatment and laser eye surgery.

In hospitals such as Bumrungrad in Bangkok, Chiang Mai Ram in the north and Bangkok Phuket Hospital in the south, you will see many foreigners getting treatments of all kinds. They come not only because the cost can be as little as one tenth what it would be at home but because the service comes with normal Thai hospitality and a superior quality of care.

Here is an example. A friend of mine had to have her pacemaker replaced. She shopped around California doctors and for this fairly simple outpatient procedure the cost would be between \$28,000 and \$58,000 depending on whether she needed a day in the hospital or not. That did not include doctor fees. She gave a call to Thailand's Bangkok Heart Hospital and

for the same procedure they would charge between \$5,000 and \$6,500. She was on a plane the next week.

Although health care here is inexpensive compared to other parts of the world retirees in Thailand might want to protect themselves from any major medical expenses. Medical insurance is available here from a number of companies. Here are a few.

- Bupa (www.bupathailand.com) a Thailand based company, offers inexpensive health insurance.
- AIA (www.aiathailand.com)
- Good Health Worldwide (www.goodhealthworldwide.com) offer international coverage.

One problem is that retirees are a bit older than the average population which will make insurance premiums rather expensive. One way to deal with that is instead of buying insurance you could also keep your own medical savings account (if you can afford it) which you normally never touch, to deal with major medical problems. Mine is ฿1 million, or about \$30,000, which is enough to pay for open heart surgery, and which I don't ever intend to use. Coincidentally, that is a little more than you will need to keep in the bank for your retirement visa requirement. Two birds, one stone.

Here is another suggestion of how to use Thailand's medical system. Let's say you have relatives or friends that you would love to visit you here. But they just can't afford it. If they need a medical procedure that isn't covered by their insurance, or they need a root canal or a dental crown, or liposuction, or a little cosmetic surgery, tell them they can fly here, have the procedure done, and include a nice tropical vacation at the same time for less than they would probably pay back home for the procedure alone.

And if they need two root canals, they can travel first class all the way.

List of Accredited Hospitals in Thailand

Here's a list of hospitals accredited through the Joint Commission International (JCI). The joint commission inspects facilities to make sure they meet the necessary standards.

Bangkok Hospital Medical Center

Bangkok , Thailand

Program: Hospital

First Accredited: 30 June 2007

Program: DCSC Certification Acute Coronary Syndrome

First Certified: 30 October 2008

Program: DCSC Certification Breast Cancer Conserving Therapy
Program

First Certified: 1 November 200

Program: DCSC Certification Heart Failure Program

First Certified: 29 October 2008

Program: DCSC Certification

Primary Stroke Center

First Certified: 31 October 2008

Bangkok Hospital Pattaya

Chonburi, Thailand

Program: Hospital

First Accredited: 19 September 2009

Bangkok Hospital Phuket

Phuket, Thailand

Program: Hospital

First Accredited: 23 May 2009

BNH Hospital

Bangkok, Thailand

Program: Hospital

First Accredited: 29 May 2009

Bumrungrad International

Bangkok, Thailand

Program: Hospital

First Accredited: 2 February 2002

Re-Accredited: 8 April 2005

Re-Accredited: 31 July 2008

Program: DCSC Certification Program Primary Stroke Program

First Certified: 28 October 2006

Re-certified: 25 November 2009

Program: DCSC Certification Program Acute Myocardial Infarction
with ST Segment Elevation

First Certified: 28 October 2006

Re-certified: 27 November 2009

Program: CCPC Certification Program Diabetes Mellitus Type 1 and 2

First Certified: 24 March 2010

Program: CCPC Certification Program Chronic Kidney Disease Stage I to IV

First Certified: 26 March 2010

Chiangmai Ram Hospital

Chiangmai, Thailand

Program: Hospital

First Certified: 7 November 2009

Samitivej Srinakarin Hospital

Bangkok, Thailand

Program: Hospital

First Accredited: 11 August 2007

Program: DCSC Certification Program Low Back Pain program

First Certified: 14 August 2009

Program: DCSC Certification Program Primary Stroke program

First Certified: 12 August 2009

Going to the Dentist

I had put off going to the dentist for about a year and a half. It isn't only the exorbitant amount American dentists charge. It is the way they are always putting me down for not flossing correctly or for brushing too hard. But that lower molar was crying out for attention so I got a recommendation for a good Chiang Mai dentist and I went to check it out.

The first thing I had to do before walking into the office was to take my shoes off. The office was sparkling clean. Instead of my crusty old dentist back in Seattle, I was met by an attractive woman who looked so young I was tempted to ask if she had graduated from dental school yet. Later I find out that she is a 35 year old assistant professor at the College of Dentistry.

The dentist had me sit down in a very comfortable chair and asked what she could do for me. I described the problem molar I had and was quickly taken to get x-rays. She said it looked like I needed a root canal. Bummer! She sent me to the next office to see the root canal specialist. I was then told the cost of the procedure. The price she quoted me was a fraction of the U.S. price for a root canal, which costs more than a deluxe round trip plane ticket. (There are also popular Expat-cantered dental clinics who charge Farang-like prices but where Expats might feel more comfortable.) "OK" I said. "Let's go for it."

Then the most shocking thing that ever happened to me in a dentist office occurred. The root canal specialist said, "I have changed my mind. You don't need a root canal after all. I don't see any infection so we'll just do a simple filling for now."

What? A dentist turning down work, and money? I'm pretty sure that my American dentist wouldn't have done that. The tooth feels fine now. Total cost: for check up, two x-rays, seeing two dentists, one a specialist, and filling a hole in my tooth the size of the Grand Canyon, 700 baht, or just about \$20. My crusty US dentist charges me more to say hello.

Who Ya Gonna Call – In Case of Emergency?

I wake up to lots of forwarded emails in my inbox. I almost never forward them on, but the other day I got one that I thought might be appropriate for others to read. So I forwarded this email on to all the 'mature' (read 'older') people on my email list.

Stroke Identification

A neurologist says that if he can get to a stroke victim within three hours he can totally reverse the effects of a stroke...totally.

Four Signs of a Stroke: Remember the 1st Three Letters... S.T.R.

1. S * Ask the individual to SMILE.
2. T * Ask the person to TALK and say a simple coherent sentence
3. R * Ask him or her to RAISE BOTH ARMS.
4. Ask the person to stick out his tongue.

If he or she has trouble with any one of these tasks, get them to a hospital immediately.

I got a few 'thank you' emails in return but one reply prompted the topic for this latest discussion. It asked, "So what do I do in case of emergency in Thailand and what do I do if I can't speak Thai?" It's an important question, 'Who you gonna call?'

The emergency telephone number here in Thailand is 191. This can be called for police or medical emergencies. I have had mixed responses to a 191 call. Once, calling about a home break in at a friends house it took over an hour before the police came. I have called twice for an ambulance and each

time they arrived within minutes. This of course will depend on where you live, city or upcountry.

If you call 191 you'd better speak pretty good Thai. There is also a Tourist Police number 1155 that you could try where they have volunteer expats helping out. As a 'Plan B' you may want to develop your own 'who you gonna call' network. Make sure anyone you live with knows what to do in case of an emergency. Knowledge of CPR wouldn't hurt nor would basic first aid. Make friends with your neighbors, especially ones with reliable cars. For those who live alone, have the telephone numbers of friends you can count on who have transportation that can get you to an emergency room. There is a saying here that works whether you are in a traffic accident, lost in the forest, or having a medical emergency. 'You're on your own.' Having a 'who you gonna call' network is one way to protect yourself when that inevitable day happens. Let's hope that day is far in the future and you are prepared.

Chiang Mai Emergency Numbers

You will most likely need to speak Thai. Of course if you are having a stroke and can't speak then it probably won't matter what language you speak. Check your own local listings. There are equivalent emergency contacts all over the country.

- Emergency 191
- Accident 1193
- Ambulance 1669
- Tourist police 1155 (English speakers available, but not when I called.)

In Chiang Mai, also check out SOS - 24 hour emergency assistance for foreigners. This is a non-profit service (offered for a small fee to all Expats) that runs a 24-hour hotline where English and Thai volunteers can help with crises as varied as road accidents, detention by police or immigration, funeral arrangements and family notification in case of death, and accidents and hospitalization. **www.soschiangmai.com**.

Staying Alive

I have found that staying young has much more to do with your mind than with your body. The body, as Buddhist philosophy, and the laws of physics, tells us is impermanent, constantly undergoing change, and breaking down. Anyone who is past their 40th birthday is well aware of that. But too many retirees enjoying the “*Sabai*”, or comfortable life in Thailand, grow old faster than they should because their minds have shut down.

Look around and you will see many retired foreigners, Old Asia Hands, whose minds have died long before the body has. It is all too easy to slip into a decadent lifestyle here in Thailand. We can hire someone to cook, clean, do our laundry, even do our shopping. That leaves too much time to sit around all day, hang out at pubs at night, make fools of ourselves with young women, and drink ourselves stupid. Retirement in Thailand can easily become the “Fountain of Old Age”.

But there is a way to retain our youth. Although there isn’t much we can do to defy the laws of physics and prevent our bodies from turning to dust, we can stay young by reinventing ourselves. I have changed careers a number of times throughout my life. Each time I changed careers I had to start again from the very beginning. When we start something new it forces us to approach each new day without preconceptions; as if it were the first day of our lives. By doing something new, something we’ve never done before, our minds must view the world through the eyes of children. It is the real “Fountain of Youth”.

Thailand offers so much that can be new, exciting, and revitalizing. It’s the stuff that will keep us young. Here are a few suggestions.

Volunteer

There are scores of NGOs, schools, hospitals and other organizations that could use your skills or a contribution. Even if your skill is simply the knowledge of English, find an English class that needs a native speaker or find someone to tutor. But remember that you cannot work or even volunteer in Thailand without a work permit. So make sure you are legal.

Study

On the other end of the spectrum, find something to study; something that you have always wanted to know about but never had the time. I have a friend who recently taught himself Latin. Why Latin? Because he always wanted to learn it. For you it could be learning Thai, or taking up painting, or cooking, or learning photography, or studying Buddhism or reading the classics, or practicing yoga or meditation, or even writing a magazine column or a book on retirement.

Travel

Why not travel while the airfares are still fairly cheap? We are close to so many great places to visit. There are all the Southeast Asian countries, and China, India, and Australia. It would take years to visit all the “amazing” destinations right here in Thailand itself. Keep a journal. Write an internet Blog or a Facebook page where you can upload your observations and pictures and where all your friends and family back home can keep up with your odysseys.

Above all, keep your life new and meaningful and by doing so stay alive. But if we really want to live a healthy life we can't forget to keep our bodies fit. It is too easy to eschew an active healthy lifestyle in a hot, steamy, and enervating place like Thailand.

When it is 40 degrees Celsius and 100% humidity it's not hard to choose between lying on a cool floor under a blowing air conditioner and going for a workout. But if we are going to stay alive and enjoy our time in Thailand we need to stay fit.

The first thing to do is get a medical checkup. In Thailand checkups are cheap and the hospitals that cater to foreigners do a great job. When you talk to your doctor ask her if there is any problem with you starting a fitness program.

Run/walk/bicycle

For most of the day running and even walking in Thailand is impractical. It's just too hot. But at 6am or 9pm it's not too bad. What is bad about running are the dogs. Running the gauntlet between snapping dogs, weaving motorcycles, and deep pot holes is quite unpleasant. It's better to run on a school track or in a housing development with its wide dogless streets. If you like company when you run look up the local chapter of the Hash House Harrier (<http://www.bangkokhhh.com>).

Yoga

There are plenty of yoga instructors around. If you think a yoga class is just a bunch of weaklings in leotards think again. When I studied martial arts, a hundred years ago it seems, one of my senseis was also a yoga instructor. She would lead us through a half hour warm up of yoga asanas and stretches that left us exhausted. In fact we were more beat up after the yoga warm up than later when we were trying to punch and kick the daylight out of each other. Yoga is a great balanced, mind and body, activity.

Tai Chi

You will see Tai chi practitioners in the early morning or evening in most parks, even in the upcountry. This ancient form of Chinese martial arts looks slow and plodding but it requires great balance and concentration. It is particularly good for those of us who are past the time when running around a track or swimming laps sounds inviting. Join a group and they will teach you all the movements.

Other popular sports are tennis, badminton, football, rugby, and squash. There is probably a club nearby. Golf is a favorite pastime in Thailand for Thais and visitors alike. If you can't play take lessons from a pro at a local course or driving range. Lessons are inexpensive and a good introduction to a great sport that you can play well into your "golden years".

Fitness clubs

There are fitness clubs all over the country, quite often right in your local shopping mall. And they are air conditioned. The easiest and cheapest place to find a workout room is at a housing compound. You don't have to live there. You can use their fitness room and swimming pools for a nominal daily fee. No need to sign any contracts and pay up front.

I know that all this keeping in shape will eventually prove fruitless and that my body will one day just fade away. But when I die I want to die with a healthy mind and body.

Internal Heat and a Broken Stomach

Buddhism teaches us that if we are going to be born then we must also accept that we will grow old, get sick and eventually die. If you are retiring here then getting born and getting old you have already achieved. Hopefully we can put off that one about dying for a while. That just leaves getting sick.

Getting sick is part of the romance of traveling and living in a foreign country. Thailand has some unique ailments and the Thai language has some very colorful words used to express them. Here are a few Thai-specific illnesses (with their English translations) that you might encounter.

Rawn Nai (internal heat).

I'm not sure what this illness really is but it is characterized by such diverse symptoms as heartburn and fever blisters. The Thais feel you get *rawn nai* when you are out of balance. One treatment is the liberal intake of a Thai herbal medicine called "*yaa thaai*". This is a mixture of sodium bicarbonate, rhubarb, peppermint, camphor, and 90% alcohol. It seems to work, or at least if you drink enough of it you won't feel any pain.

Ben Loam (to have wind).

This is a light headed, fainting feeling. You usually get it when you are told bad news like your daughter tells you that she is going to marry a Farang. It is treated by waving in front of your nose one of the hundreds of different kinds of inhalers for sale in the market. If it isn't treated quickly then you might suffer from *naa muet* (dark face). This happens when all the blood drains from your face. You see this illness on TV almost daily on the many Thai soap operas. It is usually treated by fanning the afflicted while weeping and yelling out their name at the top of your voice.

Roke Pu Ying (women's disease, a disease that men get from women) and
Roke Pu Chai (men's disease, a disease that women get from men).

There is a whole variety of STDs floating around Thailand ranging from the merely bothersome to the very deadly. In Thailand, if you do these two things you will remain fairly safe. Whenever you are on a motorcycle wear a helmet. At all other times wear a condom.

Tong Sia (rotten or broken stomach) aka
Tong Dern (walking stomach) aka
Tong Ruang (falling stomach).

Any world traveler worth his or her backpack will have lots of “poop” stories. They are lots of fun to tell AFTER the fact. The last time I *had tong sia* I had two unannounced Thai house guests. We had nowhere for them to sleep so they had to sleep on the floor of our small one room cabin. That night I had to climb around them twenty seven times to get to the bathroom. With all my grunting and projectiling I don't think that they got much sleep that night. I know I didn't. That will teach them to call first. Sounds pretty funny to me, NOW.

If you are lucky and have a really bad case of *tong sia* you'll wind up in the hospital ER where they will pump you full of morphine. Now morphine will stop you right up and it gives you about as good a feeling as you can ever get, legally.

If you can't get morphine then you might want to try this: Just let it flow. *Tong sia* is a great, though somewhat taxing, 24 hour weight-loss program. That night when I kept my two house guests awake I lost 10 pounds.

The Fungus Among Us

When someone from back home asked me what the biggest difference living in a tropical climate was, I answered that in the tropics every living organism is either doing one of two things. They are looking for stuff to eat or they are trying to avoid being eaten. I sometimes feel like I am losing that second battle.

One of the things that newcomers to the topics will have to deal with, things that most of the guidebooks neglect to tell you, is the fact that there are creatures here trying to eat you. No, not sharks, or crocodiles, or tigers, but creatures lots smaller.

Now I love eating mushrooms, especially the Thai straw mushrooms, some of the best in the world. But mushrooms are fungi and as it turns out, there are lots of mushrooms that are looking to eat us. A friend (Note: I say a “friend” but you know who I’m really talking about, right?) went to a skin specialist with a serious itching problem in the groin area. It was so bad that he thought that maybe it was one of those Dr. House TV diseases. He wondered if he would need an MRI or a biopsy. The pretty female doctor took one look at him and said, “You can pull up your pants now. You have ringworm. Here take this.”

A diagnosis of ringworm back home and you’d have to hide in shame like Tiger Woods. Here, it’s more common than the sniffles. Besides the ringworms, there are other itchy fungi trying to eat us. These include the ever pleasant jock itch and the amusing athlete’s foot, and those nameless little white skin splotches.

Then there are the things with legs. There are three creatures which will become extinct right after people are gone from the Earth, body, head, and genital lice. I’d put scabies, and those mites that live on the base of our eye lashes, in that category too. But all are still flourishing right here in the Land of Smiles. When I first came to Thailand, the Peace Corps gave us a medical kit and in it was a can of DDT (really). I wondered if they thought I was going

to do some garden pest control. A “friend” later used it on some little many-legged nasties that had taken up residence on his body.

And these are just the things living on us. Let’s not forget the ones who eat us from the inside out, the internal parasites. But those are bedtime stories for another day.



Annual Checkup

My wife and I hadn't done anything together for a long time so I thought that we could go out and do something as a couple for once. Like a good wife, married to the same man for a third of a century, she said "Let's go and get our annual physical checkup." Now that sounded romantic. If you haven't had experience with the medical services in Thailand, and you are thinking of a checkup, here is what you would be in for.

I usually go for twice as many miles than I should before I get around to changing the oil in my car. So I wasn't surprised to learn that it had been three years since my last "annual" physical. There are a number of hospitals in our area where one can get a complete work up. There is the government hospital. It is very affordable and since the hospital is affiliated with the local university's medical school, the doctors are all very well trained and most have had advanced studies in the US or Europe so they speak English. There are also very good private hospitals here that cater to the many Farangs, Expats, and medical tourists. Many of the doctors are the same as you would find at the government hospital (they moonlight), the equipment is first class, the service impeccable, but the price is about three times what the government hospital charges. Waiting times are much less though so we opt for the private one.

At most Thai hospitals everyone is a walk-in. We told the admitting nurse what we wanted and she took a detailed medical history. Waiting time so far, 0 minutes. After that we then had to pick and choose, sort of like from a restaurant menu, all the different tests and procedures we thought we should get.

The computer gives a list of suggestions for people our age and the nurse walks us through what each procedure is for and she helps us decide. My wife doesn't like mammograms and I hate the prostate exams so we decide to forego them. The nurse gives us both a stern lecture about how important they

are and we reluctantly give in. I see from the list that it is a “digital” prostate exam and figure that anything digital entails the use of a computer so I think that maybe it won’t be so bad this time. I forgot that the word “digital” has another meaning altogether (“finger”, same root though since we usually begin to count using our fingers). I didn’t get off as easily as I thought and there was no computer involved in my “digital” exam.

Here is what I chose. Blood test for blood sugar, kidney and liver functions and about 100 things including cholesterol and 4 different kinds of cancer, an EKG, ABI (Ankle Brachial Index) which test to see if there are any circulatory blockages, chest X-ray, abdominal ultrasound that looks at liver, kidneys, spleen, bladder, etc., urinalysis, BMI (body mass index) and Fat Mass (where I got a pretty strong lecture), and of course that “digital” thing. The computer figured out the bill right there. A minute later we were off to our tests. So far I hadn’t had time for the book I brought to read while I waited.

Everyone I went to from the technician who drew blood, to the X-ray guy, to the nurse who scolded me for being too fat, to the “digital” urologist, were all skilled, very professional and very respectful. The test results were ready the next morning. When you come back you talk to a doctor (in English) who explains all the results and offers suggestions or follow up treatment. If there is any indication that you will need to consult with a specialist then you are sent to one immediately. No waiting.

At the end of it all you are given a Health Checkup Report that has all your results and recommendations. This is very useful if you need to consult with different doctors in the future.

I would say that my wife and I had a very successful, fun, day out. You might want to try it. Time spent: 3 hours. Cost: 6,000 baht. Knowing that you have a clean bill of health: priceless.

Power Napping

"Sir, if you'll not be needing me, I'll close down for a while." With that, the droid C3PO (Star Wars IV, A New Hope) shuts down and re-energizes himself. That always intrigued me. I wondered if I could do the same thing. Then I learned about Power Napping.

Thailand, especially on a stifling hot season afternoon, can be a rather enervating place. There is a Thai word "chee-wit-chee-wa" meaning animated and lively. Well, a hot Thai afternoon will suck the "chee-wit-chee-wa" right out of you. But a power nap might just be the medicine that will get it back.

There are lots of versions of power napping around the world. Spain and the Latin American countries have their siestas, the Japanese have the *inemuri* and the sleep scientists have what they call polyphasic sleep. They all mean basically the same thing, crashing for a short period in the middle of the day. I have been watching the construction workers in my compound. Right after lunch each person heads for someplace shady; under a tree, next to a wall, under a truck. And they all take part in "polyphasic sleep". They simply close down for an hour. I've learned to do the same thing.

A power nap is not a catnap. A catnap is when you are sitting in your chair and doze off for a few minutes. A real power nap involves a complete break from the hustle and bustle of your daily life. It is a time to be completely relaxed, just as you would in your own bed. The rest you get from power napping is akin to the calm feeling one gets after a meditation session.

Studies have shown that for experienced nappers, power naps are as good as a night of sleep on revitalizing memory, relieving fatigue, and boosting energy. Remember when you were a kid in primary school and you always had "nap time". There was a good reason for that when you were little and there is a good reason for it now. It is probably unnatural to force yourself to

stay awake for 16 straight hours. Watch your dog or cat and see how long they stay awake.

Lately, even big corporations see the value in having their employees take short naps during the day. Some companies are now providing special rooms with low lighting and cots for sleeping. They know that a revitalize employee is a more productive one.

So, how does one power nap? Power napping is trainable. The main thing is to find a place to completely relax, where you can rest, or sleep, for at least 10 to 30 minutes. Here is what I do. I get out of my regular clothes, get into the clothes I use for sleeping at night, I draw the shades, and then I get into bed. I usually fall asleep right away and something in me wakes me after just about 20 minutes (if I sleep longer I sometimes feel groggy). Then I get up, wash my face, brush my teeth, and I am ready for the rest of the day.

Besides feeling refreshed and being much more alert and productive later in the day, I don't fall asleep in front of the TV at night anymore. It sounds contradictory but a good nap helps you to stay awake. Like meditation, power napping allows you to release all the gunk cluttering up your mind. It is sort of like rebooting a computer that has too much stored in its RAM that makes it start to slow down.

There is another reason why I think we should nap? To use another metaphor, I like to think our bodies are like automobiles. When we are awake we are putting miles on the odometer. Taking a nap is like putting the engine in neutral. If our engine has a fixed limit in the number of miles we can run then napping, or putting our engines in neutral, will make our engines last longer.

Well, I feel that old "chee-wit-chee-wa" fading a bit. I'll get back to work after naptime. Sweet dreams.

You Can't Beat the Heat

I am sitting here at my desk. The thermometer on the wall says its 96°F/35°C. It's over 100°F/38°C outside. It has been the same daily temperature every day for the past 30 days or so. Pretty boring. Why can't it get to 105°F/40°C so we would have something to talk about? March and April are like this. So I will sort of make this a stream of consciousness piece since my brain is very close to ceasing functioning. If it gets to 40°C then all you will probably see will be random letters typed on this page. Wish me luck.

I just came back from getting my motorcycle inspected. That sounds like a routine enough undertaking except that I got a flat tire halfway to the inspection center and had to push the bike about 2 kilos to a place that repairs flats. (Remember the temperature.) Luckily there was a Big C (Thailand's equivalent to a Wal-Mart) nearby so an hour was spent there, cooling off and drinking iced coffee. But I made it back alive, which at a few points was in question.

I want to talk a little about living through the hot season here. Many people come here in the winter time on vacation, fall in love with the place, and decide that Thailand would be a great place to live and maybe even retire. Well, don't make any decisions until you experience a hot season here.

There are basically three seasons in Thailand. There is the rainy season, June –October. Coming from Seattle, I find this season quite nice. Unlike Seattle, where it rains for what seems like months at a time, here it will rain for a few hours a day, just enough to cool things off, or to steam things up, depending on your point of view. Then there is the cool season, November – February. Here is the way I describe the cool season in Chiang Mai. If you are really good in this life, and do lots of good things, and make wonderful karma, then you will be reborn in a place that is like Chiang Mai in the cool season. But you will have to be really good.

Now if you are pretty bad, then you have a good chance to be born in a place that is like Chiang Mai in the hot season. Not only is it really hot and humid but there is lots of burning of fields and forest at this time of year. This makes for what has become a yearly time of smog and smoke. If you have a lung disease then this is not the place and time for you. My Thai friend just spent 20 days in the ICU with a lung infection. He had to be put on a ventilator when his lungs filled with fluids and ceased to function. We brought him home from the hospital yesterday and he was advised to stay indoors for the coming future or until the air clears up.

A typical hot season day is spent like this: Wake up, eat a little breakfast, lay down on the tile floor or anywhere that is cool, wait until lunch time, have a little to eat, lay down on the tiles again until dinner time, have dinner until the sun sets, then begin your day. Now a lot of Expats will add “have a beer” between each of the stages above. I don’t imbibe anymore so I drink lots of water and juice and cokes along the way.

So here are my thought processes lately. Where can I go for March and April that will save my poor brain from cooking? I have been thinking of Kunming, China. The average temperature in April is 75°F/24°C. Living there is cheap and, interestingly enough, there is a large population of ethnic Thai (or Tai) people living there. .

OMG! I just looked at the thermometer. It is just about 40°C. I am afraid that lojfpo ;lfjmew paoj39 flirp3mf lkajamnl.

Going Green – My Carbon Footprint

Your carbon footprint is the measure of your impact on the environment in terms of the amount of greenhouse gases your lifestyle produces. Retiring in itself automatically lowered my carbon footprint. My commute to work went from a 2 hour drive a day to the time it takes to get out of bed and walk or crawl to my computer. I usually leave the car at home now and ride my motorcycle. My gasoline bill has gone from about 100 baht per trip to about 50 baht per week.

My house in Thailand produces far fewer greenhouse gases than my US one did. My old house used thousands of dollars of heating fuel a year. For hot water, instead of heating up a large tank and keeping it hot for 24 hours a day, as is normal in the US, we now have an on-demand electric hot water system and my water gets heated only when I need it (about 6 minutes a day). I am now giving solar water heating serious thought.

My clothes here dry in the sun and they dry in about the same time it took using my old electric clothes dryer. In summer I fight off the urge to use my air conditioner as long as I can. For a few weeks I do turn it on at night to get to sleep but usually wind up turning it off when things cool down. Luckily I live in Chiang Mai. If I lived in Bangkok I am sure I would lose this particular fight.

But my real triumph over greenhouse gases is my garden (an oxygen factory) and the 100 plus trees we have planted. Now if there was just a way to get through a day in Thailand without using any plastic bags.

On Living in Thai Culture

Culture makes all men gentle.

-- *Menander*

I want the cultures of all the lands to be
blown about my house as freely as possible.

-- *Mahatma Gandhi*



First Impressions

(Learning How to Wai)

First impressions are important in any culture. In the West one often makes a first impression by how you shake hands. As most Thais have never been taught the handshake the first impression they make with someone from the West can be rather awkward. But not as awkward as most Westerners are when they first attempt the wai, the traditional Thai form of greeting.

The handshake originated when upon greeting one wanted to show that your hand was empty of any weapon. The wai has its ancient and more peaceful origins. As one story goes, when you press your hands together as in a prayer, they take the form of an unopened lotus flower. The lotus flower is a symbol of the Buddha and his teaching. When we wai we are metaphorically offering the lotus flower and the reverence that goes with it. For good measure though, the wai also shows that you aren't carrying any weapons.

Just as a Thai needs to learn how and when to shake hands we need to know how, when and with whom to wai if we are going to make a good first impression.

How to wai

There are dozens of different wais for different occasions. We'll discuss only a few here. The typical greeting wai is made by putting your hands together in the lotus/prayer form, thumbs pressed against the chest around the sternum with the finger tips just at or below the chin.

Then the head bows to meet the fingers at around the nose. Don't bow at the waist. That is a different form of wai.

You always offer a receiving wai when someone has waived you first. It is basically the same as the above with a little less of a head tilt. When

waiing a monk, royalty or someone of a very high status (your prospective boss maybe) then do the same as the greeting wai but with the tips of the thumbs right at the nose and add a small bow at the waist. The wai with the hands high on the forehead is usually reserved for religious settings or comedy routines. Avoid this one or people might think you are joking.

When to wai

We wai when we are introduced to someone, or in greeting, or saying goodbye. The wai is also given to show respect to monks, religious icons, and holy places. When we are given a present or anytime we want to express thanks or offer an apology we wai. One rule that should always keep you in good graces is if someone wais you first you wai back. Monks and royalty are the only ones who don't need to acknowledge a proffered wai.

Whom to wai

The younger wai the older first. Then the older returns the wai. For most of us retirees that means we wait for others to wai us first. You wai someone you don't see on a regular basis. There is no need to wai your close friends or coworkers or people you see daily. Never wai people who work for you, children, vendors, clerks, waiters or taxi drivers (unless they have waiied you first and you wish to return their wai). It is probably best to always wai your Thai mother-in-law.

Benefits of the wai

For one thing, the wai is much more hygienic than the handshake. Who knows where their hands have been? Also, when meeting or being introduced to a group of people we can use one wai for the whole group. It saves lots of time compared to handshakes all around. If we see a person at a distance we can wai them from afar. The across-the-parking-lot wai is a very

convenient way of avoiding long conversations with someone you would rather avoid.

You will know when you have made a good first impression when after you have been introduced to someone they turn to their friend and, as if you weren't even there, say "She was beautifully, doesn't she?"



What's in a Name

As a newcomer to living in Thailand you will meet lots of people every day. Of all the people whom you meet I wonder how many of their real names you will ever know. The other day I got an interesting email.

Hugh,

I will be leaving Ayutthaya this evening and will be in Chiang Mai tomorrow morning. I am looking forward to seeing you.

Pilaivan Cushing

So someone is coming to visit tomorrow. The question is who in the world is Pilaivan? Have I ever met anyone named Pilaivan? Then I look closer at the email and see her last name. It is a Western name. That should give me a clue. I remember then that a Thai friend from Seattle, who is married to an American, said she would be in town at around this time and would drop in to see us. I figured it out. Toi is coming to visit.

I have known Toi for almost 35 years, and never once have I heard her called by her given name. In fact, I never knew her real name until now.

Thais use nicknames a lot more than given names and almost never use last names. Nicknames are used on almost all occasions except very formal ones, like getting born and dying and a couple of instances in between, including emails I guess. Sometimes the nicknames are simply a contraction of a given name, like Nuanpan is called, "Nuan". But sometimes people are named after an animal, like Pig (*Moo*) or Chicken (*Kai*), or a colour as Red (*Dang*) or Black (*Dum*), or a diminutive like Tiny (*Noi*, *Lek*, *Jiw*, and *Toi*) and sometimes a body trait like Fatty (*Uan*), or Gap-tooth (*Law*). Then there are names like Talcum Powder (*Bang*) that are a little harder to explain.

These names come to Thais very soon after birth and stick for a lifetime. I don't know the real names of most of the Thais I know. I checked; quite a few Thais who have known each other for years don't know each other's names either.

Add to all this nickname confusion the fact that Thais almost never use just the person's name or nickname alone but always add some kind of honorific or relationship title. The most common of these is *Khun* (Sir or Madam), used with most people except really close friends. There's also *Than* used with higher ups, *Ajarn* used with your teacher and *Mor* used with your doctor. You would rarely say, "*Lek*, how are you?" The Western world has become increasingly informal and the use of the first name alone is very common. But to be polite in Thailand you will need to say, "*Khun Lek*, how are you?"

For closer acquaintances Thais use a family relationship title even when you are not related. Examples of this are little brother or sister (*Nong*) and older brother or sister (*Pi*). There are also terms for your parents' younger brother or sister and the older equivalents. Then there are the various grandparents on either side. You get the picture.

So a real name by itself is almost never used here. You end up calling people something like, Older Brother Pig or Maternal Younger Aunt Chicken, or Paternal Grandfather Gap-Tooth, or Little Sister Talcum Powder. Having been associated with Thailand now for almost 40 years I have gone from being called little brother (*Nong*), to older brother (*Pi*), to younger uncle (*Naa*). Now people are referring to me as older uncle (*Loong*).

I haven't been called grandfather yet but my wife was hailing a taxi the other day and the driver said, "Where do you want to go grandmother (*Yai*)?" That did not exactly make her day.

A few examples of recently heard Thai nicknames

Lately Thais have widened their nickname world and a lot of the modern Thai nicknames come from English words. I asked my Thai friends to come up with newer nicknames (*cheu len*, literally “play name”). Here is the list they came up with.

A	Game
Apple	Golf
Arm	Go Go
Art	Guitar
Asian Games	Gun
B	Ham
Baat (basketball)	Ice
Ball (Bawn)	Jet
Baloon	Joy
Bank	Karat
Baseball	M
Beer	MJ
Bell	Note
Benz	Nut
Best	Oak
Bird	Oat
Bomb	Pancake
Boom Boom	Peach
Boss	Pepsi
Bubble	Pie
Champ	Pudding
Cherry	Rugby
Cocoa	S
Earth	Smile
Film	Top
Fluke	TV

Eating Right

Whenever I have dinner with a mixed group of Thai and Farang friends I often notice that a large percentage of each group just doesn't know how to eat right. Unless my Thai friends have lived abroad they find eating western food with a knife and fork an awkward chore. Many of my Expat friends are no better at eating Thai food.

There are basically two types of Thai meals. The first, eaten at lunchtime or as a simple dinner and usually at a restaurant, comes to you all in your own individual bowl or plate. If it is a bowl of noodle soup then it is eaten with chopsticks and soup spoon. The use of chopsticks indicates their Chinese origins. Be sure not to forget to use the condiments that are placed on each table. The noodle dishes are made generically with the idea that each person has a different body chemistry and needs to add sweet, sour, hot, and salt to their own taste. I once saw a man add five scoops of sugar to his noodles, five scoops of vinegar, five scoops of chilies, and five shakes of fish sauce. When he tasted it I was sure he would have to spit it all out. He thought a second, added another scoop of sugar and a few more shakes of fish sauce and it was perfect – for him. Experiment and find out what works best for you.

Another type of individual meal is the *jaan deow* (single dish) meal. If it is a rice dish then it is also called *raat khow*, or “on top of rice” dish. You get a plate of rice and a concoction of your own choosing on top. This is eaten with a spoon and fork. The spoon is in your strong hand and the fork is used to push the rice and other goodies onto the spoon. Only the spoon goes to the mouth. The fork is just the helper here. A rice meal served on a plate is never eaten with chopsticks.

By the way, if the single dish servings are too small for your Farang appetite then simply say “*pee set*” (special). The dish will cost a little more but your *jaan deow* will be about 20% larger.

A more elaborate Thai meal is served with *kop khow* (with rice) dishes. The *kop khow* are placed in the center of the table and the *khow* (rice) is given to you on a plate. In the west this is sometimes referred to as “family style”. Many westerners look at this set up as if it were a buffet. They hand the plates of *kop khow* around to each other, western style, and spoon as much of each selection onto their own plate until it is full. Then they eat what they have on their plate. If you are observant you will notice that this is not what the Thais are doing, the exception being when there is a large table and only one plate of *kop chow*. Then that plate is usually passed around.

What the Thais normally will be doing differently is that they will spoon a small serving of one *kop khow* dish at a time onto their plate, mix that with the rice and eat that one bite. Then they will take another spoon from another plate and do the same. If you want more of any one dish then just return to that one and take another spoonful. When a person is full he lines up his fork and spoon facing the same way and lays them neatly on his plate indicating that he is finished eating.

In fancy places you might see a small bowl of an unknown liquid next to your plate, maybe with floating slices of lemon. It would be a good idea to wait before dinking it. If the host dips his fingers in it then it is a finger bowl used to clean your hands. Drinking it could cause a faux pas that will take years to get over; I know.

Of course, if you are in the north or northeast eating *khow neow* (sticky rice) you can forget most of the above because then you will be eating with your fingers.

Guess Who's Coming to Dinner

One major difference in the Thai and western culture is how each group entertains. I have been to many parties at Thai houses, but very few dinners. Entertaining a dinner guest at a restaurant is the norm. So when a western Expat plans a mixed Thai and Expat dinner party at home, remember that most Thais won't have had much experience with this western concept. Here are a few suggestions.

Make it bilingual

In a mixed group of Expats and Thais the conversation is invariably in English. Think how hard it is for your Thai guests to speak English for hours on end. Could you do that in Thai? So unless your Expat guests are fluent in Thai or your Thai guests are fluent in English you may very well end up with two different parties, each group happily speaking their own language, but separately.

Homogeneous works best

Another thing that could break up a nice cohesive party in Thailand is mixing different ages and social statuses. An Expat might find this a stimulating social mixture but here it would just produce a house full of uncomfortable Thai guests who aren't used to this kind of mixing.

Let everyone know your kitchen rules

If a guest wanted to help in a western kitchen you would have to ask permission of the hostess first. But Thais consider food preparation a group activity. Be prepared for your Thai guests to walk into your kitchen and start chopping vegetables. The same goes for clean up. You could easily discover someone in your kitchen washing your dishes for you. If you don't want anyone in your kitchen it is best to let people know that ahead of time.

Your choice of food is important

If you will be serving western food for dinner then you'll be using a knife and fork. Understand that this might be new and a bit uncomfortable for some of your Thai guests who haven't been to the west. If you opt to serve Thai food be aware that a Thai dinner is really not balanced unless there are at least three main dishes, a meat or fish dish, a vegetable dish, and of course a spicy dish. A one dish casserole or hot pot, fine for a western dinner, just wouldn't be considered complete to the Thai palate.

Enjoy your dinner party and Bon Appétit.



Who Pays the Bill

A Thai friend of mine came to me with a problem a while ago. He had a Farang house guest and because of it he was going broke. He was just on his way to the pawn shop to hock his new cell phone when he bumped into me.

Here is how he got into this mess. He and his Farang visitor, a friend of his brother who is living in America, would go out to eat every day and as is customary my Thai friend would always reach for the bill at the end of the meal. The Farang's response to this was always, "Thank you very much. That's very kind of you."

"What should I do?" my friend pleaded. "He drinks a couple of beers every meal and soon I'll be bankrupt." His Farang house guest obviously does not know about the "Who Pays the Bill Dance".

When Thais have dinner with friends they almost always will do so at a restaurant. Home entertaining is infrequent, if ever. At the end of each meal there is always a scuffle to see who will pay the bill. This is a traditional dance, two parties pulling at the bill or shoving money at the waiter. The waiter, who knows the dance, stoically waits until the dispute is resolved before taking the money from the "victor". What my friend's Farang house guest didn't know was that this dance is a way to show that, "I care enough for you and am successful enough to buy you a meal." It doesn't mean that I really want to pay every time. The next time they go out they will have the same dance, but the other friend will be allowed to win the prize and have the honor of paying the bill. It's an unwritten law.

In order to be fair and equal, in Farangland, diners will go as far as to take out a calculator at the end of a meal to make sure that everyone pays his fair share. A bill in Thailand though is rarely split, but if done correctly, the Thai method is just as fair, with each person paying equally, albeit spread out over a couple of meals. An interesting thing I saw recently when a group of

Thais went on a road trip together was they all gave a few thousand baht to one person. This person paid all the meal bills for the entire trip. No questions were ever asked about how much the bill came to and the left over money was split up and returned at the end of the trip.

Here is how the normal bill paying dance goes. If an older person or one of a higher status invites a person for a meal, he is expected to pay. That is a payback for all the meals they ate when they were younger and an older person paid for them. If you are retiring here to Thailand then it is quite likely that you will be the oldest person at the dinner table. Unless you have lots of baht in your pocket you might want to be careful whom you invite out to eat.

When people of similar status and age get together then usually the person quickest to grab the check is the one who pays. The next time they go out his hand will be a bit slower allowing the other person to even things out.

There are a couple of good ways to avoid arguments. My wife will leave the table shortly before the end of the meal saying that she will use the washroom. She slyly goes over to the desk and pays the bill without our friends seeing. When the meal has ended we simply say, "Everything has been taken care of." to the disgruntled groans of our dinner guests. Invariably they will reciprocate at the next meal.

But what works best is to make an agreement before the meal begins. Say something like, "I would like the pleasure of paying this time since you paid last time. Is that OK?" Of course it will be because they will do the same next time you go out. The hardest part is to keep track of whose turn it is.

The last I heard, my Thai friend had just hocked his TV. His Farang house guest really needs to learn how this dance works.

Counting Your Blessings

Thailand uses the metric system as does most of the logical world. But the Thais have their own system of weights and measurements that may confuse the newcomer. One example of a Thai-specific unit of measurement is the baht.

Of course we all know the baht as the Thai monetary unit. But like lots of money around the world, the baht originated as a unit of weight. Even today the baht (15 grams) is how gold is weighed in Thailand. If you like to wear a lot of 'bling' then you might buy your gold by the *tamlung* (4 baht or 60 grams). The baht is sometimes referred to as the *tical* (pronounced tickle). About 40 years ago, when I first arrived on these shores, prices were often given in *ticals* as well as baht. In the marketplace you might hear something like, "Please give me 5 *ticals*." That always brought a laugh.

Those of us living here will need to become familiar with a number of Thai-specific units of measure. If we are going to rent or buy a house or condo we will need to know the size of the house or land we are interested in. Land area is always given in square (*talang*) *wah*. A *wah* is 2 metres, so a square *wah* is 4 square metres. A hundred square *wah* is one *ngan* and 4 *ngan* is one *rai*, a little less than half an acre.

The price of land is always quoted by how much it is per square *wah*. When you ask the price of a piece of land the answer will be something like, "That's 100 *talang wah* at 20,000 baht." You do the math. Just to complicate things, the size of the insides of condos and houses are given in square metres. Go figure.

Lumber is sold by the sawk, which is the same as our ancient 'cubit', the distance between your elbow and the tip of you middle finger (standardised to almost 50 centimetres). We buy things at the market in kilos but smaller amounts are sold in *kheet*, one tenth of a kilo or 100 grams. Race horse tracks are measured in *sen*. A typical race of 25 *sen* is one kilometre. The horses I bet

on never seem to run fast enough however the distance is quoted. Rice is sometimes measured in *kwian*, the two-wheeled ox cart (2000 litres). Litre (*leet*), kilogram (*kilo*), metre (*met*), centimetre (*centimet*), and kilometre (*kilomet*) are all common Thai words and common units of measurement.

But my favorite Thai unit of measure is the *ongkhoolee*. The *ongkhoolee* is the distance from the tip of your index finger to the first joint. It is named after the ancient villain of Buddhist stories, Ongkhuleeman, the mass murderer who kept the severed fingers of his victims hanging around his neck and who eventually was enlightened by the Buddha. Why is the *ongkhulee* important? It is how you measure the depth of the water in the rice pot when steaming rice (regular pot or rice cooker, it doesn't matter). Pour in water until you can touch the rice on the bottom with the tip of your index finger and the water comes up to your first joint, one *ongkhulee*. With a little experimentation and variation even big Farang fingers will give you perfect rice every time.

For the Metrically Challenged

Some of us who come from metrically challenged countries, the United States is the worst, find thinking in metrics quite difficult when we first come to Thailand. Even those of us who have been here a while, yours truly included, still find it difficult after many years. We still think in Fahrenheit, and gallons, and pounds, and dollars, not to mention feet and inches.

If you haven't figured out feet/meters, and miles/kilos yet then there is probably no help for you. But some differences are a bit trickier to figure out. Below are a few interesting conversions.

Fahrenheit vs. Celsius

The handy chart below should help you begin to think in Celsius. We only included a range between 28°C and 40°C since if it gets hotter than 40°C

you probably won't care anymore as your brain will most likely have ceased to function.

Celsius	Fahrenheit
28	82
29	84
30	86
31	88
32	90
33	91
34	93
35	95
36	97
37	99
38	100
39	102
40	104

But if for some strange reason you like to do the math, the formulas are below.

As an exercise for us of retirement age, try doing the math with pen and paper, without a calculator. It is a good bit of exercise to keep our atrophying brains limber. If you are really frisky, do the math in your head.

Celsius to Fahrenheit: multiply Celsius by 1.8 and add 32

Fahrenheit to Celsius: subtract 32 from Fahrenheit and divide by 1.8

Conversion Tables

After a while you will begin to think in Thai measurements. Until then the following conversion tables may help.

Retired Life in Thailand

Land

1 rai	= 4 ngan (1600 sq metres)
1 ngan	= 100 taraang wah (400 sq metres)
1 tarang wah	= 4 sq metres
1 acre	= approx. 2.5 rai
1 hectare	= approx. 6.25 rai

Length

1 neiu	= 1 inch (approx. 2 cm.)
1 kheup	= 12 neiu (25 cm.)
1 sork	= 2 kheup (50 cm.)
1 wah	= 4 sork (2 m.)
1 sen	= 20 wah (40 m.)
1 yoht	= 400 sen (16 km.)

Weight

1 baht	= 15 g.
1 tamleung	= 4 baht (60 g.)
1 chang	= 20 tamleung (1.2 kg.)
1 harp	= 50 chang (60 kg.)

Length

1 inch	= 2.54 cm
1 inch	= 0.0254 metres
1 foot	= 30.48 cm
1 foot	= 0.3048 metres
1 yard	= 0.9144 metres
1 mile	= 1.609344 kilometres
1 nautical mile	= 1.852 kilometres

Area

1 sq inch	=6.4516 sq cm
1 sq inch	= 0.00064516 sq metres
1 sq foot	= 929.0304 sq cm
1 sq foot	= 0.09290304 sq metres
1 sq yard	= 0.83612736 sq metres
1 sq mile	= 2.58998811 sq kilometres
1 acre	= 4046.8564 sq metres
1 acre	= 0.40468564 hectares

Volume

1 cubic inch	= 16.387064 cubic cm
1 cubic inch	= 0.016387064 litres
1 cubic foot	= 28.316847 litres
1 cubic foot	= 0.028316847 cubic metres
1 cubic yard	= 0.7645549 cubic metres
1 uk gallon	= 4.54609 litres
1 uk gallon	= 0.00454609 cubic metres
1 uk fluid ounce	= 28.413063 cubic cm

Weight

1 ounce	= 28.349523 grams
1 ounce	= 0.028349523 kilograms
1 British ton	= 1016.0469 kilograms
1 British ton	= 1.0160469 metric tons
1 US ton	= 907.18473 kilograms
1 US ton	= 0.9071847 metric tons

A British ton is 2240 lbs. A US ton is 2000 lbs.

The Cost of Gasoline

Gasoline is sold in Thailand by the liter and the prices posted are in how many baht per liter. It is sometimes difficult for those who still think in gallons to determine how much we are paying to use our vehicles. It is even worse when you are still thinking in dollars, euros, and pounds. The conversion formulas are below. Just to make things more interesting, there is the ever changing exchange rate.

There are 3.785 liters in on U.S. gallon. The cost of gasoline in Thailand given in US Gallons uses the formula

$$(\text{Baht per liter} * 3.785) / \text{exchange rate} = \text{cost per gallon}$$

Example: say gasoline is 35 baht per liter and the exchange rate for dollars is 32.

Gasoline will cost you:

$$(35 * 3.785) / 32 = \$4.14 / \text{US gallon}$$

If you are thinking in other currencies then the formula is

$$\text{Baht per liter} / \text{exchange rate} = \text{cost per liter}$$

Example: say the exchange rate is 50 baht per 1 British pound.

Gasoline will cost you

$$35 / 50 = 70 \text{ British pence/liter}$$

For a good measurement conversion table try: **www.convert-me.com**

Golf in Thailand

Golf is a good walk spoiled
- Mark Twain

I would guess that any column on retirement would eventually have something to say about golf. I have played lots of sports and been active all my life. But I have never done anything quite so difficult, and humiliating, and addictive, as to try and play golf.

If you insist on humbling yourself and attempting to play golf there are few better places in the world to try than Thailand. Lessons and green fees are comparably cheap. There are a multitude of courses around the kingdom to choose from, many in spectacular settings, with new courses seemingly being built daily. Golfers from Japan, Korea and Taiwan take golf vacations here where a week of golf costs less than one round in their home countries. Beware though, as golf in Thailand has its idiosyncrasies in rules and etiquette that a new player here will need to adapt to. Unless you play at big time resorts and country clubs in your home country you probably schlep your own clubs around the course. There are no caddies at my home course in Seattle.

In Thailand most courses won't let a non-Thai play without a caddie. I'm not sure of the reason behind this rule. Could be from the same rulebook that says a Farang must pay many times what Thais pay when we visit places like national parks. I've kind of gotten used to caddies now though, especially when they yell out the three most common words after I hit: "*naam*" (water), "*sai*" (sand), and "*OB*" (out of bounds). Water hazards are sometimes filled with ball divers who resell balls they retrieve...usually mine. Caddies are inexpensive though, helpful in finding lost balls, and usually keep me in good spirits by forgetting to count a stroke for that ball I just hit into the rice field. Don't forget to tip, as tips are a big part of a caddy's income. Remember, no matter where your ball lands, it's not your caddy's fault.

The caddy might ask you where your 'putting ball' is. The first time I heard that question I had no clue what she was talking about. Here it is common for golfers to use a special ball just for putting.

Back home the limit to a golfing group is four as it is in most places in the world. Not so here. Five and sometimes six players can make up a group. With caddies, that could come to a dozen people in one group on the course at the same time. I sometimes see a group where each player has two caddies, one for the clubs and one to hold the golf umbrella. A golf group like that coming down the fairway can begin to resemble the Charge of the Light Brigade.

On par 3 holes, Thailand, like some other countries, has a custom called 'call holes'. When you are standing on the green the people on the tee can 'call the hole'. That is you have to stop playing and wait while they tee off. After they all have hit you can resume putting. It supposedly helps speed up the game. This becomes exciting when you have six in your group and six more drive for the green. You could easily have twelve balls on the green at the same time. Let the 24 caddies sort it all out.

By the way, on most of Thailand's public courses you can forget about calling for a tee time. It's usually first come first served.

There are lots of complaints that the basics of golf etiquette are ignored here in Thailand. In many cases that is so. People here might talk through your backswing, play out of sequence, or step on your putting line. But who cares? You're still out there playing golf in an enchanting place. And no matter how many times your caddy calls out "*naam*", "*sai*" or "*OB*", remember the golfer's mantra: The worse day of golf is far better than the best day at work.

Thai-Expat Relationships

Many people come to Thailand hoping to form relationships and find a life partner. There are ads in newspapers, magazines and on the internet offering to help put prospective partners together. Other people find their potential mates in a more "customary" way. These pairings sometimes develop into lasting, legal bonds or sometimes merely into convenience relationships. Some end in love, others will end in heartbreak.

Why the people on either side enter into any relationship is an individual matter. On the visitor's side, some are lonely and looking for companionship. The Thai side may be looking for a security net that the visitor's money can offer. Some couples are really in love. Each person's need is legitimate and understandable. Whatever the reasons are here's a bit of advice: If you are looking for a life partner in Thailand you should know what you might be getting into.

Frequently, when a Farang becomes involved with a Thai, he/she is also forming a relationship with parents-in-law, siblings, children from another marriage, and often an ex-mate, whom his prospective partner may or may not still be involved with. He will sometimes have to take on the economic responsibilities for a whole network of people he previously didn't know existed. He may now have to send children to school, put a new roof on the in-law's home, bail his brother-in-law out of jail, pay off the former partner's motorcycle loan, and pay for a sick buffalo. That's a lot of baggage. Some people believe that if you want to carry other people's baggage you should work as a baggage handler at the airport. For others it's no problem.

As you would back home, take the time to really get to know your potential mate. Know what motivates them, learn about their families, learn to form a mutual trust bond. When you've done this homework then you can make an educated decision as to whether this is the kind of relationship, with

whatever baggage and idiosyncrasies it brings with it, you are looking for.

Some relationships really make it. My wife and I have only been married for 38 years so the jury's still out, but I think the prospects are good. But more often than I would like to see, a lonely Farang will leap without even looking. I know one unsuspecting man who bought his fiancée a house and a truck and didn't know anything was wrong until she had sold the house and drove the pickup out of town with her female lover. He's not the first nor will he be the last to see his dreams disappear down a Thai road in a cloud of dust. Just as many naive Thai partners have their own disaster stories.

When a relationship is not equal, when one side has complete control of the economic livelihood of the other, it is not unexpected to encounter some animosity on the side of the more dependent partner. The depth of this hostility became clearer to me one day when I was lounging at poolside. Two young Thai women were speaking with each other about their elderly "husbands" who were currently drinking at the bar. I guess they thought I didn't speak Thai so they were talking openly about the common complaints that many "wives" have, "He drinks too much," "He's lazy," "He doesn't give me enough money," etc. But one curious thing struck me. When referring to the men at the bar they used the Thai pronoun "mun". This word is normally translated as "it". The way these women were using it, it is a word more often used with farm animals, dogs, and with people you utterly detest; an interesting choice of words to use with your spouse, I thought.

Relationships are tricky things even when both parties speak the same language, come from the same culture, and have the same basic goals. When all these things are different then you are in for lots of work. So it is wise to first know what you are getting into. And maybe even more important, find out what pronoun your partner uses when referring to you.

Visiting a Thai Temple

There probably has never been a foreign visitor to Thailand who hasn't visited a temple. It's like visiting Italy and not going to a cathedral. But for many sightseers the Thai temple, or *wat*, is a confusing jumble of beautiful buildings, shrines, monuments, statues, carvings and artwork. What's it all mean? If you are living here then you probably have a local *wat* nearby. When you visit your home *wat* it will be a lot more fun and meaningful if you know a little about what you're looking at.

The word *wat* originally meant a school or a place where religious learning took place. Today a *wat* is a temple complex made up of a number of different structures each having a unique use and purpose.

Viharn (pronounced "wee-haan")

This is a building where the public can enter freely and you will observe them paying respects (not praying) to the Buddha images by prostrating three times; to the Buddha (the person), the Dharma (his teachings) and the Sangha (followers of the Dharma). It is where you can go to hear sermons on the dharma and make offerings of flowers, incense and of course money. Decorated with paintings and sacred images besides the large Buddhas, the *viharn* is the building that most visitors refer to when they think of the classic Thai temple.

Bot (pronounced "boat")

The *bot* (also referred to as *ubosoth*) is where the serious business of the temple takes place. It is the "ordination hall" where the new monks take their vows. It is often closed to the public and can be differentiated from the *viharn* by the eight cornerstones that are placed around it and quite often the sign "No women allowed".

Sala

An open-sided pavilion, the *sala*, is a place for the public to gather, eat, study, and basically hang out. *Sala* is also the Thai word for gazebo.

Ho Trai

Sometimes this is referred to as the library but more accurately it is a depository of the temple's sacred writings. These include the "tripitika" ("*trai*" means three as in the English "tri"), and other sacred manuscripts. The three things that the tripitika refers to are the books of Buddhist rules, the Buddha's sermons and the Dharma (teachings). The *ho trai* is usually built high up, often on stilts, in order to protect the sacred manuscripts from the elements.

Chedi (pronounced "jay-dee")

Sometimes referred to as stupa or pagoda, it is usually conical or bell-shaped and often will contain the ashes of monks or kings and sometimes a relic (bone, tooth, hair, etc.) of the Buddha. I asked a villager once how there could be so many relics of the Buddha since if we collected them all there would be enough to make up hundreds of people. His simple answer was that the relics were magical and could replicate themselves. Sounds logical.

Kuti (pronounced "goo-tee")

These are the living quarters of the monks and are separated from the other sacred buildings. Some *kuti*, especially the abbot's *kuti*, can be large, lavishly decorated buildings where temple business can take place. Others will be one room huts out in the jungle where a monk might spend 20 hours a day in meditation.

Other objects one encounters at temples are the *chofah*, the bird-like decorations on temple roofs, often attached to the small musical temple bells.

You'll also see mythical animals such as *naga*. This is the mystical serpent that according to legend opened his cobra-like hood over the meditating Buddha to protect him. You will often see *naga* as banisters along the steps leading up to the *viharn* or *bot*. You will also see the *yaks* or giants who guard the temples.

Some temples can be busy and cacophonous, especially the more "important ones" like the temple of the Emerald Buddha or the temple on Doi Suthep. Smaller village temples can be peaceful and meditative (except during temple fairs and market days of course). Whichever ones you visit, enjoy. They are one aspect of Thailand that makes this a special place.



Thai Stereotypes – A Contrarian View

Contrarian: a person who takes an opposing
view and rejects the majority opinion

Occasionally I like to take a contrarian view of some stereotypes of Thailand and Thais. Views like “Thailand is a paradise” and “all Thais are friendly” are stereotypes, as are the ideas that “all Thais are bad drivers” and “all Thai officials are corrupt”. I like to play the contrarian and disagree with these impressions and in doing so hope to come to a less stereotypical, more informed understanding of the country where we live and its people.

Thailand is a paradise

No place on Earth is a true paradise although Thailand comes close. It's not perfect though. Here is a partial list of some of the health problems that I have personally had to deal with here: food poisoning (many times), fungal infections (almost all the time), prickly heat, heat stroke, infected insect bites, scabies, dysentery, dengue fever, enteric fever, and a number of conditions that I am a bit embarrassed to talk about. A Google search of “endemic diseases in Thailand” returned: Japanese encephalitis, hepatitis and viral hepatitis, typhoid fever, HIV/STDs, malaria, malnutrition, goiter, rabies, and parasites, among others. Bird flu hasn't gotten on the list yet but who knows?

Put all these together with traffic accidents, personal safety concerns, mosquitoes, and the occasional cobra in your garden and maybe “paradise” is not an accurate description. Thailand is close but it takes some knowledge and precautions on our part for us to stay healthy and safe and enjoy this wonderful “almost” paradise.

All Thais are friendly

Thais are polite and warm and they smile but are they really friendly? Most Thai friends, those who share their real feelings about things, have known each other from grammar school or earlier. It takes that long here to really be close. That leaves most of us out since we probably haven't been here since grammar school.

The friends Thais make later in life (which would include us) are people they do business with, have fun with, go out and eat with, but don't necessarily share their deepest secrets with. But to wake up in Thailand and know you will be going through another day where most people will smile at you and be polite and gracious, even though they may not share their innermost emotions, is still a great way to live.

Thais are bad drivers

The drivers here with the real problems are the Farang. Most have never had to drive in the seemingly utter chaos of Thai traffic and if they haven't gotten into an accident by the end of the day then they probably have to take Xanax or Valium or at least a beer after they get off the road just to wind down. Thais may not follow every rule of the road; they might not follow any rules of the road, but they do have to go through a daily routine of driving through teeming traffic coming at you from all sides, navigating the narrow lanes and potholed roads at incredible speeds, avoiding pedestrians and dogs fleeing for their lives, and sometimes doing all of the above in a pouring monsoon rain. They usually do this all without getting out and shooting someone or putting a scratch on their immaculately clean cars and SUVs. Any driver who can get through a day of this and remain sane has to be pretty good.

All Thai officials are corrupt

The answer has a lot to do with what we mean by "corrupt". Most Thai officials feel that they are basically honest and want to do the best job

they can. But their pay is low and their jobs are tough. What we come to think of as a bribe is to many low ranking officials just a very small appreciation gift, a gratuity; merely enough to grease the wheels. A little “tea money” here and there probably doesn’t enter the realm of real corruption. It’s only when you get to the very top do you see the big corruption – exactly like it probably is where you come from.



Why didn't you tell me?

Unless you are a culture snob and feel that your culture is superior to all others then you realize that the ways various cultures view the world and react to it does not make one better than the other. It just means that they are different. Learning about and adapting to these differences is one of the attractions of living abroad.

Most travel books and guides to living in Thailand will point out the most obvious differences in the Thai and foreign cultures; differences as to how the Thais view the head, and the feet, how they honor age, and their respect for monks and royalty. But there are lots of subtle differences that we might never learn about until we encounter them and in so doing commit that inevitable faux pas. These differences fit into that “Why didn't you tell me?” category. Here are just a couple that you might run into.

Giving presents

Thais love giving and getting presents just like all of us. But if you give someone a present, all wrapped up and bowed, be prepared for a very Thai reaction. They will take your present, acknowledge your gift, and then put it aside and ignore it. There's no unwrapping, with the “oohs” and “aahs” and “It's just what I always wanted.” response that we are use to. To avoid embarrassment the Thai will wait until he or she is alone to open the present. If she likes the present she'll tell you later. If she doesn't like it, then that may be the last you will ever hear about it.

Time

If a Thai tells you that they will meet you at noon it is probably best to ask, “What day?” “Noon” could mean anything from I am today to sometime next week. Time is definitely quite relative in Thailand. It is just not seen as

being an exact an idea here as it is in the west. If you invite someone for a 6 o'clock dinner and they get there at 8, they will feel that they made it on time. It would be incomprehensible to them if you got angry. So it is best whenever making a date to indicate whether you are talking about "Farang Time" or "Thai Time". Then hope for the best.

The giggle

When a westerner giggles it means that we are amused by something. That is not always the case here. A Canadian I know was informed by a Thai friend that his Thai roommate had just died in an accident. In telling him, the Thai had turned his head away and let out what sounded to the Canadian like a giggle. The sadden Canadian was so angry and upset at this reaction that he had to be restrained from punching out his Thai friend. What the Canadian didn't realize is that when a Thai is very uneasy and doesn't know what to say he will often giggle. Even after this was explained to him, the Canadian remained angry for weeks.

Kissing

Thai soap operas are just beginning to show the men and women protagonists kissing. But it's not the sexy, open mouth, sloppy, tongue kissing of western movies. It's more of a pushing together of two sets of tightly held together lips after the protagonists have tripped and fallen down on each other. It's as if they don't even know how to kiss. In fact, they don't.

The romantic kiss that we westerners know and love is not something that typical Thais participate in. The Thai kiss (*horm*) is more like a sniff than anything else. Often performed with babies the *horm* is done by placing your cheek to the recipient's and then taking a short sniff, inhaling their essence. If a man does this with a woman it is a sign of great affection but is never done in public.

A note of caution: Your Thai paramour may or may not share your fondness for kissing but if he or she knows how to give you that big sloppy western kiss then they obviously have had some earlier training.



Never say No

The only way you can safely say 'No' in Thailand is to say 'Yes'. But with a little practice you will be able to always say 'Yes' and still evade doing what you said you would do.

You have probably already been introduced to how a question of yours will be answered in Thailand. It's almost always with a 'yes'. If you ask the visa agency, "Will you be able to get me a long term visa?" the usual answer is, "Of course, it will be easy." You may or may not ever get that visa. How about this question, "If I lose all my money will you still love me?" The answer most often heard is "You bet! You're my true love."

The same goes when asking a friend to come over to help you out. "Can you come to my house tomorrow to help me move some furniture?" "Sure, I'll be there early." your Thai friend says. Well, "early" could mean tomorrow or it could mean never. How about, "Will you be able to finish the bathroom tiles by next week?" The answer "No problem." Well, good luck with that. The thing is, usually no one will really be lying to you.

A Thai would have known by the way all of the above said 'yes' that they may or may not have meant 'yes' the way you mean 'yes'. In the Thai culture, there are ways to say 'yes' and mean 'maybe', and there are ways to say 'yes' and mean 'no' and very occasionally 'yes' will mean 'yes'.

I tried saying 'no' once. Way back when I was a new teacher in Thailand, one of my fellow teachers asked me to cover a week of her classes. Trying to be polite in answer to this outrageous request I said, "I'm sorry. I just don't have the time to help you right now." That was the last time that teacher ever talked to me, ever. I had made an enemy for life just by saying 'no'.

Someone recently asked me a similar question and, with a little more experience, this is what I said: "Of course I will teach the classes for you. Oh, I forgot. In a few days I have to go to Phuket. My wife and I are going on a cruise to celebrate our anniversary. And later we will be going bird watching in the mountains. But if we can work around my schedule, I would be glad to teach any class you wish."

She got someone else to cover her classes, and we are still friends.

Saying 'no' by saying 'yes' is not something that is intuitive for most of us. We need to practice. Here are some exercises. Think about how you would answer them and compare your answers to the suggested ones.

Question: Your friend asks, "Can you edit my master's thesis for me?"

Suggested Answer: Sure. Let's see, the thesis is 175 pages. I could probably do one page a day, except on the weekends of course. That means that we could finish in 7 - 9 months. Maybe a year.

Question: Your brother-in-law asks, "Can I borrow some money?"

Suggested Answer: No problem. As soon as my check comes from the home I will lend you anything you need. I am expecting it in about 3 - 4 months, maybe longer. I'll let you know.

Question: Your girlfriend asks, "Will you take me to America with you?"

Suggested Answer: Of course.

Unintended Consequences

In the film *Pay it Forward*, the plot of the story has the protagonist doing random good deeds for someone with the only stipulation that they do a random good deed for someone else, thus paying the good deed forward. It's a nice thought, but sometimes random acts of kindness can have their unintended consequences, especially in Thailand.

Stopping for pedestrians

Since the unwritten traffic rule in Thailand is that the larger vehicle has the right of way, the little pedestrian is out of luck. You could be old, or pregnant, or walking with a cane and no one will stop to let you cross even the narrowest of *sois*. Back in Seattle, if a driver sees anyone even thinking about crossing the street, you have to make a full stop and wait until they get to the other side. If, through attempting to commit a random act of kindness, you tried that here then do it very slowly and watch your back.

Unintended consequence: If you stopped in traffic to let pedestrians cross they would have no idea why you had stopped. They would stare at you incredulously until you frantically waved at them before they realized what this crazy Farang was up to. And the cars behind you, never thinking you would do something that foolish, would probably ram right into your behind.

Tipping

Tipping is still not required here although in the higher end restaurants in the bigger cities waitresses may be aware of this western tradition. Some of the fancy places may even have a service charge. But this is a very recent custom and most people are not familiar with the concept of tipping. If you do leave a tip, especially at an upcountry restaurant, be prepared for an interesting reaction.

Unintended consequence: The other day a group of us were at a small sandwich bar. We had been there for a while and had been rather boisterous so we thought we would leave the waitress a little something for her trouble. The bill came to 280 baht so we laid down 300 on the table and left. A minute later she came running down the block after us to return our 20 baht and then scolded us for being so careless with our money.

Picking up at the food court

At any food court or fast food restaurant in the west it is customary to pick up your used trays and clean up after yourself. It is the height of rudeness to leave a mess behind. If you try that here then you would be doing a very selfish thing.

Unintended consequence: If everyone bussed their own tables at the food courts then the people who earn a living picking up after us by doing this would be out of work. Babies would go hungry just because you couldn't leave your empty plates and bowls on the table. How unthoughtful of you. Lately western fast food joints like McDonald's, Burger King, KFC, etc. have opened up and it is more or less expected that you toss your own garbage out. I am not sure if that is a good thing or not.

Releasing birds, turtles, fish

It is a Thai and a Buddhist custom to make merit by releasing birds, and sometimes fish, turtles and other animals on auspicious occasions. At temples and outdoor markets you will frequently encounter vendors selling these animals especially to be released. It is a great feeling to give a poor trapped animal its freedom. That great feeling sometimes comes with its unintended consequences.

Unintended consequence: It was the King's birthday and we went to a temple on the Ping River to release some fish in his honor. Right after releasing the fish and a few turtles into the river we decided to take a little excursion and

got into one of the long-tailed boats waiting to give tourists a ride. Just down river, around a bend, we saw a bunch of people with nets dipping out the lethargic fish and turtles that we had just released. They put them in buckets and brought them right back to the temple for resale. If no one bought birds, fish, and other animals to be released then no one would catch and cage them like they do. Instead of making merit we should be careful that we are not adding to their misery.



Listening to Thai Music

One of the hardest things to understand about another culture is its music. When we settle into a foreign country we have our hands full learning a new language, acclimatizing to the weather, getting used to the food, and adapting to the culture. Somewhere, usually as background noise, is the new culture's music. There are many kinds of Thai music. Here we describe a few. You may be able to tolerate, and even come to like, these strange sounds.

Classical - *Thai Derm*

Originally *Thai Derm* was reserved for royalty and played in the palace. It is the music we hear behind the elegant Thai classical dancers. The *Thai Derm* orchestra consists of xylophone, flute, drums, two-string fiddles, small finger cymbals, and various other instruments. The typical classical Thai piece is one long musical theme played three times. The first "*chun*", or movement, is played slowly. The second movement is a repeat of the first but faster. The third movement has the exact same notes but is faster yet and rather lively.

Popular - *Thai Sakorn*

Some people find Thai popular music difficult to listen to and one of the reasons why is that Thai rhyming schemes are completely different from the west's. In western rhyming poetry and songs the final words of a line will usually rhyme with the final words of another line. When Thai poetry, proverbs, and songs rhyme very often the final word in one line rhymes with one of the first words of the next line. Our ears are used to hearing the rhyme in a different place and we probably don't even feel the rhyme in Thai songs, but the Thais will.

Northeastern Ensemble – *Boang Laang*

Lately becoming very popular throughout all of Thailand this music sounds like a combination of Peruvian flute music and blue grass mandolin with bamboo harmonica and xylophone thrown in. Not much singing but lots of animated musicians and great dances. It is very lively music with a trance inducing beat. *Boang Laang* is great for doing aerobics to.

Country - *Luktung*

The Thai music that most western ears have no problem listening to is Thai country music or *Luktung*. It usually has a lively beat and lots of fun and racy lyrics and is great to dance to. The songs are usually about the *Issan* (the northeast of Thailand) people and their problems.

You'll know you are watching a *Luktung* show when you see the singers backed up by a corps of lovely dancing girls dressed in costumes reminiscent of Las Vegas. These dancers are called *haang kruang* (loosely translated as "the singing star's tail"). They really make the show.

Because *Luktung* is so easy for westerners to relate to there have been a number of Farangs who have become singing sensations in Thailand. A few years ago, the half English, half Dutch, Kristy Gibson was a huge success singing *Luktung*. Besides being a Farang novelty, being tall, blond, beautiful, and a great singer didn't hurt her popularity either. The topics of *luktung* songs are also easy for us to understand. One of Kristy's songs, *Sen Mia Noi* (The Mistress's Charms), has these lyrics.

The mistress rides in a nice car. The wife waits at home. / The mistress goes out on the town. The wife washes the dishes. / The mistress lives in a beautiful condo. The wife lives in a rented room. / The mistress eats eggs and chicken. The wife eats fish sauce and rice. / It's not fair and it's time to file for divorce. That's not too hard to understand now, is it?

Thais Retiring to Thailand

We currently have a guest from the U.S. a Thai, married to an American. She, like so many Thais of her generation, has been living abroad for decades. She first left Thailand to study in the U.S., fell in love, got married, had children, became an American citizen, had grandchildren, and eventually grew older. Joint pain that her American doctors have not been able to help her with brought her to a traditional Thai massage therapist here. For the first time in years she is pain free. After seeing how much has changed in Thailand since she left, it is her dream to return to retire.

Hers is just one of the many stories I have been hearing from older Expat Thais. Maybe it's the homesickness that they have been repressing for years. Maybe it's the economy that has turned their retirement savings into a fraction of what they need to retire in their homes abroad. Maybe they just want to escape those long cold winters. Whatever the reasons, the Thai baby boom generation that left for '*muang nok*', the outside world has started a reverse exodus. They are coming home.

But coming home for many will have its difficulties. There are Thais married to Farangs who have never lived here, Thais who are married to Thai spouses who want to remain abroad, or with grandchildren still overseas. A number of retired Thai friends who have recently returned are still trying to deal with the symptoms of reverse culture shock, the heat, the insects, the differently paced lifestyle, the lack of amenities they have grown used to, like sidewalks, traffic rules, dogs on leashes, and members of their families here who think of them as the rich relatives from abroad and expecting financial help that they may or may not be able to provide.

Expats retiring to Thailand need to learn to adjust to life here. So will retiring Thais. They will need to remember the adapting skills that they used long ago when they first went to live abroad. They will need those same skills once again to readapt to living in Thailand.

On the Thai Language

Language exerts hidden power,
like a moon on the tides. -- *Rita Mae Brown*

Language is simply alive, like an organism. --
Thomas, Lewis



Can I Borrow a Word?

Sometimes I just don't know the Thai word for something. I had some car trouble the other day when I left my headlights on while I went to visit a friend. When I came back the battery was dead and the car wouldn't start. I needed "jumper cables". I knew the Thai word for cable, "*sai*". So, using that word and lots of hand gestures I tried to explain to my friend what I needed. "Oh", my friend said in Thai, "you need "*sai jump*". I should have known.

The Thai language borrows words freely from Chinese, Cambodian, Sanskrit, Pali, and of course English. You're in luck. You are already familiar with hundreds of Thai words and you probably didn't know it.

If you find yourself like I was, searching for a Thai word you just don't know, one trick is to simply use an English word. Words as diverse as virus, vitamin, and visa work. So do cartoon, clutch, and coupon. But it is important to note that when an English word is borrowed into Thai it becomes a Thai word, with a tone, a stress, and a pronunciation all its own.

Thus, the English word "virus" becomes the Thai word *wai-rut*, vitamin = *wee-ta-min*, and visa = *wee-saa*. Also there is, cartoon = *gar-toon*, clutch = *crutch*, and coupon = *que-pawng*.

The topic of loan words is a favorite for beginning linguists but most of us aren't linguistic students so here are a few simple rules for changing English into Thai.

A final "l" becomes an "n", apple = *appen*. A final "v" becomes "f", serve = *serf*. A final "s" sound becomes "t", office = *off-it*. An English "v" becomes a "w", video = *wid-ee-oh*. "Sh" sounds are turned into "Ch" sounds, shopping = *chopping*. Also, many 3 syllable words get a nice accent or falling tone on their last syllable, computer = *com-pew-der*.

Occasionally though the loan word gets changed a little more severely. Some get shortened like *car-bu* from carburetor and sometimes syllables are confused as in *au-tow-no-mat*, modified from the English automatic. Where would you think the Thai word “*hay-ch-ivy*” comes from? Would you have guessed it comes from “HIV”? These loan words take a little more work to master.

You really have no excuse not to speak Thai now that you know so many words. You can speak Thai at work in your *off-it* while you *surf* the *in-ter-net* while you speak on your *mo-bye* phone or with the girls who *serf* you at a restaurant while you eat cake *choc-o-la*, or a *san-wit* or a *ham-ber-ger*. You can speak Thai at home when you are watching a *dee-wee-dee* on your *tee-wee* or out on the street driving your *ess-you-wee* or riding your *mo-tor-sai*.

Recently I needed to buy a new reader for the card in my digital camera, a “card reader”. I went to a camera store and thought about how to explain what I needed. I tried my trick. “Do you have a *caad-ree-der*?” I asked. “Yes, I have one right here.” He pulled out exactly what I was looking for. I had learned a new word.

English does its own share of borrowing. Tamil gives us catamaran, Italian gives us mafia, Yiddish gives us schlong, and French gives us décolletage (although when I looked the last up in a dictionary it was illustrated with a picture of a very American Marilyn Monroe wearing a low cut gown). But except for “*pot-tai*”, the only English-from-Thai word I have found that is in daily use is the word bong, defined as “a type of hookah or water pipe for smoking marijuana or other drugs.” This Thai word itself has its origins in the Hindi word “*bhang*” and that came from the Sanskrit word “*bhanga*” meaning hemp. And that is probably all the Sanskrit you will ever need to know.

Thai Loan Words

Here is a list of a few Thai loan words from English, although some may have their origins in other languages

Apple	Battery	Bonus
Cartoon	Chicago	Chimpanzee
Chocolate	Commission	Computer
Copy	Coupon	DVD
Furniture	Havana	HIV
Hormone	Ice Cream	London
Lotion	Menu	Microwave
Motorcycle	Mustard	Office
Petroleum	Ping Pong	Plastic
Program	Promotion	Quota
Remote	Romantic	Salad
Sandwich	Shopping	Soda
Sofa	Software	Spaghetti
Stereo	Taxi	Technology
Tissue	Video	Virus
Visa	Vitamin	Washington

How Do You Spell That?

I am sorry to be the one to tell you, but many of those Thai words and place names you have read on maps and signs and guide books, well, you're saying them wrong. But it's not your fault.

The spelling of Thai words using the English or Roman alphabet does not always correspond to the way the words really sound. Quite often they are one-to-one transliterations from the Thai alphabet into the English one. Because of this, to correctly pronounce a Thai word that is written in English you would first have to know how to read it in Thai. That seems a little convoluted don't you think?

Below we'll try to give some helpful pronunciation hints. Most of the examples given here are taken from place names in and around Chiang Mai, and are mere approximations.

By the way, Thai gives us lots of vowel problems. The map says there is a town south of Chiang Mai called "Hot". No, the temperature is not higher there. The name of the town is pronounced "*Hawt*", rhymes with "taught". But we'll keep vowel pronunciation as well as the infamous Thai tones for another day.

Ph/P sounds

When you read a Thai word with a "ph" it is pronounced as an English "p". A written "p" is pronounced like an English "b" but with your lips pressed more tightly together. So, the town of "Phrao" is pronounced "prow" as in the prow of a ship, but the resort town of "Pai" is pronounced "bye", like you were saying "Bye bye" to someone. Chiang Mai residents pronounce the Mae Ping River "Mae Bing" as in Bing Crosby.

Th/T sounds

A “th” is pronounced as an English “t”. Therefore Thailand is not “Thigh-Land”. It is “Tai-land”. And “Doi Suthep” is “Doi Su-tep”. When you see a “t” it is pronounced like a “d” but with the tongue pressed more tightly to the roof of your mouth. Tak province sounds closer to “dock” as in “Dock of the Bay”, not “tock” as in “tick tock”. The popular Thai dish “phat Thai” is not Fat Thigh it is pronounced more like pot tie.

Kh/K sounds

A “kh” is pronounced as an English “k” sound. Thus Doi Kham (a mountain south of the city) is more like “Doi Come”. And when you see a “k” is it pronounced something like a hard “g”. So Kad Suan Kaew (a shopping mall) is “Got-Suan-Gaew”. By the way, using the rules we’ve learned so far the name Phuket is pronounced Poo-get not the more colorful fuk-it, and Krabi is gra-bee not crabby.

When you see a “v” it is pronounced more like the German “v” or like the English “w”. So, Sukhumvit Road is “Sue-come-wit”.

There are no final “l” sounds in Thai. When you see a final “l” in a word or name it is pronounced as we would an “n”. Mahidol Road is pronounced “Maa-he-don”

There are no final “j” sounds in Thai. Yuparaj School, where I once taught, is pronounced “You-pa-raad”.

There are no “sh” sounds in Thai. If you read an “sh” in a word it is pronounced “ch”. The name Shinawatra, as in Taksin Shinawatra, the former prime minister, is “Chee-na-wat”. As you can see, the ending of this name poses another problem.

Some Thai words come from Pali or Sanskrit. These languages sometime leave a letter or two at the ends of words that really should be silent (Shinawatra is “Chee-na-wat”). The Prem Tinsulanonda International School has the pronunciation “Brem Tin-sue-la-non”, the Suriwongse Hotel is “Sue-ri-wong”, and Nimmanahaeminda Road is “Nee-mon-hay-mon”, Suvarnabhumi Airport is “Sue-wan-a-poom”, and most important of all, Singha Beer is pronounced “Sing” Beer - really. Sorry, there are no rules for these. You just have to know.

The real trick to pronouncing Thai words correctly is to basically ignore how they are written in English. Do like my first Thai teacher said to me in my first language class, “Listen and repeat”.



Why Learn Thai

There is an idiom that the Thais use to describe how their culture is seen by the outside world, “Pak Chee Roy Naa”, or literally, “Coriander leaves sprinkled on top.” The pretty decorative green leaves that the observer sees on top of the Thai “soup” give no indication of what is submerged just below the surface. And so it is with the Thai culture.

You can live in this country for decades, work, marry, have children, but still be very little aware of how those around you think and feel. Most Thais will let you see only what is on the surface. Your relationships here may never rise to more than superficial. But you may want more than that. If you want to take a peak beneath the façade your first step is to learn Thai.

Especially for the native English speaker, Thai is one of the more difficult languages in the world for us to learn. Besides having consonants and vowels that our mouths find almost impossible to form, it is a tonal language. A word with the same consonant and vowel sounds will have completely different meanings when the tone changes. If your tones aren’t correct, no matter how much they smile, no one will understand you.

Life is so much fuller when you become proficient in Thai. Sure, you will be able to order food correctly in a restaurant, and buy toilet paper at the corner store, and tell your gardener which trees to prune, but you will also be able to converse with and share your ideas with friends and your spouse and others around you, and in doing so find out a little of what they are thinking. It is so sad to see a Farang speaking broken English to a Thai responding in broken English. This is not communication.

It’s best to learn Thai with a good teacher. There are two basic Thai language teaching philosophies used throughout the country. When choosing a school or tutor to take Thai lessons from you would need to decide which one is correct for you.

Some schools emphasize speaking, especially stressing the correct production of Thai tones. Schools like those of The American University Alumni Language Centers (AUA), who have been at it as long as anyone, stress speaking and pronunciation in their early levels. This works best when our objective is to quickly learn how to communicate. As for reading and writing, I spoke Thai for more than 25 years before teaching myself to read and write, and hardest of all, type in Thai. So you can easily get by for a long time without being able to read. Lately though I have found that learning to read is the only way to increase your vocabulary and fluency above that of simple conversations.

Other schools will emphasize reading and writing from the beginning. These are more academic in scope. Universities like Payap University in Chiang Mai and Tammasat University in Bangkok will be more for the scholar. We all learn differently and this might suit your needs.

Choose a school that will best meet your objectives. Once you understand Thai you will realize that the Thai language is unbelievably rich. The person you once looked at as simple and uninteresting when speaking fractured English may turn into an intelligent raconteur when speaking Thai. And your relationships might just become a little deeper and your Thai experience a little fuller.

The Topic of Discussion

Not long ago I read in the “Your Say” section of Chiang Mai City Life from several readers who bemoan the fact that they have not been able to find Thai people to have intelligent conversations with about any subject more interesting than what they have eaten lately. It is a common complaint. I wondered about this since I have no problem having fulfilling conversations with my Thai friends, as well as with market ladies, taxi drivers, and even my golf caddies. So what is the difference?

Typically, Thais are quite up to date on topics as wide ranging as current events to the latest Thai and Korean soap opera stars. Those old men arguing at the local watering hole are not always talking about who is better, Man U or Liverpool. They could be pontificating on which color shirt they should support, or whether the movie Avatar is really about Lord Krishna or not, or how karma works, or the etymology of a Thai slang word, or even how many varieties of mangoes they can name. All the above are conversation topics that I have heard or been part of recently. But for some reason this does not come across to the typical Expat here.

Thais have conversation topics that they discuss with their casual acquaintances. But most of these revolve around food and the weather. Sort of exactly the way it is in any culture. Thais especially don’t open up with their true feelings with just anyone. They have to feel close and trusting.

But mostly it is the language. The majority of Thais I know, including good English speakers, and quite a few people who have spent years in the West, would rather speak in Thai when the topics get serious. So for those lamenting the paucity of good Thai conversationalists here, the solution is simple. Learn Thai. Well, maybe that’s not very simple. It will take some work. But as your Thai ability increases you’ll be surprised at how many good Thai conversationalists begin to emerge.

Tarzan English

Something mysterious happens to the English language of many Farangs when they disembark their airplanes and step onto Thai soil. Their grammar disappears. Articles like “a” and “the” cease to be used; verb inflections like “s”, “ed”, and “ing” become nonexistent; plurals and prepositions vanish; and word order goes the window out.

So recently when I overheard a very educated American answering the question of where his wife was, this is what I heard. “She go market, buy ice cream me.” The Thai person he was talking to had a master’s degree from an American university and spoke flawless English. For an old English teacher like I used to be, it was like listening to fingernails on a blackboard.

It probably comes from the good intentions of the speaker thinking that he/she is making it easier for the listener to understand by taking out those superfluous little words like articles, those silly word endings, and those nasty prepositions, not to mention those unnecessary tenses. The thinking goes that if we simplify things they will be easier to understand. English would be lots easier without all that grammar, right? Well, maybe not. Is “Uncle have new motorcycle. He buy yesterday.” any easier to understand than “Her uncle has a new motorcycle. He bought it yesterday.”? A broken English sentence is no easier to understand than a correct one is.

Sometimes referred to as Pidgin English, also spelled “Pigeon”, the dumbing down of the English language when speaking to a “native” has been around for quite a while. The word “Pidgin” is most commonly thought to be a Chinese corruption of the English word “business”. In some places, like Hawaii, the Caribbean, the south Pacific and parts of Africa, Pidgin has become an accepted language with its own vocabulary and grammatical structure. This is usually because there is a mix of ethnicities and cultures and Pidgin allows all of them to speak a common language. Here in Thailand a real

Pidgin language hasn't developed. What so many Expats use in daily communication in Thailand is simply broken, substandard English.

This dumbing down English saw widespread use in Thailand during the Vietnam War. Thai "working girls" developed their own language to help with their "business". An American GI on R&R would walk the Bangkok streets and constantly hear, "Hey you, Farang. I luv you long time. I no butterfly you." Guess where the girls learned that from. Great English teachers those GIs. Some Expats are not much better.

Good intentions sometimes have unintended consequences. Dumbing down English does not make it easier to understand. But one unintended consequence of using English shortcuts with our Thai friends, spouses, and children, is that they will speak back to us in dumb English. Farang Husband, "I not like eat sticky rice every day." Thai Wife, "OK, I not cook dinner you anymore." Maybe if the Farang husband spoke better English (better yet, Thai) he would get the food he likes.

Over the years thousands of conscientious English teachers and other Expats have worked hard helping Thai students produce the correct verb endings and contractions and use the right prepositions and tenses as they stress how important correct grammar is. And the first time the Thai student speaks with a native English speaker he might hear something like, "Me like live Thailand. Here have good people."

Wouldn't it be simpler to speak to our Thai friends, and loved ones in perfect English? Maybe just slow it down a bit. It probably takes less effort on our part to say, "She's going." than to force our mouths to produce the unnatural "She go.", or "I'm not hungry" instead of "I no hungry". One of the best gifts one can give to the people of Thailand and the country as a whole is the ability to speak in perfect, grammatically correct English. And that starts with our taking the time to speak correctly and be a good example. This is especially true when you are speaking of the person who is nice enough to be "going TO the market TO buy ice cream FOR YOU."

Eight Steps to Learning Thai

When I started learning Thai I was told that it was one of the hardest for an English speaker to learn. That was 40 years ago and you know what? Thai hasn't gotten any easier. But I didn't give up, and neither should you. New worlds will open to you the more Thai you know. The Thai culture is especially difficult to navigate through unless you can understand all of the cues and signals available to the person who understands the language. The following are 10 steps to learning Thai that have helped me along the way.

1. Get a good textbook.

I avoid books with the words like “simple”, “easy”, and “quick”, in the title. Thai is not simple, easy, or quick to learn. All those people who say, “Learning a language is easy.”, “Learning to read and write came to me with no problem.”, “I have no trouble hearing and saying Thai tones.”, are either making it all up or they have a special language-learning lobe in their brain that is missing from mine.

2. Get a good dictionary.

I own seven. And I use them all. Make sure it shows the Thai tones. There are also lots of good on-line dictionaries as well. It is probably best to do a test run before buying one. Think of a word or phrase that you want to say, or one that you have heard. Then go to a book store or library, or go on line, and look the word up. See which dictionary gives you the clearest meaning; which one shows you best how to pronounce the word; which one describes the word's tone the best; which uses the word in context. Do that for both Thai and English words. Then choose the one that works best for you.

3. Find out what kind of learner you are.

Some people are audio-types. They can hear something and repeat it like a myna bird. Others are more visual. They need to see something written down. Audio-types can put off learning to read and write for a while. Visual-types will probably benefit from learning to read earlier. For 25 years I only spoke Thai. I am an audio-type, but at that time I was also illiterate. Reading and writing were just too intimidating. I communicated OK though. But when I decided to buckle down and learn how to read, my Thai ability took a quantum leap forward. I still can't write because I can't spell. But I can't spell in English either (thank god for spell checkers). I think I am also missing the spelling lobe of my brain. So, you can get by without reading, but if you have the ability and aren't intimidated, try it.

4. Carry a notebook with you at all times.

Write down all the new Thai words you hear or words you wish you knew in Thai and look them up later. You can write Thai words down phonetically. Some dictionaries let you look up a word by its sound. The really ambitious can carry a pocket sized dictionary with them. The notebooks that I have been using since the beginning of last year are almost full with more than 2,000 new entries.

The three most important things needed to speak Thai comprehensibly are “tones”, “tones”, and “tones”. If you don't get the tones right no one will understand a word you say. Don't believe the people who say that they get by just fine without tones. They are probably speaking with their spouses or paramours who are constantly working hard to decipher their “Tinglish”. Get them in front of an audience of strangers and see how they do without correct tones. Reading will help you know a word's tone. It won't help you say it though. You just have to listen to how a Thai says a word, and then say it the same way.

5. Get a good teacher.

Believe me, you cannot learn good Thai through osmosis. Teachers who stress correct tones are the best. Some people do best with an individual teacher while others prefer classes. It is probably best that your teacher is not also romantically involved with you. You are going to want someone who will be relentless in not allowing you to get by with incorrect tones or bad pronunciation. The tougher the teacher the better it will be for you.

6. Don't be afraid to make mistakes.

The more mistakes you make the better. There is no better way to remember how to say something correctly than to have said it wrong to begin with. I should know. I may have the all-time record for making mistakes, screwing up tones, and committing language faux pas. That's Okay. Every time I make a mistake I get better.

7. Learn to listen.

We sometimes think we are listening to how people are saying something but quite often, because of preconceptions, we are “hearing” something different. This happens a lot with people who have spent most of their time working on reading. They already have it in their head how something sounds without ever having heard it. One rule that I try to keep is to not say a word or a phrase until I have already heard a native Thai speaker say it first. The latest phrase in my lexicon is คุณเสียหนึ่งแต้ม *kun sǎa nèung dtâem*. It means, “You lose one stroke.” I first heard my golf caddie say it after I hit my ball in the water. Since then, I have had the benefit of many repetitions of this phrase. I don't think I will ever forget it.

8. Never stop studying.

Too many times one hears, “I tried studying Thai for a while but found it too difficult and gave up.” I myself study all the time. But I’m retired. What else do I have to do with my time? If you plan on living here for a while, any time you put into studying will be well worth it.

As long as someone tells you คุณพูดภาษาไทยเก่งมาก *kun póot paa-sǎa tai gèng mâak* (You speak Thai very well) then you know you don’t really speak Thai well at all, and your Thai still needs lots of work. Thais love to ปากหวาน *bpàak wǎan* (sweet talk, flatter) people. When you speak Thai really well then no one will compliment you anymore; they’ll just talk with you as if you were a real person. And that should be our goal.

