



What About Vietnam - Series 3 - 12 – What it's like to go from being a tourist to a resident

[00:00:36] **Kerry Newsome:** *Xin chào.* Welcome to *What About Vietnam*. Who's ever been on a holiday and come home and thought, "I wonder what it would be like to live in that country?" You've had such a great time. You've come home. You've considered what it would be like for a real change-up in lifestyle.

Meg Le is my guest today. Meg and her husband had been traveling for a couple of years around the globe. They had got a bit over the backpacker thing. So they decided to come back to their home in Seattle, unpack, rent out their home and go back to Vietnam and settle there for maybe one or two years. They did this just prior to the pandemic, unfortunately. They've been there for about a year and a half. Giving up corporate lives for a small community town like Hoi An, beautiful beaches, lovely community, the old world heritage site township, just a really divine, little town in Vietnam. Easy choice, I would think, if you wanted to a real lifestyle shift.

Meg comes to the program with definitely a wellness bent. She is a wellness coach in Yoga and Pilates and did her study in India. Her corporate background includes being an FTE consultant and business consultant. She's worked in some really high-end startups in the US and including working in Geneva with the WHO organization. They both came to Hoi An with an open mind.

In this program, we're really going to unpack the process that they went through to make the decision to go there. We really delve into some details. If you've ever had any aspirations about moving to Vietnam to maybe retire, semi-retire or maybe only just live for big chunks of time, this would definitely be the episode for you to listen to, to really get some detail because you actually have got to sometimes experience this kind of thing to find out the nuances that any guidebook just won't have. Because you have to live it, to know it.

Certainly, Meg is a fabulous guest today as she really unravels some of the detail that you wouldn't even think about. They came across an amazing opportunity, which came through something really simple but absolutely, perfect. Meg's going to explain that story. It all starts with a bagel. I hope you will welcome Meg to the program. You're in for a real treat. Let's welcome her now.

[music]

[00:03:49] **Kerry Newsome:** Meg, welcome to the *What About Vietnam* podcast. Lovely to have you on.

[00:03:53] **Meg Le:** Yes, thanks for having me, Kerry. I'm really excited to speak with you today.

[00:03:57] **Kerry Newsome:** If you'll let me, I want to start right back from the beginning and just say "Was Vietnam-- with your first visit, was it like love at first sight?" You went to Vietnam and just went, "Oh my God. Love this place."

[00:04:13] **Meg Le:** Kind of. I do have the background of my husband as a *Việt Kiều*. We've been together for over 20 years. I've been exposed to the Vietnamese culture for a long time, so the language, the foods. I always, obviously, had an interest. Actually, my last name is Vietnamese. I used to be Irish. Now, I have the last name as Vietnamese, which is cool living here.

The first time I visited was-- I think it was 2010, which is the first time that my husband David's parents returned to Vietnam after leaving the country. It was such a great opportunity. I came with them. It was just a vacation. That was a good first introduction into what the cities were, and the country was. It felt actually familiar. The little things that I experienced with David's family like idiosyncrasies or just traditions with culture felt like, "Oh, now. I get it." I visited here just as a tourist a while ago. Then, when my husband and I were traveling, we quit our jobs. We had corporate jobs in Seattle, quite established. We wanted to change. We quit those. We grabbed our dog. We did a little road trip around the US for a while. Then, when our dog passed away, we wanted to go traveling. We became 40 old backpackers.

[00:05:43] **Kerry Newsome:** I love it.

[00:05:44] **Meg Le:** -Because we missed that backpacking experience in our 20s and 30s. We traveled for a while. Traveling is great. Gosh. Because of this pandemic-- thank God, we did that before this all started because we did about two years of travel. Then, after a while of being like, "Okay, we're sick of living out of a backpack. We would like to sit down and be able to unpack, fry an egg, sleep in the same spot for a while." We were trying to figure out where to go.

I led my husband through a very nerdy MBA Venn Diagram brainstorming session. We were trying to think of what are the criteria. It's helpful for decision-making. We were looking for a place that was affordable; that had delicious cuisine because we love foo; that had good business opportunities, and was friendly to Americans coming in and establishing residency and potentially starting businesses.

[00:06:52] **Kerry Newsome:** Right. Okay. You did a pros and cons list, okay?

[00:06:58] **Meg Le:** Yes.

[00:06:59] **Kerry Newsome:** Then, did you have a list of pros and cons for this? In other words, what I'm trying to get to is what did you compare Vietnam to as alternatives?

[00:07:15] **Meg Le:** Well, we were comparing to multiple places that met those criteria. We wanted a warm climate. Various things, like what lifestyle do we have and do we want to have. We actually made a list of various places. Hoi An was the first place that we visited when we were in our trek of trying places on for size. To answer your question "Was it love at first sight?" Yes, I had visited before, but never with the lens of "Could I actually live here?" That's very different coming as a tourist versus "Do I want to live here?" I can say that the first place we visited, we said, "Okay. This is where we're going to go." We actually never even tested out those other places. It was love at first sight.

[00:08:10] **Kerry Newsome:** Okay. Hoi An, in particular, not Vietnam as a country, you actually singled out the location of Hoi An. I mention that only because, I hope you'll agree,

it's not really fair to brand all cities the same in Vietnam. In particular, Hoi An is quite unique to other cities. Would you agree?

[00:08:40] Meg Le: Yes, definitely. I would actually use the word "town." When you think of a city, you think of Hanoi or Saigon. We've lived in cities before. We just wanted something more quiet, a place that you we could bike across. Sounds funny, but is it so overwhelming? We even looked at Danang. We visited, and we're like, "This is too big." We need something quieter. I think it is unique because it has the ancient heritage side of things, the Old Town. It also has the beach. Everyone loves the beach, plus the rice fields. I feel like it's a great mix of culture and rural living. Outside our house every day, we watch the cows go by. Then, having that beach lifestyle. I think it is actually unique. I think a lot of people who live in the cities always vacation in Central Vietnam. Then, their dream is to always retire here if they're working in the city because it seems like this is where people come to retire. In some ways, that's absolutely true, no matter what age you are.

[00:09:56] Kerry Newsome: Exactly. You're saying retiring. I think that leads to the description of Hoi An as being a little bit laid back. It's very community-focused. You get to know your neighbors. Everything's a bit cruisier. There's not that "hubba hubba Hubba" that there is in other places, there's still motorbikes. There are motorbikes everywhere. I think Hoi An just has that little bit of nice chill, but you can retire there as a digital nomad. You can retire there as somebody 50, 60, 70. You don't have to be of any age to choose that lifestyle. I think that was something that you and I talked about once before, that we both resonated with.

I think that's what a lot of people find attractive when they go. Now, we're going to get a little bit deeper into what that process entails. Just from deciding, okay, Hoi An is where you want to move to. Talk to us a little bit about the process from Seattle to Hoi An and maybe give us a little detail on how long and what some of the steps are that you took to crystallize it. Yes, this is actually going to happen. We're going to be able to do this.

[00:11:34] Meg Le: The process does involve okay getting your ducks in a row; like how are you going to make money? Do you need to make money? How much money actually do you need to make? That's like a big mind change, I think, coming from, okay, I had to make this much money to live in a place like Seattle. You actually spend a lot of money, but you have to make a lot of money.

To move to a place like Hoi An we were just lucky to use our rental from Seattle, the proceeds from that fund our life in Hoi An, which is absolutely insane when you think about it. If you have a corporate life, you could be spending \$10,000 a month on various things, mortgages, cars, all those things. Then, here, we actually aren't really making very much money. That's okay because the life is so affordable.

Figuring out your money is key right. You don't want to just show up, whatever age you're at, and expect the country to take care of you. You have to show up with a certain amount of funding I think. Hoi An offers a very high quality of life based on your expenses. I've heard that from various people who have lived all over the world. That's what really makes it attractive for us and keeps us staying here.

[00:13:05] Kerry Newsome: Did you know for sure that you would be accepted by Vietnam through immigration? Talk to us about that process because I get asked a lot should I use an immigration broker? There are consultants out there that offer services in this area, and of course, charge for that. Some of them are very legitimate. Some of them are not so legitimate.

[00:13:36] Meg Le: Right.

[00:13:38] Kerry Newsome: Otherwise, do you go directly? What is the process of acceptance in Vietnam for people considering to move there?

[00:13:53] Meg Le: Right now. I can talk pre-COVID and the current situation.

[00:13:58] Kerry Newsome: Excellent.

[00:14:00] Meg Le: I came in November 2019, so before the pandemic started. It was super easy. As an American, you can get a one-year-- Okay. Let me rephrase. As an American, you used to be able to get a one-year tourist visa, no problem. We came in with those one years. Then, we thought, "Ah, that's plenty of time. We can figure out the business landscape, figure out what we want to do, and then, take it from there." Of course, things changed a lot. The current situation is no one's getting in on a tourist visa. I'm hoping that's changing very soon. The past two years have been about the people that came in on tourist visas have been chasing and trying to understand the various changing rules. It's been a struggle for even just the people living here trying to understand what the rules are. Right now, only experts are getting in. If you are an investor, if you have an investor visa, or you have some sort of special skill.

[00:15:13] Kerry Newsome: Skill set.

[00:15:15] Meg Le: Special skill set. Yes. The airports have been closed, so very limited flights. Now, it's the beginning of October 2021. Things are starting to open up again. I hope that's going to be changing soon as we get more vaccines. It's really hard to say what the current situation is. Just that right now, you cannot come in as a tourist to the country. The borders have been closed for almost two years.

[00:15:46] Kerry Newsome: This 'one-year visa', this was still a tourist visa. It wasn't a residence visa-

[00:15:52] Meg Le: Correct.

[00:15:52] Kerry Newsome: -I ask because most countries are only allowed up to three months, so 90 days. If you leave the country, you can reapply and come back in. Many people chose to do that in the years prior to COVID.

There is a great flurry of people out there that left and really want to come back once COVID is under control. Like you say, what are the rules going to be? This is an interesting landscape. We agreed, you and I, that we might do another podcast, say, in six months' time when the rules might be much clearer. We can talk about the changes that have gone on. I think that would be a great idea for my listeners, too. Really, you started with one year. That was your year to establish opportunities whether you like it and just see, as you say, just how well your spreadsheets worked on your financial management whether you could do it and whatever. It doesn't matter how small the detail is because I think people actually want the small detail. When we think about that move, people just say, "Oh, we just did this," but people want to go, "What did you actually have to do?" I think any detail that you can offer is really going to help people with this decision certainly for the future.

[music]

[00:17:43] Meg Le: Back to the agent thing. Because, hopefully, it will be very relevant, very soon, you can just-- I think I used-- It's like Vietnam e-visa or something like that online where there are all these sites. You're just like, "Wow, is this site from 1998? Is this legit? Okay. It turns out to be legit." It's just an easy way basically to get your letter to come in. Coming in initially as a tourist is not a problem.

[00:18:14] Kerry Newsome: Just prior to COVID, you can do this by an e-visa. You were dealing directly through the immigration department of Vietnam. That's all the same-same thing. Yes, there were VIP agents and all those kinds of things. You don't need them. You didn't need a letter anymore. The 'e-visa' was to do away with the Introduction letter –

(VOA) there was mass confusion with that letter. Let me assure you. People brought the wrong one and didn't have their name on it and all sorts of things. That's why technology finally came of age, and they produced the e-visa opportunity. You had to start from your country of origin, and then, find out what was applicable to you.

I'm sure, absolutely 100% sure that that's going to get even more complex as people have to produce their evidence of vaccination to come into the country.

[00:19:19] Meg Le: Absolutely.

[00:19:20] Kerry Newsome: Proof of that and identification of that I think is going to be integral. Putting all that aside on the visa side of things because that's a work in progress, talk to us about how you planned what to bring, what to leave at home, did you let your house out. I think you said you did let your house [crosstalk]--

[00:19:43] Meg Le: Rented it. Yes.

[00:19:44] Kerry Newsome: Rent it out. Yes. I know people that arrived with 50 kgs. That was it. They grew from there. I don't know. Was that what you or did you bring more?

[00:19:58] Meg Le: Yes, we came with very little because we had been traveling in our backpacks for a while.

[00:20:04] Kerry Newsome: Expert travelers.

[00:20:04] Meg Le: Yes, [chuckles] yes. Coming in light is always a good idea because in general, you can always get everything. Hoi An is definitely a simpler life, which I think is one of the joys about living here. Depending on where you're from or what your life was like before, you probably had a household full of stuff. It's not really about that.

[music]

[00:20:36] Meg Le: Most of the houses here are 100% furnished. I remember asking this on forums when I was moving here. I'm like, "What do I need to bring?" One thing that people definitely bring in would be personal products like makeup or that type of thing or linens. Quality linens are quite a luxury here. Yes. Besides that, you're going to basically find everything, everything you need. Hoi An is the tailoring capital of the world. You don't need to bring in 1,000 kgs of clothes because clothes are definitely not a problem here. You can get nice stuff that's tailored to yourself. Yes. Coming in light is definitely key because you don't really need too much here.

[00:21:32] Kerry Newsome: Can you talk to us a little bit about just the cooking side of things because you and I would have been brought up with kitchens that had every single electrical buzzing device from juicers to ovens to microwaves to whatever, whereas Vietnam kitchens tend to be fairly what I'd call 'minimalistic'.

[00:21:58] Meg Le: Yes, that's a good idea.

[00:22:00] Kerry Newsome: I don't know whether it's your experience, but I think, attitudinally, people don't always feel the need to cook because they can go out so cheaply.

Out of seven days a week where I traditionally have had to cook and maybe go out on a specialty night, people just think the normal thing is to just go out probably three or four nights a week and just get something from a street vendor. Because there's so much cheap and cheerful food, why would you bother slaving over a hot stove? You don't have the convection ovens or all of that sort of stuff. It's just too hot, way too hot.

[00:22:44] Kerry Newsome: It is very hot. Yes. Talk to us about the culinary side of things, Meg. [chuckles]

[00:22:51] Meg Le: Well, one of the reasons I picked Vietnam was the food. It's a rich culture of food. I would say central Vietnam is not my favorite cuisine, but Hoi An, if your listeners love *bánh mì* or *bánh mì*, some people say.

[00:23:08] Kerry Newsome: *Bánh mì*.

[00:23:09] **Meg Le:** *Bánh mì*. This is the home of the best *bánh mì* in the world. It's a certain type of water that they use for the bread. Then actually, they use for noodles as well. Even if you go to the city, you're not going to get as good as *bánh mì* as you get in Hoi An. That's going to cost you at Banh Mi Phuong which is the Anthony Bourdain place that used to have ridiculous lines out the door. Well now, you're the only one there. That's going to be 25,000--
[00:23:40] **Kerry Newsome:** 25,000 dong.

[00:23:41] **Meg Le:** Yes, which is about 1 USD. Yes, street food is in abundance. People eat out. . .

[00:23:50] **Kerry Newsome:** It's Cheap.

[00:23:51] **Meg Le:** -Some places have food stalls in the bottom of their house. Getting food is never a problem. Well, it depends. Sometimes we cook at home. We actually just got a microwave, which is very exciting that I just microwaved something for the first time in two years. I was like, "This is easy."

[laughter]

I've never been so happy to have a microwave. You appreciate things, small things when you live in Hoi An. The only thing with not cooking at home-- Since Hoi An is such a sleepy town, if you have not eaten by 9 PM, you're out of luck. You're really, really out of luck, more like 8 PM. Especially with typhoon season or times where there are no tourists like now, there are just not as many options. I would say people are trying to get a little bit more in their kitchen to be able to cook at home if you're stuck in there for a while. There's so much delicious stuff out there.

[00:24:51] **Kerry Newsome:** Yes. It was interesting. Some people have said to me, "I've got my special baking dish. I've got my certain cooking utensils." I'll say, "You'll never use them. Once in a blue moon, you might use them. Once you get a taste for Vietnamese food [crosstalk] there are so many fresh fruits and vegetables that you can also buy in the markets very cheaply.

[00:25:20] **Meg Le:** All year long. [chuckles]

[00:25:21] **Kerry Newsome:** All year long. Absolutely. I think it's that eco change, isn't it? It's a real head shift for your typical urbanized commercial dweller in a big city.

[00:25:40] **Meg Le:** Absolutely, yes. When people are looking for houses, I said how things are furnished here. The fridge is small. Lots of places don't have hot water in the kitchen. Your vent on your stove might actually not vent out to the outside.

[laughter]

They're just quirky things. You just get used to them. Yes, like I said, it's about "Does it have an address?" So I can get packages delivered.

[00:26:17] **Kerry Newsome:** See. That's gold, having an actual address.

[00:26:22] **Meg Le:** Yes, these are the things I didn't even know when I was looking for a house. Does it flood? That's a big thing. Is it on a main street where you can actually get a taxi, so they can they pull up in front of your door versus having to wind through these tiny little alleys? Being on a main street is a big thing. When you get things delivered, can you actually get them to your door?

[00:26:50] **Kerry Newsome:** Yes, very important.

[00:26:52] **Meg Le:** The all-important karaoke. What's the situation? Do you have a big coffee shop that's next to you, that likes to play techno music, or does your house get mold? Look for signs of mold. Now, we're just entering typhoon season. Maybe back where you're from, you're more concerned about aesthetics. Here, it's super practical. Do you have a good landlord? Because you can get really screwed over by some landlords who don't fix things or whatever. We got really lucky by finding all of those things, and our landlords live next door. When there's a problem, they come and fix it. I would say when you're coming in, and you're looking for a place, yes, cute is great but going for practicality is really, really important

because I know so many people who constantly change houses. We've been here two years and haven't changed houses, which I think is actually rare.

[00:27:54] Kerry Newsome: Wow, that is rare. That's really having your head-on straight when you were choosing the priority of those things. If I could just add to that two things, 1 - WIFI.

[00:28:09] Meg Le: Oh, yes.

[00:28:10] Kerry Newsome: -Yes, WIFI has become quite a serious aspect of choice in-- because I can remember you couldn't get wi-fi in Hoi An until they put up all those crazy wires that you see twisted around trees and all the rest of it, which is the wonderful WIFI system that now works. It was a big deal because it affected so many things. Good WIFI into your building coming from the street--

[00:28:44] Meg Le: Very important.

[00:28:44] Kerry Newsome: How far away is it coming from? Electricity is another--

[00:28:50] Meg Le: Yes, power cuts.

[00:28:52] Kerry Newsome: Power. How old is the power system? Then, the other, can I just say, the absolute final, is 'air conditioning.'

[00:29:04] Meg Le: Oh, yes, really, really important. Hoi An is really hot. Our first year in this house, we had-- which is pretty typical. If you're a westerner looking at a place, there'll be air conditioning units in the bedrooms. Pay attention to the star rating. The Vietnamese love to leave stickers on all their appliances. You can see the five-star energy. If it's like a one and a half two-star, you're going to be paying a lot for your electricity, and your room won't be cooled. In our first year, we were trying to figure out how do you cool the rest of your house through the bedroom with a fan system that doesn't work. This year, because it was so hot-- that first year, we stopped cooking, talking about heating in the kitchen. You lose weight because you stopped cooking. This year, we asked for air conditioning. Luckily, our landlords put a unit in the main area, which is really, really key if you want to be able to have a decent summer here.

[00:30:07] Kerry Newsome: Yes. One aspect that has just crept in more of recent times from people I've spoken to is 'security'. In years gone by, people used to say, "Oh, I left the door open. Nobody ever bothers us," or whatever, or they've got a pet. Pets have gone missing. People have broken into homes much more. I think it's indicative of just some of the struggles over the last 18 months.

[00:30:42] Meg Le: Absolutely.

[music]

[00:30:49] Meg Le: Overall, Vietnam and Hoi An are very safe places to be. If you've traveled, for example, Latin America or Europe or the US where I'm from, comparatively, it's really, really nothing. If you're a dog or a cat here, you're going to have something more violent happening to you than a person. In the cities, you might get your phone stolen. Here, it's more at the beaches. People will leave their phones in their motorbike and park. That's not very smart because everyone has the same keys for their motorbikes. They're really easy to break into. It's basic stuff like not bringing important things with you around, making sure you lock your house, making sure you have security cameras, good lighting, all those different things. Then, in general, it really just seems to be the beach. *An Bàng* residents complain a lot more than people who live like us in the rice fields. We haven't actually heard of any issues. Knock on wood, we've been quite lucky, but that is an issue.

[00:32:03] Kerry Newsome: Yes. As I said, I had people living near the rice fields as you say. I've got two friends there. One's left. The other is still there. It's a lovely home. It's very open. The kitchen is half outside and half inside. That's not a typical style for a western home. It's done really well. Just that openness of-- and door latches not there and things like

that, it was the first thing I saw when I went there and thought, "Geepaz-- I'd have to do fix that." And my friend said "Oh, Kerry. If you come and live here, it's normal; you'll be fine." But that would be a change in my headset to do that with just something as small as; latches on doors and things like that.

[00:32:57] Meg Le: Yes, because, like I said, it's so safe here. Of course, you can become complacent and gives you a false sense of security. Definitely, the poverty thing you mentioned with the pandemic, but also around TET is a time where people start to need more money because they want to have their parties and give gifts to their family. That's a time where crime can go up, small petty crime, not violent.

[00:33:21] Kerry Newsome: Yes, petty crime. Yes, exactly. [music]

[00:33:30] Kerry Newsome: A lot of people say, "I'm worried that I can't speak the Vietnamese language." You are a little bit of a step ahead of that, I guess, with some familiarization with your husband and his family. Maybe he can step through that a little bit better than most. As a tourist myself, when I have a long stay. I think of myself as a part-time resident. I can get away with it, but I wonder if I lived there, whether or not having some better understanding of the language because it's a difficult language to master. I just wondered what your thoughts were on that and is that an obstacle?

[00:34:15] Meg Le: Yes, definitely. Hoi An being a traditional tourist town, a decent amount of people will know some basic English like numbers and greetings and that type of thing. Like anywhere, locals always appreciate it if you make an effort even just the smallest amount. I think because my husband speaks some level. He's not even completely fluent. He grew up speaking it, but he's been learning to read and write here. I get lazy. I rely on him. I'm ashamed about it. [chuckles] I did sign up for two lessons. Then, I was like, "This is too hard." I quit. That's embarrassing.

[00:34:59] Kerry Newsome: I'd be right there with you. I have to admit. I'm dreadful. I really make an idiot of myself. I feel embarrassed.

[00:35:03] Meg Le: It's tough. Just asking questions and learning a word a day can really be helpful. I think starting with things like food can be very helpful. You want to be able to read the signs. This is such a food culture. I mentioned how there are restaurants everywhere. If you know the basic words for noodle and rice and the different types of meats and what vegan means, all those different things. Even if you start there and can say some numbers and ask how much, you'll be in a good spot.

[00:35:40] Kerry Newsome: Yes. Always greetings even just to say thank you. Everybody remembers *xin chào* because it's the welcome. To remember just how to say thank you-- They get surprised at people even knowing how to say that.

[00:35:55] Meg Le: Yes. Then, one note about Hoi An specifically is that they actually say that they don't speak Vietnamese. They speak Quang Nam. Quang Nam is, I'd say, like the Kentucky of the United States as [crosstalk] Quang Nam to Vietnam. Just like sometimes garbled words, you don't hear all the enunciation. It's not a different dialect. It's just a different way they literally pronounce words and vowels very differently.

[00:36:36] Kerry Newsome: There's nothing you can figure out yourself logically. It's an illogical language including the way they put their names. They always put their last name first or their first name. How many times when I've been doing this podcast, and I'm talking to someone, or someone's going to come on the show, and I'm going, "Oh, which one of those is-

[00:36:59] **Meg Le:** The name.

[00:36:59] **Kerry Newsome:** -the first name. [crosstalk]

[00:37:01] **Meg Le:** Use the last one.

[00:37:02] **Kerry Newsome:** Yes, but sometimes they have two. It's like, "Oh, that's good."

[00:37:07] **Meg Le:** It's confusing.

[00:37:08] **Kerry Newsome:** It is confusing. [music]

[00:37:15] **Kerry Newsome:** Being the devil of detail as I am, just getting down to tin tacks then describe your life as now, you're definitely a year on. You're over your year. You've started a business there. Talk to us just how that process came about and how that opportunity and-- You've got some work aspirational things coming up as well for you. I think it is fantastic. The oyster is starting to really open despite the pandemic because you're doing yoga teaching and Pilates and all that sort of stuff.

[00:37:52] **Meg Le:** I came into Hoi An. I'd just done some Pilates and yoga teacher training. If you've ever been to Bali, especially the Ubud area. It's a big wellness area. When I visited Hoi An, I thought, "You know what? I feel like this could be similar but different, like a big spot for wellness in Southeast Asia." That was my original idea when coming here. That has changed [chuckles] because there are two markets here. There's the local market. Well, the local Vietnamese and then the local foreigners that live here and with such a low cost of living. The cost of services is quite low. A thing like a wellness center, which I was originally thinking of, I was like, "Well, especially with no tourists, it just doesn't make sense." I've had to pivot that a little bit. I've continued to teach. I have a little Pilates studio in my house. I made a little home studio. I have a reformer and all those different things. I do one-on-one. I teach group classes at the gym. I've put that on hold. I do think that Vietnam could be a good or Hoi An could be a great wellness area in the future for both domestic tourists and foreign tourists.

Here is a place where there's a low barrier to entry for starting a business in some ways because it doesn't cost very much. It's really about the simple life. If you want something, you have to create it. We actually wound up starting a restaurant and bar here. It started from my husband saying, "I want a bagel." There are no bagels or good bagels I would say. We started making them at home. Then, from there, he was just doing a little home baking business, which is very easy to do here. There are no real regulations on that. There are tons of people who just start something and sell it through Facebook. Facebook community is very important here for good or bad. When he wanted to expand it, he was open to opportunities.

Our neighbor across the pool that we share a house a little complex with have a restaurant that wasn't doing so great. She needed some fresh eyes and some fresh energy and some *đông*. In speaking to her about how to expand the opportunity was there, he wound up partnering with-- her name is Lan. She's from Hanoi. Then, they have since launched Veranda, which is in *An Bang*. That turned out to be quite the community spot. He wasn't really planning on working. He decided to start a little bagel business. Then, that turned into a restaurant.

We actually just recently navigated the system of getting our investor paperwork finalized. We're no longer on tourist visas. We have a lot more security there because we're minor shareholders on paper of this Vietnamese corporation. That's where we spend a lot of our time. This is just such a place where you're just like if you want something, you just make it happen. There are lots of opportunities. If you've come from a place where you've traveled a lot, and you can easily see gaps in the market, you can throw something out there, market test it, quick fail fast. If it doesn't work, you just move on. That's really the way you have to go

versus if you're planning on coming here to find a job. A big thing is that people think. "I want to move to Hoi An. I'm going to get a job." Not going to happen. Not going to happen. [laughs]

[00:41:44] Kerry Newsome: I would have said that was difficult to do even pre-COVID. I think post-COVID, it'll be even worse. I think that Vietnam will want to get their own population re-employed over a foreigner. If there's you or I and a foreigner and a local that can do the same job, he or she is going to get it over us, no matter what.

[00:42:13] Meg Le: Absolutely.

[00:42:15] Kerry Newsome: They need their own people to be employed.

[00:42:17] Meg Le: Definitely.

[00:42:18] Kerry Newsome: Just coming out of lockdown in Saigon. I was talking to Michael Tatarski last week. His show went up today. He was saying how the city is going to experience a labor shortage because so many of the workers left the city.

Now, it's opened up. Everybody's gone, "Ooh." It's open, but there aren't enough people now to work in the hotels and to work in these businesses. There's going to be quite a clambering of the labor force to see where they flow to, from a wellness perspective, just how they flow based on their health and well-being. In other words, are they fully vaccinated or not vaccinated and their age group, can they bring their whole family, where are they going to live, how they can afford to live. All of those things are going to have to start up again for all those people. They reckon there could be like 30,000 or 40,000 in that boat that are wandering Vietnam after the COVID lockdown in Saigon. I was talking to someone in Hoi An. They were saying that they think that there'll be a lot coming to Hoi An. There was a little bit of nervousness around them coming into the Quang Nam province given that you're COVID-free.

[00:43:46] Meg Le: Yes. We've been in, I don't know, this magical bubble.

[00:43:52] Kerry Newsome: I hope you stay that way.

[00:43:54] Meg Le: Yes. I do know that people are going back to their provinces because they might have had a job in the city, but that job has gone away or [crosstalk]--

[00:44:04] Kerry Newsome: Not great.

[00:44:05] Meg Le: Yes. They're coming back here. I think last weekend, there were a bunch of buses that came in. That's definitely happening in the Hoi An area, too. Yes. We'll see what happens. They are starting to vaccinate here this week, which is really, really great news because we know they're vaccinating in the country and the cities. There was radio silence on Hoi An getting vaccines. There's a little sign of hope for all of us. That's really exciting.

[music]

[00:44:42] Kerry Newsome: Was there considerations given, Meg, to how you would manage your health insurance, or did you give those things serious consideration in this process?

[00:44:57] Meg Le: Yes, absolutely. Coming from a country where your health insurance is tied to your job, if you leave your job, and you leave your country, there goes your insurance.

[00:45:10] Kerry Newsome: Exactly.

[00:45:11] Kerry Newsome: We did have travel insurance for a while. I can't remember who the provider was. It wasn't that cheap. Maybe it was \$1,000 or something. Here locally, I use Bao Viet. There are of course different plans. You can get it for inpatient, outpatient. We just renewed. We got, which is crazy, a 15% decrease in our premium this year because we had no claims. [crosstalk]

[00:45:43] Kerry Newsome: Incidents.

[00:45:44] Meg Le: Yes. We got incentivized for that. That cost about 5,000,000 for two of us. We are healthy, with no pre-existing conditions, young 40s. Really not that much, but

something like that is more for you if you have to stay overnight in the hospital. My husband got in a wreck, a motorbike wreck, not his fault last year. He had a quick visit to the local hospital here, got an X-ray, got a little soft cast, that type of thing. I think it cost him about 1 million. That was just paid out of pocket. It's always a good idea to have at least some insurance for inpatient stuff if something happens, and you have to have surgery and stay in the hospital. It's not that expensive. Definitely, something to consider if you live here. I think it depends on your country. Like I said, from the US, you're out of luck. I have no other insurance. Maybe if you're from a different country, you could always fly back and get supported by some universal socialist health care, but yes, not really here.

[00:47:00] Kerry Newsome: As you say, it's more of a consideration for people with pre-existing conditions of any kind. I've had friends of mine that have ended up having quite serious back injuries. Because they likewise changed their lifestyle, they would never have ridden a motorbike where they came from. [crosstalk] All of a sudden,-something happens unexpected.

[00:47:22] Meg Le: You have to.

[laughter]

[00:47:24] Kerry Newsome: -you're getting around on a motorbike. You probably are being a little bit. I won't say reckless. I'll just say maybe a little bit carefree. These little things happen. They get stuck. I've certainly known a lot of young people, too. They're having just such a great time. Their consciousness around being careful on motorbikes has led to some atrocious accidents with lots of damage. Yes. I think health will be something in the future because people coming to Vietnam to live are going to have to weigh all those things up more seriously than they have had prior to COVID. That's mainly due to the fact also that the hospital system in Vietnam at the moment is totally overrun. It's cactus. It's going to take a long time to recover. I think there's going to be some new initiatives that come out of that, or I hope so at least. For the short term, and I'm saying 2022, 2023, if I was wanting to come to Vietnam to take up some opportunity, or I just wanted to come back or whatever, these are some of the things that we're talking about now that I think you would need to consider.

[00:48:56] Meg Le: Right because when I came here, you always think, "Okay, well, if I need something--" because the healthcare in Vietnam, in general, is not great. Hoi An, especially, is notoriously not good. Then, we were like, "Oh, I'll just go to Danang if I need to." Well, maybe not because they cut off all roads, or you're not actually allowed to go to the hospital, or you'd be like, "Oh, I'd just fly to Bangkok if I need something." Oh, that's not happening either. It is much more of consideration especially if you have existing issues. That's something really to weigh up about whether or not this would be the time and place to come to, a place like Hoi An if you need something.

[00:49:46] Kerry Newsome: Yes, exactly. [music]

[00:49:53] Kerry Newsome: Did you find dealing with the authority and agencies around your business set up and all of that, did all that come together easily or was it difficult?

[00:50:08] Meg Le: It's been very confusing. I think it was confusing to begin with but then add in a pandemic and a change in government. Things always change with rules when there's a change in government every five years. Then, the way that communication flows down from the federal level. Then, the province levels have their own rules. Navigating that has been a really big challenge. That is with my husband having decent Vietnamese skills and his business partner being Vietnamese. Yes. It's a challenge. You have to be patient. [chuckles] We actually wound up finding a good agent here in the Hoi An area. Like I said,

we did successfully get our investor visas. That's really good. Yes, just having patience and having someone, especially if you don't speak Vietnamese, to help you with the language is really, really key. Yes. Everything just takes a lot longer. On the flip side, you always say in Vietnam, "there's always a way" in Vietnam. Just based on how everything is set up, you have to just find the right person. [chuckles] That's definitely part of it.

[00:51:32] Kerry Newsome: Absolutely. [music]

[00:51:38] Meg Le: This is a beach lifestyle. I don't know if that's all of Vietnam. If you go to the cities, I'm sure it's different. I've never lived in any other place except Hoi An. It's just one of those things that's like you just have to relax. [crosstalk]

[00:51:56] Kerry Newsome: Yes, true.

[00:51:57] Meg Le: That's quite a good life lesson, I think, depending on where you've come from. If you're expecting efficiency and things to be really clear, well, you better just toss it out the window and [chuckles] go with the flow.

[00:52:14] Kerry Newsome: What out of 10 would you give it as a good place to move to, as you say, for a change in lifestyle and semi-retirement [crosstalk].

[00:52:22] Meg Le: I think it always depends on your age, what kind of life you want, what speed you're looking for. One thing I can say-- I've been in a committed partnership for 20 years, and being here is great. The single people who are younger struggle here because if you're trying to find someone, and there are no tourists coming through, or you're trying to find not even just like someone to marry, just someone to date for long term. That's a real struggle. As a partner or someone who's not looking for someone maybe-- very different experience. If you're, like I said, trying to find a job, that's definitely not a place for here to move to.

I have heard if you've had children, it can be a struggle in some ways. In some ways, great because there are some really good international schools here. On the other hand, you might have trouble finding kids the same age and parents you vibe with that you can put them all together. For me at this point in my life where I am semi-retired, and I'm trying to learn to chill out, it's great. For me, I would say, for now, it's a 9. I can never give it a 10 because I don't like how I always feel like I'm going to die when I get on a motorbike or the culture of dog and cat pet theft and violence is personally difficult for me. I don't know. Nine out of ten, that's pretty good.

[00:54:06] Kerry Newsome: That's pretty good. Look, I could talk all afternoon with you, Meg, about what I need to know and what everyone should know about moving to Vietnam and changing from a tourist to a resident. I think your points across the board have been really great. I hope my listeners have got a lot out. I'm sure they have. Any last pointers that we want to close out with that you'd like to add?

[00:54:34] Meg Le: Yes. I think whether you're moving to Hoi An or a different city or wherever you're headed, it's important to come in with an open mind and be open to opportunities because a place may look a certain way to you on YouTube, or you might get a certain perspective from a friend who's lived in Hoi An, but really until you get here, you don't know what it's going to be like. I would just say be open to opportunities, meet lots of people, don't pack a big bag. [chuckles]

[00:55:14] Kerry Newsome: Don't pack a big bag. Yes. Think minimalistic.

[00:55:17] Meg Le: Yes, absolutely.

[00:55:18] Kerry Newsome: Thanks very much, Meg, for being on the show. I really appreciated your time. Hope to talk to you again soon.

[00:55:24] Meg Le: Yes. See you soon. Bye-bye. [music]

[00:55:27] Outro: Thank you for listening. Check out the episode notes for more information.

What About Vietnam.

Don't forget to subscribe, rate and review. Stay tuned for more fun adventures in Vietnam.

What About Vietnam.

[00:56:05] [END OF AUDIO]