

Q & A on Life in Thailand

By Hugh Leong

Introduction

A few years ago Chiang Mai City Life magazine started a question and answer column for people who live here, are retired here, or who are considering a move here, called "This is Thailand". We hosted questions about culture, visa requirements, religion, cost of living, and other aspects of life in Thailand. I was one of a panel of three long term residents chosen to lend our "expertise and wisdom" to help answer these questions.

Included in this section are some of my attempts to answer our readers' questions. The questions are basically in random order as they came into us at the magazine, although some questions that are related have been grouped.

Many of the questions could be asked by any recent expat. The questions will give you an idea of what newly arrived expats are thinking about and dealing with in their everyday lives. Since City Life is a Chiang Mai based publication many questions are specific to this city and to the north of Thailand. But with a few changes the answers could work for a resident of any part of Thailand.

Questions and Answers

Q: I have just written my last will and testament following a European guideline. However as I am resident in Thailand (as are my children who are my sole beneficiaries) and all of my money is here, I wondered if there are any requirements which are different. Should I leave a copy with my lawyer for example? Is there such a thing as bonds here? I would appreciate your advice.

A: According to 'Thai Law for Foreigners', Paiboon Publishing, a will is valid in Thailand if it is signed and witnessed by two people over the age of 20 with full mental capacities. The will can be in Thai or your native language. If it was brought in from abroad it needs to be translated into Thai. It would probably be a good idea to translate even your local will into Thai. Even though it isn't required it is recommended that you see a lawyer just to be sure everything is covered and consistent with Thai laws, especially since you say all your money is here. If you have foreign assets then the will should state what should be done with them. If you have minor children then you might state who should take care of them in your will. This is not binding in the courts but at least it will tell them of your wishes. The will should be kept in a safe place, with a lawyer, a trusted friend, or in a bank deposit box.

Q. Before I left England I made a will through my solicitor, leaving everything to my daughter. I have a small amount of money here in Thailand, which I would like to leave for friends here. Am I allowed to make a will here for the money I have here, or is it all treated as one lump sum based on my will in England?

A: The questioner should definitely get the advice of a solicitor back in England and a lawyer here. But from what I have read, one should be very specific about which assets are to be left to whom. Example, all the funds in my Lloyd's Bank account are left to Person X and all the funds in my Bangkok Bank account are left to Person Y. If there is not to be a problem then the will back in England may have to be modified to be more specific, and should be translated into Thai and a copy kept here with a lawyer. A Thai lawyer should be able to advise whether a Thai will is needed. A problem may arise if the funds in Thailand have been kept secret from the people back in England. If that is the case, then higher advice than what we poor humans are able to provide may be needed.

Q. I am planning a trip out of Thailand for two months during March and April and I am looking for recommendations for a reliable Travel Insurance.

A: You might want to try the insurance forum on ThaiVisa.com for advice. I should have done that on my last trip. I wound up in the ER my first day back. But it was a medical problem, not an accident. Remember that there are different kinds of insurance and some will only cover accidents occurring during your travels and not illness. That would not have helped me. P.S. I ended up paying in full with a debit card, which so surprised them that I was automatically given half off. With that discount I think I paid less than I would have had to pay a travel insurance company to cover me.

Q: *What is the chief occupation of the Thais?*

A: The Thai government publishes the following statistics on occupation groups: agriculture 38.9%, manufacturing 15.1%, wholesale and retail trade 15.1%, other services (financial sector, education, hotels and restaurants, etc.) 28.8%.

Q: *My brother-in-law has a mole on his face and there are really disgusting long black hairs sprouting out of it. Do you know the reason why he doesn't cut those hairs? I can't even eat near him and I want to laugh when I speak to him.*

A: I went to an in-law for this answer since she sports one of these facial features herself. She says that the retention of mole hairs, a custom much more popular years ago, is usually a male thing and usually Chinese. Having hairs growing out of a mole (and I have seen them over a foot long) is considered a sign of good luck. But cutting them or pulling them out would negate the good luck and bring on bad.

Q: I believe that there are more than three hundred temples in Chiang Mai, which I would like to visit. Whilst I am aware that the old city is contained within the gates and moat, I am unaware of the boundaries of the new city, where there are temples. I presume the Superhighway is the boundary.

A: I presume that you are speaking of older temples. No, you cannot assume that the Superhighway is the boundary. Here are a couple of examples.

Wat Jet Yod (Temple of the Seven Spires, design based on the Mahabodhi temple in India) is situated just north of the Superhighway, near the Chiang Mai National Museum. A great temple that had fallen into ruin and is now getting spruced up again. It was built in the 1400s for a very important World Buddhist Council. Wat Prathad Doi Kham (Golden Mountain Temple) is in the Mae Hia sub-district of Ampur Muang, about 8 kilometres south of Suthep Road, off the Irrigation Canal Road, just behind the International Horticultural Exhibit. You go up a small mountain to get to it and the most striking feature is a huge Buddha image overlooking the Chiang Mai valley. This temple is the sister temple of the one on Doi Suthep. All the features from the sala, to the bot, to the main chedi are replicas, although much smaller, of the ones on Doi Suthep. The great thing about this temple is that there are no vendors and almost no people there. The view is just as good as the one on Doi Suthep. The story goes that this temple was built before the one on Doi Suthep and has been a place of worship for about 1300 years. It is said to have originally contained the relic of the Buddha that now resides on Doi Suthep.

Wiang Kum Kam. On the second ring road just east of the Ping River. Built by King Mengrai, it is the site of ruins of a city that predates Chiang Mai (which means 'New City') but because of the flooding from the river it was abandoned. There are more than 20 temple sites and old chedi there. Worth a visit.

Q: What do you think I should do, I'm in a bit of a conundrum? I am not Buddhist, nor am I Christian nor any other religion, I am however deeply concerned with the human condition and am a published philosopher. Organised religion, religious ideology, don't sit well with me. My girlfriend of six years, a Thai academic (hardly Buddhist), comes from a devoutly Buddhist family. We will get married sometime in the future and her family expects a Buddhist wedding, they demand it - for sake of face - though it would be a shameful contradiction on my life's work to go through with this.

A: My family recently had a similar conundrum. My son got married in a big Catholic ceremony back in the States. He isn't Catholic, nor are we, nor did he care about a big wedding. But he went through with it and we flew there for the wedding and the ceremony and even got blessed by the Catholic priest. Why did we all do this? Because it made the bride and her family feel great.

Sometimes, out of love, one just does stuff.

Now when it comes to Buddhist ceremonies, they have much less to do with 'religion' than they have to do with the family and their place in society. Never underestimate the importance of 'face' in an Asian society. On the big day, you wake up early to offer food to the monks. Then you listen to the monks chant, usually about how things are impermanent and you should not become attached to impermanent things. It is basically advice about how to be happy. Then the day is spent accepting blessings from family and friends. Depending on where you are, they will tie strings around your wrists, or pour water over you hands, or both. All this to wish you well. The day usually ends with a big feast with lots of partying. It is a time for those close to you and the family to celebrate your happiness.

So the day includes giving to charity, listening to advice about how to be happy, having friends and relatives give their blessings to your marriage and then having a big party. Are there really any contradictions here?

Good luck, congratulations, and from someone who has been married for 38 years (we eloped), please accept my blessings.

Q: I am thinking about marrying a Thai woman who already has two kids with another man, this man does not pay child support or help in any way. If we were to get married (the Buddhist way) _ I have a house _ and we were to break up, would she have the legal right to stay in my property, and would I have a legal obligation to provide for the children?

A: The woman doesn't have any rights to live in that house if her name is not on the house registration. But, what if she refuses to leave the house? That could pose a huge problem. There really isn't anything like common law marriage here. So the man does not have any legal obligation to support anyone else's kids. The biological father should still have that obligation, whether he is doing so now or not.

Q. Why are there so many dogs in Thailand, but no doggie poo to be seen anywhere?

A: Do you ever walk anywhere, or are you flashing by on a bicycle, motorcycle, car, buffalo? A more interesting question is why there isn't more human waste out in very rural places that have no indoor, or outdoor, toilets. I found the answer one evening when I was out squatting in the fields answering nature's call, when a very large pig walked up beside me and almost literally pushed me out of the way in order to gobble up the goodies I left behind.

Q: How can I get nice juicy apples or juicy pears growing in my garden? Is it possible?

A:: The best way to get apples and pears growing in your garden is to move your garden to the top of Doi Angkhang. Some fruits need to have a season of cold weather before they can produce. If you want to plant fruits down here in the valley, you have hundreds of tropical fruits to choose from. The citrus, bananas, papayas, and mangoes are good ones to start with. If you want to eat apples, your best bet is to go to Makro and get the imported ones (Fuji are the best) from New Zealand.

Q: I watched a film lately about farang in Thailand - US director I think. Not the staple Thai flick where all farang are giant idiots in fights, but a fairly decent film about young backpacker foreigners getting in trouble here. It was called Elephant King. Do you know any other thoughtful films about foreigners living in Thailand?

A: Not sure about the answer to your question but let me go off in a bit of a tangent.

Just recently I saw the best Thai film I have ever seen and I recommend it to anyone. The name of the movie is Chang, which means 'elephant' in Thai. It is a silent film made in 1927 in a pseudo-documentary style, by the same team that later went on to fame after making the 1933 classic King Kong. It is about Thai villagers who live on the edge of the jungle and was filmed on location in Nan Province. The actors are all real villagers. They do a great job and there are lots of scenes that show traditional village life and also Thai wildlife from 80 years ago. It was a huge hit in New York in 1927 and won many awards including an Academy Award nomination. Take a look at the reviews on www.imdb.com. You can pick the DVD up from many Bangkok street vendors for about 100 baht.

Q: Can I have a retirement visa and still work or volunteer work legally?

A:: The following is part of the definition of a 'retirement visa'. "This type of visa may be issued to applicants aged 50 years and over who wish to stay in Thailand for a period of not exceeding 1 year without the intention of working . . . If you do any kind of work in Thailand without a work permit (this includes working for money or volunteering) you can be arrested, fined, and even deported." If you really need to work or feel you must

volunteer then go about it the legal way and get the correct visa. You can always reapply for a retirement visa later.

Q: I want to volunteer, just teach a few hours helping monks with English, do I need to register myself?

A: If you do volunteer work without a work permit (you can not work or volunteer on a retirement visa) keep it very low key and as much to yourself as possible. One possible urban legend is the story of an expat doing volunteer work who made an enemy, who then reported him to immigration. Let's hope that this is not a true story and that it never does come true. Or that no one takes it upon themselves to do something like this to another. The Chiang Mai Friends Club has had some volunteer opportunities but they have always gotten special waivers first.

Q: When can farang vote in Thailand? Only when they have residency or are there other situations where we can vote? On a different level, if we want to get involved with politics, can we? Surely it wouldn't harm to have some foreign input. Any ideas other than donning a nice t-shirt and shouting?

A: Of course you can get involved in Thai politics, but do you really want to? I have lived here for a while, speak and read Thai fluently, have a relative by marriage who is a long-time member of parliament (it doesn't matter which party), been through at least half a dozen coups, and met governors, ministers, ambassadors, and even former prime ministers, but I really have no good in-depth idea of what is going on. During the last demonstrations in Bangkok I saw a picture of a western man wearing one of the colored shirts and marching along with the crowd shouting slogans. Before that I saw another foreigner, wearing a different colored shirt, making a speech during the airport takeover. Maybe they know what's going on. As for me, I make sure I keep my yellow and red shirts in the closet.

You ask if it wouldn't harm to have some foreign input into Thai politics. As for national politics, if you have a good understanding of what's going on here (What does the Privy Council do?), a fluent grasp of the language (Do you know the meaning of the word Phanthamit?), and no fear of spending some time in a Thai jail, then go for it.

Q. Tourists can visit for 90 days but then we cannot come back again for another 90 days. True?

A: You almost got it right. Currently (these rules always seem to be changing so try to keep up to date), as the rule states (but is being applied haphazardly at this time) a tourist can be in Thailand for 90 days out of the last 6 months. There are stories of immigration officers going through each page of your passport and counting how many days you have

been in the country in the last 6 months. Say you have renewed your visa a couple of times and now have been here for 75 days out of the last 6 months. On your next visa run immigration will issue a visa for only 15 more days.

Q: I live here, have the retirement visa, am married to a Thai. I want to know, if my kids (American) or other relatives from abroad can get a special visa over here as they are family. My son wants to come and stay with me for a long time, are there any dispensations on visas in these kinds of situations?

A: If the children are over eighteen then they are treated like any other foreigner looking to stay in Thailand. Whatever visa you have won't help them out at all. If you are here on a work permit, to invest, to conduct business, or to do missionary work then long-term family visas are no problem. Sorry, but this doesn't appear to be the case for retirement visas. But, there is a non-immigrant 'O' visa category 'visiting non-Thai family members' that might help in your specific case. I don't think that will allow a stay of more than sixty days with a thirty day extension though. Another visa that might work for your younger children is the non-immigrant "ED" visa for educational purposes if your children plan on going to school here. You might want to ask at an international school about that. Since Thai visa laws are not only convoluted but constantly changing I suggest you pay for an hour or so of an immigration lawyer's time and see what he can come up with.

Q: I am coming to Thailand in three months and my doctor is trying to get me to get every shot imaginable. What diseases are big risks in Thailand? What shots do you recommend I get before my trip?

A: A quick search on the web shows that diseases endemic to Thailand include Japanese encephalitis, hepatitis and viral hepatitis, typhoid fever, HIV/STDs, malaria, malnutrition, goiter, rabies, and parasites, among others. I don't give medical advice so I can't confirm or refute your doctor's fears. But I can tell you that I don't take any inoculations. But to stay healthy it would probably be best to try not to get overly tired or stressed, stay out of the direct sun, sleep with screens or mosquito netting, don't pet strange dogs, wash any raw vegetables you eat, eat only cooked meats, drink only treated or bottled water (Chiang Mai's water is treated and is reported to be pretty clean), look 6 ways before crossing the street, drive slowly and defensively, wear a crash helmet when riding a motorcycle, and definitely use condoms at the appropriate times.

Q: Will I receive my state pension living over here?

A.: For the U.S. pension plan, called Social Security, you, like million of others, US citizens or not, can get your payments while you are living abroad. The money can be sent to you by check or deposited into a US account or into an account here (check with your

bank). To apply you must first ask the embassy or consulate for a Social Security questionnaire. You can email them this request. You send in the questionnaire (fax is better), and they will decide if you are eligible. If you are, they will send you the application. All forms you send in with the application need to be verified. The US consulate can do this for you. Medicare, the health plan, can be applied for when you are 65 but it will not pay while you are abroad. For more information check out www.ssa.gov. (For more info in applying for SS abroad see this link on the retire2Thailand.com website retire2thailand.com/retire2-social-security.php)

Q: What is going to happen to housing prices over the next year?

A: If I knew the answer to this question I would become rich. But let's break down the question a bit. Are you thinking about the cost of buying a new house or about the value of a house you currently own?

The builder of my Moo Baan is currently building a 150 house Moo Baan in Bangkok. After one year of trying, he has sold 22 units. That seems to be happening all over. You would think that slow sales like this would help lower the price of a new home but Thai real estate acts somewhat differently than western logic would predict. When a price is put on a house, piece of land, condo, etc., the owner often will not sell at a price lower than what they originally thought it was worth. This is why you will see houses on the market for years.

If you are thinking about prices of previously owned homes, there are different forces at work on real estate here in Thailand. The price of a house in the west is determined by the prevailing market. A house owned for that amount of time in Thailand will most likely go down in price, just as an old used car would. As stated above, there are enough new houses around if you were in the market to buy and if you can find a farang to buy your old house you might get a better price.

Q: My wife just had a kid and she is doing all manner of strange things like not leaving the house and wearing a bloody hat inside, I don't really know what's going on but I feel her family are planning all kinds of weird things. Can you please explain?

A: What is 'weird' in one culture is normal in another. There is an old Thai custom called *yu fai*, which means 'to stay by the fire'.

Although it is not as widely practiced anymore, in the past when a mother gave birth to a child she would sit by the home fire and not leave the house or do any strenuous work for

at least one month. At this time she would usually be all wrapped up from head to toe to keep warm. This was thought to help in the healing process after childbirth. Ask your wife if she is practicing 'yu fai'. If your wife's family raised her up to be a healthy adult then you can probably trust that they will do the same for your child. And before I forget, congratulations.

Q: Is it possible for me to get an ID card over here? I have a work permit already but would prefer not to carry my blue book everywhere with me.

A: If you have a work permit then I believe that you can get a drivers license. That would work fine as an ID and will also get you in at the Thai price at many places that have the two-tiered, Thai/farang pricing system because it shows you live here. Tourists cannot get a drivers license.

Q: Hi. I went back to Scotland quite recently and to my surprise realized just how cheap cars are over there. Second hand (good looking) BMWs and newish Hondas for less than 2,000 pounds. No bangers in sight and decent machines for 1,000 pounds. Now in Chiang Mai you wouldn't even get a motorized wheel barrow for this price. Can you explain why and please please give me some tips on how I might pick up a car at a reasonable price?

A: In the good old days there was a 300% tax levied on new cars. You would have loved the mostly car-free Chiang Mai of 40 years ago. What progress has brought. New cars are still fairly expensive but affordable by many of the newly affluent. For most of us who aren't, a used car is a very good alternative. In America we have 'used car lots' where 'pre-owned' autos can be picked up. Here in Thailand they have 'tents' (a word borrowed from English) that basically perform the same service. For those living near Chiang Mai there is also a used car and motorcycle market where you can get good buys. It meets on Saturday and Sunday right behind the Rim Ping Supermarket next to the Ruam Choke market on the Mae Jo Road. I am sure other towns have their equivalent motor vehicle markets.

When you go to a tent the prices are usually stuck on the windshield and they don't bargain as much as you would like. The cars will be spotless, most with new paint jobs. But you won't know very much about what lies underneath. Odometers are usually untrustworthy and there is little to tell you the car's history.

So, what should you do if you want to buy a used car from a tent? When you come to Thailand and start making new friends here, there are two very important people you should start with. You should get close to an honest building contractor and a skilled auto mechanic. Your contractor will help you build, remodel, or maintain your home. Your mechanic will help you maintain your car or motorcycle. Bring your mechanic with you to the tent. Have

him drive the car, check out the engine, the brakes and suspension. He will be a very important person in your life.

Mechanics in Thailand are quite skilled and inexpensive. I have a friend who bought a car back in the time of the high taxes, about 30 years ago, and because she has a good mechanic she is still driving that car. My 5 year old Toyota, that I bought at a tent, cost me 275,000 baht, or around 4,000 pounds. I have a great mechanic and hope to be driving it for a long time to come.

Q: Someone asked recently about getting rid of insects in your house, well I have lots of mice, maybe they are small rats I don't know, how do I get rid them?

A: There is a very good and simple mouse trap for sale at most of the small hardware stores around town. It looks something like a shoe box and traps the mice inside as they go for the bait. If they take the bait that's fine because they will be trapped inside the box. You can easily take the trapped mice somewhere far away to release unhurt. By the way, we have found that peanut butter makes a great mouse bait.

Q: Does anyone know the drink driving laws here? Like, what is over the limit? Is the law enforced? What do you think we can do to stop all these accidents? This week I've honestly seen 3 or 4 really nasty accidents, I don't even think a helmet would have saved the person, it was either really stupid or really drunk drivers that hit bikes. One more thing, how the hell are you meant to get home if there isn't any public transport?

A: According to www.AngloInfo.com the legal blood alcohol limit in Thailand is .05 mgs. But enforcement of these laws is uneven. As for getting home after a night of drinking, how about using a 'designated driver' who abstains from drinking for that one night so that he can drive everyone home. Next time a different person can be the designated driver. If you can't find anyone who can go for one night without drinking then try calling one of the metered taxis, or maybe it's time to find some new friends.

The answer to the question of what to do about drunk driving begins with ourselves. I personally don't drink; used to; got smart. If you do drink, don't drive. Don't allow a friend to drive if he is drunk. If all you own is a motorcycle, then drink at home. If you are driving sober, drive as if everyone else on the road is drunk. This is especially true at night, on holidays and on payday. That means drive slowly, and defensively. If you are on a motorcycle, go slow, stay to the left, wear light clothes and maybe even some reflective patches and always a helmet. Let the crazies pass you by and don't become a statistic.

Q: Where do you think is the best place to really chill-out, escape from the traffic and the rest of the noise?

A: In Chiang Mai a really nice place to hang out is Wat Umong (umong = tunnel), just south of the university at the base of Doi Suthep. It's a forest temple with no big temple buildings. There are a couple of ponds with huge fish and turtles which you can feed. It is a meditation temple so it is usually cool, quiet and peaceful with very few people around. There is also a Buddhist library and museum and they give scheduled talks on Buddhism. Wat Suan Mok, near Surat Thani in the south, is also a peaceful forest temple and is the sister temple to Wat Umong.

Just to the west of Wat Umong there is a very large fenced in forest area which you can access from the temple grounds. It is referred to as a 'non-hunting area'. It is basically an open zoo and there are 2 or 3 varieties of deer and large Thai wild red cattle running free. There is great bird watching there, and they even have some beautiful rare jungle fowl, the ancestor of the modern domesticated chicken. That would be a great addition to any bird watcher's life list. There are good hiking trails and if you go around 10 a.m. you can watch as they feed the deer and cattle. Caution: Stay clear of the red cattle. They are beautiful and huge but if they have a calf they can be pretty aggressive. One expat went up and tried to pet one once and he was gored and wound up in the hospital.

Q: What are the chances of having a motorcycle accident in Thailand? Do you have any statistics i.e. if you drive for 5 years your chance of a small/bad/fatal accident is?

A: In 2006, 9,877 people died in motorcycle accidents in Thailand. Most of these were young people. In the United States the total deaths by motorcycle was 4,000. With a population one fifth its size, Thailand had almost 2.5 as many motorcycle deaths. Of course many more people per capita ride motorcycles in Thailand.

Drive as if the other guy will do something really crazy because in many cases he will. Never be in a hurry, never drive drunk, and always wear a helmet. In 1980 I wrote an article for the Bangkok Post titled 'A Hard Headed Problem' quoting a doctor at Suan Dork Hospital that the use of crash helmets would save the lives of about 90% of the people who died in motorcycle accidents. It took many years but finally mandatory use of helmets became the law.

Q: I know some of you guys have been here since the seventies. I know the place has changed a lot. What I want to know is, what the hell did you do for fun back then? Where did you go out at night? Wasn't Chiang Mai just a big farm?

A: I first came here in 1969. I took long treks into the mountains on the Burmese border with Lisu friends, where no one had ever seen a foreigner, long before there were touristy treks; rode my motorcycle to Pai before there was a paved road; sang to Aka girls in their village in an evening seduction ritual; watched gibbons fly through the trees on Doi Chiang Dao; smoked 'Korat Krippler' (later to be known as 'Thai sticks') when it was basically legal to do so; went bird watching on Doi Suthep when there were still birds there (and have more than 250 Thai species on my life list); saved a buddy in a knife fight in a bar where we had

gone to meet a couple of 'lady friends' (yes there were bars back then too); visited Laos, Cambodia, Burma, Malaysia, and Bali before Lonely Planet did; and took my honeymoon riding down the jungle enclosed Mae Kok River before there were such things as commercial rafting trips.

But my favorite pastime was after work to ride my motorcycle down to the old Sankhampang Road and sit under one of those beautiful trees, ancient even then, and wait for the girls who worked in the silk factories to ride their bicycles home – moving works of art.

Q: Where can I get flowers, plants, trees and other landscaping materials in Chiang Mai?

A: The best place in Chiang Mai for anything for your garden is Kad Kham Thiang (named after a matriarch of the Nimmanhaeminda family I believe). It is located on the Superhighway, just behind the Tesco Lotus. A walk through this market (as well as many other plant and flower markets throughout the country) is as good as a visit to a botanical garden. They carry everything from roses, to mango trees, to koi fish, to tools and planters. There are dozens of nurseries and the staff is usually knowledgeable and helpful. Even if you aren't going to buy anything a trip to Kad Kham Thiang, or any other flower and plant market, can be a beautiful (free) outing.

Q: Hi, I've been in Chiang Mai about a year now. I recently bought a house that needs a bit of work on it, only problem is, I don't even know how to contact painters, plumbers, carpenters etc. I also don't have a clue how much things cost and I have heard so many nightmare stories concerning building and refurbishing. Can you please give me some advice as to who I might contact and how I might understand general costs?

A: The place with the best selection and service that we have found in Chiang Mai is Global House (they also have outlets in various other towns in Thailand), on the second ring road about a kilometer from Wiang Kum Kam. It is a huge Thai owned place and is similar to Home Depot in the US. It is a very large warehouse type store with just about anything you would need to build a house or to do a remodel. I see a lot of construction contractors getting their stuff from them. Their prices are as good as or better than you can get anywhere else. They deal with lots of contractors and they may have a list for you if you ask. Unlike smaller mom and pop type hardware stores who usually take the attitude that you bought it, it's yours, no refunds, Global House guarantees its products and you can return anything with no questions asked.

When it comes to finding individual contractors on your own, that is another question. A lot of people deal with their brother-in-law 'the electrician' and next week he is their brother-in-law 'the plumber', but that is hit or miss. If your house is in a compound (moo baan), then talk to the administration there. They will have contractors for everything you would need. The way the Thais find a contractor is by word of mouth and that is what you will

probably have to do. You can also contact the local technical school. Many of their instructors moonlight as contractors.

Q: I've recently read Buddha's five precepts and it seems quite strange that Thais, in general, do exactly the opposite, farang are more Buddhist, can you explain why?

A: First, there are more than 65 million Thais. I don't know how many Thais you know, and of what class and social position they are, but do you know enough people to determine what Thai people "in general" do? I kind of doubt it

As to precepts, that is exactly what they are, precepts, not commandments. A precept is a "rule of personal conduct" and is adopted, not prescribed. A person elects to follow certain precepts and is not commanded by someone or some god to do so. As an analogy, precepts are like the white lines on the Thai roads separating the driving lanes. In Thailand, as opposed to other countries, these lines are merely suggestions. You can drive in the lanes, or on the lines, weave in and out, or ignore them altogether. It's up to you. We're all going down the same road. The same goes for the precepts.

Some monks will follow 227 precepts and certain devout lay people will follow 8 precepts. They add things like not sleeping on a raised platform or not eating after noon. It's what is right for them. Others will follow the basic 5 precepts, refraining from killing, stealing, sexual misconduct, using incorrect speech, and using intoxicants. Others follow only 4 precepts, dropping the one that they would rather continue doing, usually number 3 or number 5 or quite often both at the same time. Some people might choose from the precepts as if they are multiple choice.

Precepts are undertaken by an individual because by following them you will be more able to, in the words of the Reverend Buddadhassa, understand "what's what", or develop a better understanding of why things are the way they are, not so that you can get into a heaven.

I personally like 2 precepts, refraining from causing suffering, and when I encounter suffering, attempting to alleviate it. These are pretty close to another religion's "Love thy neighbor" or "Do unto others as you would have them do unto you."

The last words that the Buddha ever spoke were "Work hard to gain your own salvation." Following the precepts should be a help to reaching that goal.

Q: My girlfriend and I are getting married, but not long ago she sprung it on me that I would have to pay a 500,000 baht dowry!! I didn't even know they still did the dowry thing . . . and isn't 500,000 baht excessive? She's from a poor family.

A: The dowry, or to literally translate the Thai idiom, the 'milk money', was once thought of

as a payment for the cost of raising a daughter (paying for all the milk she drank as a baby). It is not considered payment for the girl but more like an expression that you will have the financial means to care for her. Although still in existence, dowries are becoming quite rare these days (except that it is interesting that almost every farang man is asked to pay one). Very often with Thais any money given by the man to the parents of the girl is given right back to the couple to help them buy their home.

Some families keep to the old ways, but the amount your girlfriend is asking is about ten times the average going rate. I will let you be the judge whether the price fits or not. Please note that dowries are given only for virgin daughters and only for those who have never been married before (who theoretically have already had their 'milk money' paid for). If your girlfriend is not a virgin, or if she has been married before, then the money that the family is asking for cannot be considered a dowry. It would be a very expensive payment of a different kind.

By the way, has anyone ever heard of a Thai man paying a dowry for a western woman?

Q: I bought some land here a while back and now the land is worth considerably more. I'd like to sell it, but I'm wondering if I can just take all my money out with me. How do I take the money home?

A: Congratulations on a good investment (but be aware that what a piece of land is 'worth' in Thailand and what you can sell it for may be two very different things). If, when originally paying for the land, you exchanged foreign money into baht then you would have the opportunity to change that money back. You would need proof that the money originated from abroad, maybe a bank receipt or a note from the bank where you exchanged the money.

These laws are in constant flux. The best thing to do is go to your bank and tell them you would need to exchange X amount of baht into your home country's currency. See what they have to say.

Q: I've worked here for quite a few years, am in my late fifties, and am considering staying here as I have a wife (she has children too). I have a work permit now but would like to stop working in the near future, I am just worried that I may fall victim to the new visa rules and have to leave Thailand for 6 months. What can I do when I want to retire? I do have enough money to live here but not great amounts to pay for expensive visas. Thanks.

A: You have a number of options - they all require a bit of money though. The easiest to get is a retirement visa. For that you must be at least 55 years old, and you will need 800,000 baht deposited in a Thai bank account which must be on deposit for at least three months prior to applying, or proof of 65,000 baht per month income, or a combination of the two. You won't be able to work with this visa.

If you choose the bank deposit you may use this money after a visa is issued but it has to be there again when you apply next year since the visa is good for only one year. Have about 2,000+ baht to pay for visa and 200 baht for the letter from the bank proving you have money on deposit with them.

You will also have to report to immigration every 90 days, which doesn't cost anything and you may do this by mail now if you choose. If you choose to leave the country at any time you will lose the visa unless you get a re-entry visa. That is another couple of thousand baht.

The second option you have is one where you prove you are supporting a family (the wife and kids). Then you need only 400,000 baht deposited and a bunch of other forms and proofs including proof of 40K baht a month income. Some say you need both the bank deposit and proof of income, others say you need one or the other. I get different answers each time I ask. Your best bet is to check www.thaivisa.com or go straight to the horse's mouth at the Ministry of Foreign Affairs at <http://www.mfa.go.th>. Visa rules change often and what is true today might not be true tomorrow.

Q: Broadly, can you explain the system of insurance that applies to getting a job (for a Thai) in Thailand? My partner's daughter graduated from university this year and it appears that she needs to take out some form of personal liability insurance before she can start an office job. The sums involved should she wish to become something like a bank cashier/teller seem extraordinarily large when compared with the job, responsibility and salary attached to the work.

A: What you are referring to is similar to a bond. Many companies here, and especially banks, are prone to the occasional embezzler. The bond is there to replace any money that the employee absconds with. Each company and each bank has its own policy about this. My bank's policy is as follows:

There are two ways to satisfy the bonding requirement. The first, and the most popular, is to get someone to act as your guarantor, similar to a co-signer on a loan. This person must be a government employee of a high rank. If you take the money and run, he pays. The second is laying down B50,000. At the bank this money can be deposited in a long term account which will draw interest. All of the bank employees I talked to used the first way.

Q: Please tell me what a "residence affidavit" is.

A: A 'residence affidavit' is proof that you are living here. It is required for some types of visas and drivers' licenses. An embassy or consulate can issue one of these although it can't be issued more than one month prior to applying for whatever it is you are applying for. I also believe that there can be substitutes for this like a bill with your name and address on it - but I am not sure about this. It would probably depend on the official processing you. The Thais use their "samano khrua" or house registration form. But a farang can not be on one of

those. There is a Thai form called “bai leung”, or yellow card, where a foreigner can have his name associate with a specific residence. This can be obtained at the local ampoer office.

Q: What do you think is the best one day getaway from Chiang Mai? I have transport . . . I also have a family.

A: For the nature lover (bird watchers and flower gardeners especially) Doi Angkang, north on the Fang Road, offers beautiful mountain scenery and, in the winter, close to freezing temperatures. Doi Chiang Dao, on the same road but closer to Chaing Mai, is supposed to have the best bird watching in the area with over 300 different species regularly identified there.

The Chiang Dao Caves are also lots of fun to explore. Doi Inthanon is also a great place for the nature lover. But bring warm clothes. The last time I was there in the winter a few body parts fell off that I would rather have kept.

A short morning or afternoon excursion to the very beautiful Teewachol Botanical Gardens (on the Doi Saket Road, 5 km before Doi Saket town) is well worth the trip. It has a couple of hundred rai of manicured gardens with lots of topiaries, ponds, flowers, trees, and some old Lanna style farmers’ houses and a nice small museum. Entrance is only 60 baht.

Q: Is it legal to buy over the counter medicine (sometimes under the counter if you know what I mean) over here, that may not be over the counter in our respective countries and send it home?

A: You can buy lots of medicines here over the counter that you could not buy back home without a prescription. If you do buy them here and travel back to your home country (or send them back) you could possibly be asked by customs if you have a prescription for the drugs. If you don't they could be confiscated (or worse). Because of that I do not suggest you do what I did. For years, when I was living here only in the winter time, I bought a number of prescription meds. I bought enough for a year's supply of each. I was never asked about them upon reentering my home country and in the 5 years doing that I probably saved about \$10,000 in drug costs. I have never seen an envelope or small package opened (by the US Postal Service) and have also sent medication back that way. Again, just telling stories, no suggestions here.

Q: I love the Thai traditional dancing, shows, where can I see more?

A: The Chiang Mai Dramatic Art College (Suriwong Rd. Tel. 053-282-196) specializes in teaching traditional Thai music and dance. They occasionally give concerts and

performances. These would be performed with a Thai audience in mind, with the goal of preserving Thai and Lanna culture, and might be an interesting change from those performed for the tourist industry.

Q: I'm getting a bit worried. The other day I found a massive black scorpion crawling over my kitchen tiles, we regularly have snakes in the garden and now and again I see those ghastly giant centipedes. I have young children aged 8 and 11, should I move house? Can these things kill me or the children?

A: There are poisonous caterpillars where the pain of just brushing by them is excruciating, to huge wasps whose sting will make you swell up like a balloon, to tiny red ants whose bite is so painful you can go into shock. I have experienced them all and so have my kids and we have survived. But the chance of anything being fatal is very very low and you shouldn't worry too much about it. The five jars of Tiger Balm that we keep around the house help though.

Q: I've heard that some people have been refused reentry into Thailand because they didn't have enough money on them or didn't have a return flight, what are the rules on reentering Thailand?

A: It is probably best to get on the Thai Embassy web site and read carefully what the visa requirements are. Recently a Chiang Mai resident went to Laos on a visa run and was refused reentry because he did not have an airline ticket out of the country. He was shocked and surprised. He shouldn't have been.

One of the requirements to getting a 30 day visa at the border is that you have 'proof of confirmed onward ticket to a third country'. That does not mean that this requirement is always enforced. And it also doesn't mean that it won't be enforced. It just might not be your lucky day or the immigration officer might be in a bad mood. But you should never rely on 'luck' when crossing a border.

At this time there don't seem to be any money requirements for this kind of visa.

Two suggestions to avoid surprises at the border.

1. Be completely informed about the requirements for the visa you are applying for. Check out this official web site: www.thaiembdc.org/consular/visa/visa.htm

2. In general, whenever you cross a border, look good. Put on the best clothes you have. Avoid shorts and tank tops and even t-shirts if you can. A pair of real shoes is a good idea too. Thais are very sensitive to how a person dresses and immigration officers are no exception. I would bet that the guy wearing a suit and tie isn't required to show his return ticket.

Q: *I want to take my Thai girlfriend/boyfriend back to the USA, how hard is it getting a visa?*

A: First, your Thai girlfriend/boyfriend will have to have a Thai passport. Then, unless you are married, you have two options.

She can apply for a tourist visa. Of course she will have to qualify and have the necessary financial assets just like any other tourist.

Her other option is to apply for a fiancée visa or a 'K-1'. First you apply with INS in the US, have proof that you can support a wife, prove that you really know her and have a real relationship and show that you really intend to marry. If the INS approves your request then she will have four months to apply. She will have to go through a lengthy application procedure in Thailand. This includes a long checklist consisting of police certificates, a physical, and a very in depth interview. If she has ever worked at a bar that will end it right there.

If she is granted a fiancée visa she has 6 months to use the visa and once she gets in country 90 days to marry you. If you aren't married at that time she will have to leave the country and will probably be denied further visas.

The whole process takes 4 - 8 months. If the consulate denies her a K-1 visa you cannot appeal.

Q: *What's the best way to learn Thai?*

A: How best to learn Thai depends on your objectives. If you want to improve your communications then you will want to initially concentrate on listening and speaking skills. If you want to learn Thai for academic purposes then you would probably add reading and writing as soon as possible. I spoke Thai for more than 25 years before ever learning to read and write so one is not required to be literate in order to communicate.

Whatever objective you have it is best to begin with formal training. You will need to have a solid foundation in the Thai tonal system. If you speak without tones no one will ever understand you. Schools like the American University Alumni Association (AUA) place a great deal of emphasis on getting the tones and pronunciation correct from the beginning. And they do a great job (Here I have to admit that I am a former director of AUA Chiang Mai). Reading and writing come later.

Schools like Payap University in Chiang Mai get right into reading and writing from the beginning. One theory is that if you learn to read then you will always know exactly what tone to use. Methods that don't teach reading and writing from the start must use phonetic

systems and tone markers which can be confusing for some. When you check out schools ask about their teaching methods and philosophy and make sure that they meet your objectives.

After that it is just lots of hard work. And you are never too old to start. I still study Thai (now mostly reading). I study for at least one hour every day and always have a notebook ready to write down any new Thai words I encounter and any English words that I needed to say in Thai but didn't know. I look them up later. I also watch Thai soap operas on TV. It helps my listening skills and they are a hoot.

I don't think a person can really get to know a culture, or how most of the people in that culture think and feel, without knowing its language. If you intend to live here for a time then all the very hard work of learning Thai will be well worth the effort.

Q. How do I get a driver's license here? Can I use my licence from home?

A: 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:

1. An original affidavit of residence issued at your embassy or consulate, not more than 30 days old.
2. A non-immigrant visa. Holders of tourist visas do not qualify.
3. Your passport .
4. 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.
5. Your driver's licence 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.
6. 2 photos size 1" X 1".
7. 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.

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

Q. Foreigners cannot buy property here. There are ways around it but that only makes honest people dishonest, right?

A: You aren't dishonest if you are following the laws and using their loopholes.

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 (less than 50%) of a company that can own property.

You can invest Bt40 million in Thailand and own up to 1 rai of land.

I know someone who gave a housing company the money to buy the house. The house was in the company's name but they gave him a long term lease (99 years I believe). There is also a form call a "usufruct" which allows you use of the land for 30 years. Many foreigners get this to insure that they will be able to use the land for as long as they live.

Q. We already pay more to visit national and private parks, restaurants, hotels etc. That's a given. Does this seem fair? Why do we? What if we work here and have a work permit? What about a retirement permit?

A: At Chiang Dao Caves recently they asked me for 20 baht. I took a step back and read the Thai sign to them. They looked at me and said, 'OK, 10 baht'. Well, that's what the sign said. If you live here there are a million reasons why you should learn to speak and read Thai; that was just one of them.

If you have a Thai driver's license (which you can't get unless you have one of the long-term visas) you can show it to them and say you are living here and the law says that if you live here you pay the Thai price. A visa stamp in a passport or a yellow house registration card might work just as well. But a lot will depend of the ticket taker and whether you are smiling when you are confronted with paying the higher price. I think the smile might be the most important.

Q: Can you explain the local interpretation of karma? I mean, if say I get over charged at a shop or some girl lies to me do they go make merit? And after merit making, is the crime gone? It seems all a bit twisted and wrong to me.

A: The original Sanskrit meaning of karma is "action" or "deed". The theory of karma is that all our actions have results. What any person knows about karma depends on his/her intellectual and spiritual ability to understand the concept. Some, at a lower level of understanding, avoid doing negative actions (over charging someone, lying) because the results will come back to hurt them, not because it is a "crime" or a sin in the Judeo-Christian sense. And positive actions (making merit) are done to balance out negative ones. This is a very simplified version of karma but works for many and it gives a person an incentive to do good deeds and avoid bad ones. Someone higher up the ladder of understanding will attempt to do good and avoid bad, not because of fear of the results, but simply because it is the right thing to do. Thailand, as everywhere else, has people at all levels of understanding.

For a really clear discussion try reading the great Thai teacher of Buddhism, the Reverend Buddhadasa's Handbook for Mankind which can be bought at any good bookstore in country.

Q: Which Thai consulates have been known to accommodate the 'visa on a separate sheet' request?

A: Specific questions like this one are hard to answer unless we have had the same problem. I have never needed a 'visa on a separate sheet' - where a visa is issued on a sheet of paper and stapled into the passport instead of stamped in the passport itself. It is often used when you don't want anyone to know if you have travelled to a certain country. But I would bet that someone on the forums at www.thaivisa.com/forum would have run into this. ThaiVisa.com has a number of forums where you can submit a question and someone out in Internet Land will come back with an answer. I don't recommend ThaiVisa.com for all your questions about Thailand. Many of the forums are filled with people new to Thailand and there are many complainers and people who know only a surface level about the culture here. But the people on the ThaiVisa Forum are usually very knowledgeable. Typical questions go something like: "Where is the best place to do a border run?", and "How can I get my girlfriend a tourist visa to the U.K.?" I would submit my question to them and see what they come up with. By the way, ThaiVisa's Thai Language Forum is my favorite as it has some really well-informed linguists and they are always fun reading.