

**Hello. I'm offski.**

**To Vietnam.**

**Here's why...**

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## Cost of Living Overview

The cost of living in Ho Chi Minh City is significantly lower than in Adelaide, with various factors influencing accommodation, food, transportation, and other expenses. Here's a detailed comparison based on the provided information:

### 1. Overall cost of living:

- Adelaide: The cost of living is approximately 135.3% higher than in Ho Chi Minh City without rent.
- Ho Chi Minh City: Generally, it is about 54.1% lower than in Adelaide when considering all living expenses.

### 2. Accommodation costs:

#### • Rent prices:

- Adelaide: A 1-bedroom apartment in the city centre costs around \$1,312 AUD/month or more.
- Ho Chi Minh City: The same type of apartment costs about \$376 AUD, making it 66.7% cheaper.
- For families, a 3-bedroom apartment in the burbs of Adelaide averages \$2,094 AUD, while in Ho Chi Minh City, it's around \$848 AUD, reflecting a significant difference.

### 3. Food and dining:

#### • Eating out is much more affordable in Ho Chi Minh City:

- A meal at an inexpensive restaurant costs about \$3.30 AUD compared to \$26.00 AUD in Adelaide.
- The overall price for groceries is approximately 51.8% lower in Ho Chi Minh City.

#### **4. Transportation costs:**

**Here's a comparison of taxi costs between Adelaide and Ho Chi Minh City:**

##### **Taxi costs in Adelaide**

###### **1. Flag Fall:**

- Daytime (6:00 AM - 6:59 PM): \$3.70
- Nighttime (7:00 PM - 5:59 AM): \$4.90

###### **2. Distance rate:**

- Daytime: \$1.87 per km
- Nighttime: \$2.16 per km

###### **3. Estimated fares for common distances:**

- 3 km: Approximately \$9.20
- 10 km: Approximately \$22.50
- 15 km: Approximately \$32.00
- 20 km: Approximately \$41.50

##### **Taxi Costs in Ho Chi Minh City**

###### **1. Base Fare:**

- Approximately 12,000 VND (about \$0.75 AUD).

###### **2. Cost per kilometre:**

- Approximately 13,000 VND (about \$0.81 AUD).

###### **3. Waiting time:**

- Approximately 30,000 VND per hour (about \$1.88 AUD).

###### **4. Estimated fares for common distances:**

- 3 km: Approximately 67,250 VND (about \$4.20 AUD).
- 10 km: Approximately 181,000 VND (about \$11.30 AUD).
- 15 km: Approximately 147,000 VND (about \$9.20 AUD).
- 20 km: Approximately 194,125 VND (about \$12.10 AUD).

## 5. Utilities and internet:

- Monthly utilities for a standard apartment are about \$224.76 AUD in Adelaide compared to approximately \$58.85 AUD in Ho Chi Minh City.
- Internet services are also cheaper, costing around \$90.44 AUD (I pay \$120) in Adelaide versus about \$9.45 AUD in Ho Chi Minh City.

This is important to me; I do all of my writing work on my laptop, thus I can work anywhere in the world.

## 6. Entertainment and leisure activities:

Here's a comparison of entertainment costs between Adelaide and Ho Chi Minh City (HCMC), focusing on common activities like cinema, gym memberships, and dining out:

### Cinema costs

Adelaide:

- Standard ticket: \$20 AUD .
- Concession ticket: \$18 AUD .

Ho Chi Minh City:

- Standard ticket: \$6.92 AUD (110,000 VND).
- Two tickets: \$13.84 AUD (223,730 VND).

**Difference:** Cinema tickets in HCMC are approximately 65-70% cheaper than in Adelaide.

### Gym memberships

Adelaide:

- Monthly membership: \$86.04 AUD .

Ho Chi Minh City

- Monthly membership: \$23.02 AUD (598,911 VND) .

**Difference:** Gym memberships in HCMC are around 73% cheaper than in Adelaide. [And we all know much of a gym junkie I am!](#)

## Dining out

Adelaide:

- Meal at an inexpensive restaurant: \$26 AUD .
- Domestic beer (0.5L): \$7.36 AUD.

• Ho Chi Minh City:

- Meal at an inexpensive restaurant: \$3.30 AUD (52,500 VND) .
- Domestic beer (0.5L): \$1.45 AUD (23,049 VND) .

**Difference:** Dining out in HCMC is approximately 87% cheaper, and beer is about 80% cheaper compared to Adelaide.

## Other entertainment costs

Cultural Performances or Shows:

- Vietnam (e.g., water puppet shows or AO show): Typically range from \$9 to \$21 AUD per person, depending on the quality and type of performance.
- Adelaide: oy vey!

## Conclusion

Entertainment costs in Ho Chi Minh City are significantly lower than in Adelaide across all categories, often by more than half. This makes HCMC a much more affordable city for leisure activities, dining out, and fitness compared to Adelaide.

## Summary of key COL comparisons:

Expense Category	Adelaide (AUD)	Ho Chi Minh City (AUD)	Difference
1-Bedroom Apartment (City)	\$1,312	\$376	66.7% cheaper
Meal at Inexpensive Restaurant	\$26	\$3.30	87.3% cheaper
Monthly Public Transit Pass	\$135.08	\$12.73	90.6% cheaper
Monthly Utilities	\$224.76	\$58.85	73.8% cheaper
Gym Membership	\$86.04	\$23.02	73.3% cheaper

Overall, living in Ho Chi Minh City is considerably more affordable than in Adelaide across various categories, including accommodation, food, transportation, and entertainment. This makes Ho Chi Minh City an attractive option to reduce my cost of living while still enjoying a vibrant urban lifestyle.

## Transport

The cost of cars in Vietnam is the same as here in Adelaide. But once I have my car repaired after a fight with a roo in NSW it will fetch around \$19k, enough to buy a 5-6yo CX-5 over there, if I even do. If I live right in the city, I won't need a car; if I want to go out into the country to take photos or take a break, I'll just hire a car (vastly more expensive in HCMC than Adelaide, but if I don't have to buy, register, park, or maintain a car over there I reckon it's a trade-off worth making).

## Healthcare

When comparing healthcare costs and standards between Australia, specifically Adelaide, and Ho Chi Minh City, Vietnam, there are significant differences in both the financial aspects and the quality of medical care.

### Healthcare costs comparison

#### 1. Expenditure per capita:

- Australia: The average expenditure on health is approximately \$5,479 AUD per person. This includes public and private spending, with a significant portion covered by government funding through Medicare.
- Vietnam: The average expenditure is around \$2,690 AUD per person. However, Vietnam has a high out-of-pocket expenditure rate of 36.8%, meaning that many individuals pay a substantial amount for healthcare services themselves.

#### 2. Insurance coverage:

- In Australia, most healthcare services are covered under the national health insurance scheme (Medicare), which significantly reduces out-of-pocket costs for residents.
- In Vietnam, while a large portion of the population is enrolled in social health insurance, many still face high co-payments and additional costs for medications and treatments.

### **3. Cost of common services:**

- Basic consultations in Ho Chi Minh City can range from \$10 to \$30 AUD, while in Adelaide, a standard GP visit typically costs around \$80 to \$100 AUD without Medicare coverage.
- Hospital stays and surgeries are also more affordable in Vietnam compared to Australia, where costs can be substantially higher due to the advanced technology and facilities used.

## **Standard of Medical Care Comparison**

### **1. Quality of care:**

- Australia: The healthcare system is highly regarded globally, ranked 32nd in the world. It benefits from well-trained medical professionals, advanced medical technology, and comprehensive healthcare policies.
- Vietnam: Ranked 160th globally, the Vietnamese healthcare system faces challenges such as inadequate funding, disparities in access to care, and varying quality across urban and rural areas. While there have been improvements in healthcare access and outcomes, significant inequalities remain.

### **2. Facilities and equipment:**

- Australian hospitals are generally well-equipped with modern facilities and technologies. Patients receive high-quality care with strict regulations governing medical practices.
- In Ho Chi Minh City, while many private hospitals offer good services and modern facilities, public hospitals may lack resources and may not always meet international standards.

### **3. Access to medications:**

- In Australia, medications are subsidized under the Pharmaceutical Benefits Scheme (PBS), which helps keep costs manageable for patients.
- In Vietnam, issues such as counterfeit medications and inconsistent quality control present challenges for patients seeking reliable treatments.

Yes, this is of concern, and as a veteran I also experience a little benefit by staying in Australia. I will require medication, but I am confident that if I utilise a 'proper' pharmacy in HCMC (one recommended by the expat community there, as there are plenty of black-market ones with questionable purity

of ingredients despite the packaging looking authentic), I should be okay. Sure, it will cost a lot more than I currently pay, but in light of the COL numbers I still figure I'll be ahead. Plus, the private health insurance there is again considerably cheaper than here to add overall fiscal balance.

It seems from my DVA-appointed medical team that any support the DVA provides me will continue (including working with my team over Zoom), which is very good news. I have one injuries claim in with DVA at the moment, and another to follow shortly. The income from them (either lump sum or on-going payment) won't be considered by Centrelink or the ATO.

## Conclusion

In summary, healthcare costs in Vietnam are generally lower than in Australia; however, this comes with trade-offs in terms of quality and accessibility. The Australian healthcare system offers comprehensive coverage and high standards of care compared to Vietnam's system, which still faces significant challenges despite improvements in recent years.

The healthcare costs are my only concern, as everything else seems to suggest a relocation to Vietnam is on the cards. We all know how challenging it has been for me to live here recently. The only way forward I can see is to sell up and move; staying here and getting further and further into debt (even though I have been paying off debts as I am able) is causing me a tremendous amount of psychic stress – which my PTSD, Autism, ADHD, and Bipolar\* isn't coping with well.

\* The recent work on neurodiversity leads many scientists to suggest Bipolar has been misdiagnosed for a lot of those with the illness. Not from any malpractice, it must be said, but simply because what is known now was not known a decade or more ago. Scientists these days are suggesting that Bipolar is either better understood as Autism, ADHD or a combination of both (AuDHD, which I think I suffer from). Some are also suggesting that Bipolar might be a subset of neurodiversity, not a stand-alone condition.

The ADHD component explains why I cannot write anything brief (including this document), but instead I send out an essay (even in text messages): I **HAVE** to tell you absabloodylutely **EVERYTHING** about the topic du jour, otherwise I worry you won't understand me and my thoughts – lol).



## Language

Naturally, I don't speak Vietnamese, but there are more translation apps on my phone that I could possibly consider using, plus I am likely to learn the basics of the language by being in the middle of it all and having to learn if I want to buy things. I've downloaded Duolingo and have started using it for five minutes a day.

The younger Vietnamese are very keen to learn English because it's the lingua franca of world commerce, and there are plenty of classes and courses over there for Vietnamese to learn it from native English speakers that I can volunteer with. The desire to learn English extends upwards to the middle-aged, educated middle-class who – especially those in the business, medical and academic fields – recognise that English is indispensable if they want to improve their skills or work with overseas businesses, institutions, and practitioners. Outside of Vietnam, not much commerce and/or academic literature is written in Vietnamese. English, however...

## Relationships

According to all the expats I have been in touch with, Vietnamese women around my age are fiercely independent and very likely to have:

- children who have moved out,
- a good, well-paid job, and/or
- their own business.

According to all I can find online, middle-class Vietnamese women 45yo and above are highly likely to not need a man at all, so if they form any sort of relationship with anyone outside of their family it is because they *want* to, not *have* to (it is only the younger women who need someone to support them and their children).

These mature women also, it seems, are brilliant with money (ahem) and according to my contacts most expats who have formed long-term relationships/marriage with Vietnamese ladies (as they prefer to be known as) laugh that they now have more money in the bank than they've ever known in their lives!

Contrary to some of the beliefs of we Westerners, the Vietnamese women are incredibly hard working and brilliant entrepreneurs. Even more than the Chinese, who from experience I had always rated #1 in the world for entrepreneurialism. According to those who know first-hand, these Vietnamese women are also superb cooks (because their culture and upbringing demands it) and love cooking to show their love of their family, their friends, etc. I'm looking forward to learning how to cook their dishes, and showing them how to cook Western meals (ahem).

Also, the Vietnamese women I have been in contact with all say the biggest thing they look for in a man is his ability to make them laugh. I've just invested in a book on Amazon, 'How to be funny'.

## Climate

HCMC has a tropical monsoon climate, which is consistently hot and humid throughout the year. In contrast, Adelaide has a Mediterranean climate, with distinct hot, dry summers and cool, wet winters. Here's a detailed comparison:

### Seasonal heat and humidity in HCMC

#### 1. Dry Season (December to April):

- **Temperature:** Averages around 27.55°C, with highs reaching 40°C in April, the hottest month.
- **Humidity:** Lower than the wet season but still significant, often around 60–70%.
- **Rainfall:** Minimal, making it the most comfortable time for visitors.

#### 2. Rainy Season (May to November):

- **Temperature:** Averages around 30°C, with slight cooling due to frequent rains.
- **Humidity:** Extremely high, often exceeding 80%, making the heat feel more oppressive.
- **Rainfall:** Heavy afternoon downpours are common, with annual rainfall averaging 1,979 mm.

### Comparison with Adelaide

#### 1. Temperature:

- Adelaide has a much wider temperature range:
- **Summers (December–February):** Hot and dry, averaging around 29–35°C, but with low humidity.
- **Winters (June–August):** Cool and wet, averaging around 8–15°C.
- In contrast, HCMC is consistently warm year-round, with minimal seasonal variation.

## **2. Humidity:**

- Adelaide has low humidity year-round, typically ranging from 30–50%, making its heat more tolerable.
- HCMC's high humidity (up to 80% during the rainy season) amplifies the perception of heat.

## **3. Rainfall:**

- Adelaide experiences moderate rainfall concentrated in winter (~550 mm annually).
- HCMC has much heavier rainfall (~1,979 mm annually), especially during the rainy season.

## **Why these differences exist**

### **1. Geographical location:**

- HCMC's position near the equator gives it a tropical monsoon climate with consistently high temperatures and humidity.
- Adelaide's location in southern Australia results in a Mediterranean climate influenced by temperate weather patterns.

### **2. Monsoonal influence:**

- HCMC is heavily influenced by the Southeast Asian monsoon system, leading to distinct wet and dry seasons.
- Adelaide's climate is shaped by westerly winds and oceanic influences, creating its seasonal rainfall pattern.

### **3. Altitude and Latitude:**

- Vietnam's diverse altitudes create significant regional climate variations (e.g., cooler highlands vs. tropical lowlands).
- Adelaide's latitude places it within a temperate zone, leading to milder seasonal changes compared to HCMC.

## **Conclusion**

HCMC is consistently hot and humid year-round due to its tropical monsoon climate, while Adelaide experiences more pronounced seasonal changes with lower humidity levels. Compared to other regions in Vietnam, HCMC is

warmer in winter but less extreme in summer temperatures due to its consistent tropical conditions. These differences arise from geographical location, altitude, and climatic influences such as monsoons versus temperate systems.

## Language and income

Ho Chi Minh City is Vietnam's biggest city and I am more likely to find highly-educated, good/excellent English speakers there than anywhere else in Vietnam. That's important to me, as is the ability to pick up my psychologist title once again and practice with it (I couldn't here in Oz because I didn't take a Master's in psychology here; plus, by the time I got back here in 1999 I had fallen in love with the internet and started building website for small businesses here. And then social media came along... I would have had to have paid for my psych Master's and I couldn't afford that).

I am well-placed to offer counselling and neurodiversity help to the expats and locals as mental health gets more attention in Asia; the youth are far more across the importance of good mental health than their grandparents, according to the middle-aged Vietnamese and expats women and men I've conversed with, and it is becoming more of a talking point across the country. Being blessed with ADHD, I can assimilate information at a phenomenal rate, apparently; I always received compliments in Blighty about how I was able to translate difficult psychology concepts into everyday English that the average person could understand and act on. So those assimilation skills will help quickly bring me up to speed with the psychology literature, including how to use that knowledge (for good, not evil). I have access to the scientific literature anyway, and AI makes searching it in plain language a doddle.

Currently I derive a tiny income from my books, but it is slowly growing. Thanks to AI, it is incredibly easy to translate them into just about any language, including Vietnamese, adding to my arsenal of income-producing weapons.

According to my accountant, selling my house will involve some Capital Gains, and my aged pension might well be reduced/cancelled. If I rent it out instead of selling it I will be up for increased Centrelink implications as it will no longer be deemed my residence and thus impact on any income other than payments/pension from the DVA. Hence the need to get my books selling more, and me get back into practice as a psychologist and counsellor. Any work I pick up as a copywriter and as an AI specialist will be welcome, of course.

# Visa

## Vietnam Visitor Visa costs and duration

### 1. Visa Costs:

- Single-entry e-visa: \$25 USD (~\$39 AUD) .
- Multiple-entry e-visa: \$50 USD (~\$78 AUD) .
- Both types are valid for up to 90 days.

### 2. Validity and stay duration:

- The e-visa allows a stay of up to 90 days, with single or multiple entries depending on the visa type.

### 3. Renewal options:

- I can extend my visa within Vietnam by applying for an extension or renewal:
- **Extension:** Adds time to my existing visa without leaving the country. Costs vary based on the original visa type and extension duration (e.g., 15 days, 1 month, or 3 months).
- **Renewal:** Requires leaving Vietnam and re-entering with a new visa. Many visitors choose to travel to neighbouring countries like Malaysia for a short trip (commonly called a 'visa run') before reapplying for a new visa.

### 4. 'Visa Run' costs:

- A round-trip flight to Malaysia (e.g., Kuala Lumpur) typically costs around \$180–\$250 AUD, depending on the airline and booking time.
- Additional costs include accommodation, meals, and transport during the 24-hour stay.

## Summary

- A visitor's e-visa for Vietnam costs around \$39 AUD (single entry) or \$78 AUD (multiple entry) and is valid for up to 90 days.
- I can extend my stay without leaving Vietnam through an extension, or leave the country (e.g., to Malaysia) and reapply for a new visa.

## Visa options for retirees in Vietnam

### 1. Tourist Visa:

- Cost: Single-entry visa starts at \$25 USD (~\$39 AUD); multiple-entry visas range from \$50 USD (~\$78 AUD) for 90 days to \$155 USD (~\$242 AUD) for 2–5 years .
- Duration: Typically valid for up to 90 days, but longer durations (up to 5 years) are available for multiple-entry visas.
- Renewal: Requires leaving the country (commonly referred to as a 'visa run') or applying for an extension. Visa runs to neighbouring countries like Malaysia are common and cost approximately \$180–\$250 AUD for flights.

### 2. Investor Visa (DT Visa):

- Cost: Starts at approximately \$145 USD (~\$226 AUD) for a temporary residence card valid for up to 2 years .
- Duration: Valid for 3 months initially, with the possibility of extending up to 3–5 years by obtaining a temporary residence card.
- Requirements: Requires setting up a company or making an investment in Vietnam, which can be complex and time-consuming.

### 3. Temporary residence card:

- Cost: Ranges from \$145 USD (~\$226 AUD) (valid for 2 years) to \$165 USD (~\$257 AUD) (valid for 5–10 years).
- Duration: Provides long-term residency without frequent renewals.
- Eligibility: Often tied to business or family sponsorship.

## Key considerations

- Retirees often rely on tourist visas and frequent visa runs since there is no official retirement visa program in Vietnam .
- Long-term options like the investor visa or temporary residence card require financial investment or sponsorship.

## Financial requirements for long-term visas

### 1. Temporary Residence Card (TRC):

- Issued to individuals with valid work permits, investors, or those married to Vietnamese nationals.
- Costs range from \$145–\$165 USD (~\$226–\$257 AUD) depending on validity (2–10 years) .
- Proof of financial stability is required, such as employment contracts, investment certificates, or sponsorship letters.

### 2. Permanent Residence Card (PRC):

- Requires temporary residence in Vietnam for at least 3 consecutive years.
- Applicants must demonstrate financial self-sufficiency through legal income sources or sponsorship by a Vietnamese citizen (e.g., spouse or child).
- PRC holders must renew their card every 10 years, with fees between VND 3.6–4.1 million (~\$145–\$165 USD).

### 3. Marriage-based residency:

- Foreigners married to Vietnamese nationals can apply for a 5-year temporary residency visa, renewable as long as the marriage remains valid.
- No specific financial threshold is required, but proof of marital status and cohabitation is necessary.

## Renewal options

For visas requiring renewal, such as the DT4 investor visa or tourist visas, applicants can either:

- Apply for an extension within Vietnam (fees vary).
- Exit and re-enter Vietnam (e.g., via a 'visa run' to Malaysia), which involves travel costs of approximately \$180–\$250 AUD for flights and additional expenses for accommodation and meals.

## Summary

The financial requirements for long-term visas in Vietnam depend on the visa type:

- Investor visas require investments ranging from VND 3 billion (~\$128,408 AUD) to over VND 100 billion (~\$3.94 million USD).
- Residency through marriage or family sponsorship has no fixed financial threshold but requires proof of support.
- Extensions and renewals are possible without leaving the country in some cases, but visa runs are common for short-term options like tourist visas.

These financial thresholds ensure applicants contribute to Vietnam's economy while maintaining self-sufficiency during their stay.

## Vietnam Work Visa costs and duration

### 1. Cost of a Work Visa:

- Single-entry 1 month or 3 months: \$25 USD (~\$39 AUD).
- Multiple-entry 1 month or 3 months: \$50 USD (~\$78 AUD).
- Multiple-entry 6 months: \$95 USD (~\$148 AUD).
- Multiple-entry 12 months: \$135 USD (~\$211 AUD) .
- Additional fees may apply for processing and service charges depending on the application method.

### 2. Work Permit costs:

- New work permit: ₫400,000 VND (\$20 USD/\$31 AUD).
- Reissued work permit: ₫300,000 VND (\$15 USD/\$23 AUD).
- Renewal work permit: ₫200,000 VND (\$10 USD/\$16 AUD) .

### 3. Duration:

- A work visa is valid for up to 2 years, depending on the validity of the associated work permit.
- Work permits are initially valid for up to 2 years, with a one-time extension possible for an additional 2 years.



## Renewing without leaving the country

- Work visas and permits can be renewed from within Vietnam if the employer sponsors the renewal process. This avoids the need for 'visa runs' to neighbouring countries like Malaysia .

## Summary

- A Vietnam work visa costs between \$39–\$211 AUD, depending on its type and duration.
- Work permits cost around \$31 AUD for new applications and are valid for up to 2 years, with one extension allowed.
- Certain professions, such as intra-company transferees or volunteers, may be exempt from requiring a work permit but still need proper visas or certificates.
- Renewals can often be processed within Vietnam, but visa runs are an option if needed.

## Conclusion

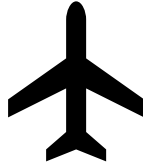
The most practical option for retirees is the tourist visa, costing around \$39–\$242 AUD, depending on duration and type. While this visa requires periodic renewals or visa runs, it remains the most accessible choice. For those seeking stability, an investor visa or temporary residence card offers longer-term residency but involves higher costs and additional requirements.

## Next steps

My lodger's rental agreement ends early April, after which I will put everything but my computer and sound equipment up on a local Facebook group to give away to those in the local community who are doing it tough at the moment.

Caz will come with me; all Vietnam requires is a certificate from my vet that she has had various the requisite inoculations, and there is no quarantine period at the other end. I therefore only need to find accommodation that will accept my killer attack dog until I buy/rent my own place.

I need to purchase a new passport (around \$417) and a visa for Vietnam.



I've done my research (as much as I can; only a tiny bit more to do, methinks). My rummage through the medical literature suggests it will only take 3-4 weeks to acclimatise to the heat and humidity of Vietnam, as long as I go easy on the aircon and do my best to stay in the heat and humidity until I my body shuts down (which it does when it gets a bit warm, thanks to what I now know is my ADHD-driven senses sensitivity).

I lived for two years in Penang, Malaysia, and spent much of my off-duty time in the radio station either being a superhero radio announcer (ah ha) or visiting Vietnam, Thailand, Singapore, etc., and I loved much of what I saw (the RAAF, by then, not so much). Sure, that was 40 years ago, but from all expat communities I have approached, Vietnam is coming out tops of the countries to retire to these days.

I have no family here and no ties.

So yes, research 95% done; all going to plan (as the rest of my life has—ahem) I'll be heading off mid-April. Wish me luck!

And if you have any suggestions, comments, brickbats, bouquets, etc...