

Moving to Bali

How a retired California couple found a new life on a Pacific island

By

Judith Schneider

June 7, 2012 8:40 a.m. ET



A fruit vendor in the Ubud market Jack Kurtz/Zuma Press "How did you find Bali?" and "What do you do all day?" are the two most common questions asked of us. I am a retired lawyer from California; my husband is a vintner (plus many other things). We're both 68 years old, and most people can't wrap their minds around the change we made moving to Bali, Indonesia, seven years ago. As we approached retirement age, we kept a watchful eye for those places that were exotic, less expensive (we lived in California for 35 years) and comfortable for Americans. A top priority was warmth. We both grew up in Connecticut, and I spent four winters in Buffalo, N.Y., so we were done with cold and snow. We visited all the warm climates we could find on the globe. It was by chance that a client/friend asked me to visit her in Ubud, Bali. When I returned, I said to my husband, "This may be it." What was "it"? A constant 85-degree temperature, stunning landscapes, and a warm and gracious people with smiles so perfect that seeing them every day is added sunshine. We moved to Bali in May 2005. Unless changes in our health necessitate a return to the U.S., we plan to spend the rest of our lives here.

Laid-Back Lifestyle

Bali, with a population of about four million, is one of about 17,500 islands that make up Indonesia. We settled in a suburb of Ubud, which is considered the cultural and religious center of Bali. In our village, women and men wear sarongs as daily clothing, children take off their shoes and walk barefoot when the school day ends, and the entire community goes to a sacred spring to retrieve holy water. Rafting near Ubud.



Hemis/Zuma Press We leased a half acre of land for 20 years for \$50,000. The property overlooks a river valley with a small waterfall on the far side. We built a "villa," as a single-family home in Bali is called. Our house has a swimming pool, furniture handmade to our specifications, and flowers everywhere. But in Balinese fashion, there is no front door. An opening, yes, but no door to shut. The cost to build our house today (approximately 2,000 square feet) would be about \$350,000. That said, a perfectly nice home could be built for half that amount. A reasonable monthly budget for home maintenance, transportation, food and entertainment is about \$1,000. When it comes to cooking—and cleaning and all of those other daily time-consumers—we hire Balinese help. Our cook, who is paid \$75 a month, shops in the market at 6:30 a.m. and prepares all of our meals from scratch. It's

very healthy. Sundays we are on our own, and that is our brunch and pizza day. (We wouldn't want to forget our roots.) A meal costs about \$15 with no alcohol. Alcohol comes with a 300% customs duty. The local beer is good and keeps us looking younger.

What do we do? We are very involved with a children's home, ensuring there is always enough food and medical care. My husband assists in teaching spoken English to schoolchildren. Many people in the U.S. want to help the Balinese (Indonesia is a poor country), so we check out projects to start and then follow the progress and oversee funds. As for relaxation, we let Bali happen. Schedules and appointments here are extremely fluid; thus, we wait to hear what's taking place and join in if we're so inclined. Poetry readings, yoga, spa visits, massages, a classic film being shown at a coffeehouse, even an invitation to a wedding: All tend to be spur-of-the-moment. It's very liberating to do whatever strikes your fancy.



There is an English-language library here, as well as an English-language Christian church service and a Rotary Club. If you choose to shop, there are two large U.S.-style supermarkets called Delta and Bingtang. WiFi and satellite television are all here for the expat. Or you can choose to ignore them. Many expats have a car or motorbike. We do, as well, but we never get behind the wheel. Why? From our perspective, most Balinese don't appear to follow the rules of the road, so we prefer to hire people who are used to driving here. It's much safer. Speaking of which, strolling the streets of Ubud at night is the same as the daytime—safe. Hitches and Quirks If you're thinking about spending any extended time in Bali, paperwork comes into play. Most people start out trying to get a "retiree visa," which under current rules would allow you to stay indefinitely—but that can be costly and time-consuming. One alternative: a "social visa." This allows you to remain in country for as long as six months, at which point you reapply. For our part, we typically

use that opportunity to head to the States to visit children and grandchildren. No, Bali isn't perfect. Medical care, for the most part, is substandard when compared with the U.S.; thus, expats typically have evacuation insurance to a country chosen by their insurer, typically Singapore or Australia. (Fortunately, some excellent clinics are starting to appear.)

Enlarge Image
Other hitches and quirks: the long rainy season (November into early April); heavy traffic in the island's main city of Denpasar; the plane trip back and forth to the U.S. (a 17-hour flight); our heights and weights (we feel like Gulliver in a society where most people are about five feet tall and weigh about 100 pounds); and haircuts. Balinese are almost all long- and straight-haired. I have curly short hair, which baffles most hairdressers, so I go to a hotel for tourists for my needs. My husband has straight black hair. No problem. The cost for his haircut: 50 cents. Most of these issues are minor, to say the least. Most days border on the breathtaking. Each evening, as we lie in our bed watching the stars, we experience the hush of Bali. A lilting melody drifts down the valley as an upriver village has a ceremony. The magic of this island lulls us to sleep. Ms. Schneider can be reached at next@wsj.com.