Settling on London

Banker has no plans to uproot himself from Britain

Staying put: Lum decided on where to settle down after spending five years in Kuala Lumpur.
A Malaysian Abroad

By LIM AL LEEN

Richard Razaleigh Lum is reluctant to work elsewhere.

He is a director in structured finance at a Japanese bank in the heart of London, a stone's throw from iconic St Paul's Cathedral, the London Stock Exchange — one of the world’s oldest at over 300 years — and the open square in between where anti-capitalist protesters set up camp in October 2011 and tourists jostle for pictures.

One of his favourite haunts, the Tate Modern — a leading gallery for British and international modern art — sits within walking distance across the River Thames. Still, the journey which has brought Lum, 40, to this point was as much guided by circumstance as by conscious will.

Lum was born in 1972 in New Zealand, where his Malay mother and Fijian Chinese father first met. They moved to Penang, his mother’s home state, soon after. When he was eight years old, Lum migrated to the UK with his mother and English stepfather.

"I really took to England quite quickly," he recalls. "I arrived in the autumn and it was my first experience of having seasons. I couldn't speak English fluently at that time. Like most children of that age, Lum was a fast learner and assimilated himself at his local state school within the year, despite being the only non-Caucasian student there.

"I felt quite accepted. I think I was more of a curiosity, I didn’t feel much resentment or racism of any sort," he says.

This immersion in state education in his formative years helped build his cultural affinity for the country he now calls home.

"I’m connected to the whole humour of the English, of being self-deprecating and cutting through the nonsense to get to the heart of the matter," he says.

An avid fan of the Guardian newspaper, a leading liberal broadsheet, he admits he struggles to read mainstream Malaysian newspapers. He explains: "I feel more comfortable living in a free society ... where I can enrich myself through the media as opposed to a place where that’s curtailed. I don’t have a strong opinion one way or the other about the political situation but I’d like to get a balanced view instead of quoting government ministers all the time and that’s the headline."

Lum’s links to Malaysia have been well-preserved: by visits every two years when he was growing up, and now by regular trips to see his mother and stepfather who both returned to live in Penang in 1998. However, it was the five years he spent in Kuala Lumpur as an "informed adult" that influenced his decision on where to settle down.

After reading law at the London School of Economics and doing his Bar Finals, he returned to Kuala Lumpur in 1995 and worked for five years at Standard Chartered Bank, first as a graduate trainee, and then in wholesale banking as a credit analyst and assistant relationship manager.

With his mother’s extensive family, it was easy for him to dive into local Malay society. There are aspects of his life then that he misses, and it’s no surprise that food is at the top of that list. He adds: "I miss the humour and I miss being able to bump into people. Here you always have to make plans to meet up. The familiarity, how easy it is to strike up friendships. I miss my family, I miss my mum not being able to see my children. I miss the weather."

Incidents like the London riots last August — where teenagers hit the streets to loot and vandalise shops — prompt him to draw comparisons between the two countries, and, in this instance to remind him of traditional customs, in particular adat and how the young are taught to respect their elders.

"You don’t have that here. If they had that, you wouldn’t have had the riots," he says. "That was a complete disconnect of parenting and morals; it showed a vacuum where there should have been moral guidance. It was quite shocking. That for me reflects where we are here compared to in Malaysia, in the sense that certain sections of society seem to have run away from or lost family values. It’s worrying and sad.”

While his years in KL strengthened his knowledge and understanding of his heritage, ultimately he found he couldn’t fit in. He puts it down to a difference in culture and values.

"I couldn’t really connect to my Malay brethren," he says. "I don’t know what it is, but especially in the professional classes, you expect them to be more exposed than they actually are. They’re very insular. There was emphasis on superficiality — what you have, who’s got the better car, who’s doing better — and I felt like they’d lost the sense of soul.

And that’s something that I’ve become very attuned to because I grew up here; you look for substance. You want the grit as well as the aspirations, that’s real life.”

Lum was also uncomfortable with the sense of entitlement prevalent both in his social and work circle and the general environment. As a result, he found that he couldn’t connect or have meaningful conversations with people who "used their wealth as shorthand for their intelligence" or with politicians or businessmen who didn’t feel the need to articulate themselves because of their status.

"It depresses me, seeing that," he says. "I don’t think people like me can change things, perhaps they need to address the mentality of those who come here to study. They shouldn’t just be studying their course, they should be subsuming themselves in society, enriching their minds, instead of sticking together and remaining insular."

The clincher came when he met his kindred soul and now ex-wife Sonja, who was also of mixed race and grew up in the UK. Like him, she had returned to Malaysia and was teaching at University Malaya. They decided to settle down in London and got married in 2000.

Lum says both he and Sonja wanted a different environment for their children, especially after seeing many of his female cousins having to "act in a certain way and have certain male-centric aspirations" regardless of their achieve-
ments and how independent they were.

Reviewing his career progression, Lum believes he wouldn’t have gotten to where he is now if he remained in Malaysia. "I have to stretch to do what I do here (in London), as opposed to accepting mediocrity in another environment," he explains.

And he wants his children to strive and compete in the same way. "I got my butt kicked by my mum, that was where the aspirations came from," he says candidly. "It wasn’t the state telling me I was entitled to this, that and the other. That’s what I want to pass on to my children."

Still, with economic growth shifting to the East, he accepts that London, or the West in general, may not offer the best opportunities in the future. "What I see is the labour being shifted out there (the East), but the intellectual property still resides in the First World. For now, it might change by the time my children start working," he says.

While Lum’s mind is firmly set on the West, it’s evident that a part of his heart remains tethered to Malaysia, not least because he misses the strong extended family structure — a rarity in England. He ventures: "I wouldn’t mind going back to Malaysia for a part of my career, if there was an opportunity. But I’ve started to see it less as a place to retire."