



# OVERSEAS

## Haven Report



**Bali, Indonesia:**  
Life Is Art In Beautiful Bali...



© D.K. Justice

## Life as art

### Living in beautiful Bali

By Wendy and David Justice

*From the comfort of your veranda you can see the people of the neighboring village tending to the irrigated paddies of bright-green rice. A gentle breeze making its way down from the distant mountains softly touches into life the shimmering greens of a hundred species of plant. You eye the ducks swimming in the irrigation canals and tilt your ear slightly towards the sounds of happy laughter and otherworldly gamelan music softly carries from the banjar community hall in the distance.*

*Taking a deep breath you sigh with contentment, the scent of flowers surrounds you and a wisp of incense floats*

*your way from the canang sari offering baskets that your housekeeper has carefully and reverently placed to invite balance and harmony into your home.*

This place is called the “enchanted land”, and no wonder, for despite its small size, this island packs in everything you expect of paradise, from coral reefs to the jungle-clad slopes of mighty mountains complete with tribes of naughty monkeys. Here, amid the most gracious and hospitable of peoples, you can live for as little as US\$1,500 a month.

Yes, it’s one of the most charming and affordable havens on earth. But where is *continued on page 7*

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**Hélène Kletochkina**  
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[CustomerService@OverseasLivingLetter.com](mailto:CustomerService@OverseasLivingLetter.com)

For editorial comments and contributions, reach us at:  
[Editorial@OverseasLivingLetter.com](mailto:Editorial@OverseasLivingLetter.com)

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Live and Invest  
**OVERSEAS**

*continued from page 2*

it? The island of Bali, Indonesia. So, where is that exactly?

### So where is it?

Located just eight degrees, or roughly five hundred miles south of the equator, Bali is the westernmost island of the Lesser Sunda Island Archipelago, one of over 15,000 islands that comprise the country of Indonesia.

Situated two miles east of the principal Indonesian island of Java, Bali is relatively small, stretching about ninety-five miles from east to west and less than seventy miles north to south. The total land area is about 2,175 square miles. Its size though, does not limit its many world-class attractions, which explains why Bali has been called “an enchanted land” and has been a major tourist destination since the 1930’s.

A mountainous east-west range forms the spine of the island, the highest point of which is Gunung Agung (Mount Agung), at an impressive elevation of 10,308 feet. Other peaks dominating the skyline include Gunung Batur (5,633 feet) and the hot spring studded caldera complex of

Bratan (7,467 feet). Gunung Merbuk in the West Bali National Park (*Taman Nasional Bali Barat*) anchors the chain at 4,547 feet.

Rich soils washed down from the slopes of the mountains have formed fertile foothills and coastal plains supporting an incredible diversity of plant and animal life.

Coral reefs surrounding the island bring an equal abundance of life to the island’s waters. The beaches of the south are generally white sand, while those of the north are covered in volcanic black sands.

Montane forests grace the higher slopes, complete with giant fern trees and tropical pines, whereas the lower elevations support dense tropical forest and jungle, rich agricultural land, and beautifully terraced rice paddies. There are some areas of dry savanna and acacia scrub nestled in poorer soils and in the rain shadows created by the higher peaks. Coastal areas offer rocky ledges and world-class beaches lined with palms as well as some areas of dense mangrove forest.



The south is the most populous part of the island

There are only four significant lakes on the island, and a multitude of small rivers and streams with seasonally influenced flows. Water is brought to farmland and paddies through an ancient and complex, communally administered, irrigation system.

### Where to live

Most of Bali’s population is concentrated in the south, where the international airport serves as the island’s transportation hub and is conveniently located within a very short drive of the bustling coastal resort cities of Kuta, Sanur, Legian and Seminyak, and near the capital city of Denpasar.

About an hour’s drive north of the airport is the lively little city of Ubud where many expats choose to live. Ubud is an artist’s mecca with a population of only 8,000 people. It is considered the cultural capital of Bali and is surrounded by dense jungles and beautifully terraced rice paddies,

The Ubud Monkey Forest Nature Reserve—where monkeys probably outnumber visitors—has a real “Indiana Jones” feel to it. Within its boundaries there are several Hindu temples and some outstanding jungle trails. It is easy to forget that you are within an easy walk of downtown here. Yet, just a few blocks away, Ubud’s streets are lined with art galleries, museums, handicraft shops, spas and fine dining. Perhaps the biggest attractions in Ubud though, are the many theaters that offer nightly performances of traditional dance and drama.



The location of Bali in the archipelago



Sacred Barong costume for the Barong Dance

Elsewhere on the island, Kuta, located just south of Denpasar, is famous for its wide, sandy beaches and raucous nightlife. Nearby Legian, Sanur and Seminyak also boast fine beaches and attract many foreign retirees from all over the world. Most of Bali's population lives in this general region.

More isolated but still very accessible is laid-back Lovina. Located on a lovely stretch of black-sand beach on the north side of the island, about 100,000 people live in this general vicinity, which actually consists of several small villages strung out along the coast. Dense jungles, remote waterfalls, and a large resident dolphin population draw thousands of visitors to this area every year.

Other parts of Bali that attract foreign retirees are the less congested areas of Candi Dasa, Padang Bai and Amed, on the east side of the island, and Canggu, which is northwest of Seminyak and Kuta.

### A little history

Although there is archaeological evidence of Bali being inhabited as early as the Paleolithic period (200,000 B.C. and earlier), Bali's history really begins with the migration of the Austronesian peoples (around the 3,000 to 600 B.C.) These are the seafaring ancestors of the present day Filipino, Malay, Cambodian and Polynesian peoples, and probably came to Bali via the Philippines and Sulawesi from southern China or Taiwan.

These settlers brought advances in agricultural techniques and in rice

cultivation that allowed the population to move away from hunting and gathering. They cleared the land and established villages and cultural practices that are evident even today. For example, the intricate, community-managed wet rice irrigation system of subak that is still used began during that period.

The Bronze Age (600 BC to 800 A.D.) in Bali was a time of increasing wealth, sophistication and trade. Archaeological evidence shows that advanced metalworking techniques from southern China and the Dong Son culture of northern Vietnam were in use on the island.

Bronze tools, weapons and ceremonial items were made in Bali although the raw ingredients—copper and tin—were not found on the island and had to be imported from elsewhere. The largest bronze ceremonial drum ever found in Southeast Asia—the “Moon of Pejing”—is still displayed today in a temple east of Ubud more than 1,500 years after it was cast.

Bali's location along the important trade routes between India and China, and its proximity to neighboring Java, has done much to shape its cultural and historical development. Hindu influence can be traced back to the first century, while Buddhism was a growing influence from around 500 A.D. onward.

The first written records appear in Bali around 800 A.D. and coincide with the further expansion of Buddhism and Hinduism onto the island from India and from nearby Java. During this period and into the next several centuries the island was often dominated by stronger kingdoms in Java through royal intermarriage and conquest. The unique blend of animism, Hinduism and Buddhism that make Bali such a special place today has its roots in this period.

In 1343, after a period of autonomy, the Hindu Majapahit kingdom of East Java conquered Bali. The influence of the Majapahit brought about huge changes in

Balinese society. Most of what we identify as the distinctive architecture, arts, literature, dance and theater of Bali can be traced to the influence of this dynamic occupation of the island. The Balinese who did not adopt this culture are known today as the *Bali Aga* or *Bali Mula* (Original Balinese) and still live in a few isolated villages.

The growing influence and eventual dominance of Islam on Java led to the downfall of the Majapahit kingdom in 1515, and a huge influx of creative talent consisting of Hindu aristocrats, craftsmen, priests, soldiers, and artists fled to the more hospitable Bali.

In the 16th Century, Bali was “discovered” by Europeans. In 1585, the Portuguese made an abortive attempt at establishing a fort and trading post on the island. Expeditions by the Dutch in 1597 and 1601 were more successful in establishing contact, and these visits provided the basis for later Dutch claims of ownership and exclusive trade.

The Dutch did not take an active role in colonial domination of Bali until the mid-1800's however, preferring to concentrate their energies on the more profitable and easily accessible islands of Java, Sumatra and the Maluku Islands (The Spice Islands). Trade during this time was dominated by independent merchants and privateers who engaged mainly in the opium and slave trades.

The Dutch began intervening in Bali's affairs in earnest with a series of military incursions into north Bali in 1846 and



Barong mask

1849. The Dutch soon controlled north Bali and dramatically increased trade and taxation from their administrative capital in Singaraja. After two particularly bloody “interventions” in southern Bali in 1906 and 1908, thousands were slaughtered or took their own lives in the ritual suicide called *puputan*, the Dutch finally gained control of the whole island.



An offering of incense

The western media of the time reported widely on Dutch actions in subduing the island, and the subsequent outcry caused the Dutch to re-evaluate their colonial policies in Bali and elsewhere in Indonesia. They instituted a series of reforms known as the “Ethical Policy”, and as a result, efforts began to study and protect the Balinese way of life and to preserve Bali as a “living museum” of classical culture.

In the 1930’s, anthropologists Margaret Mead and Gregory Bateson came to the island, along with artists Walter Spies and Miguel Covarrubias and the musician Colin McPhee, who was so taken with the natural beauty and the gentleness of the people, that he wrote of Bali as “an enchanted land of aesthetes at peace with themselves and nature.”

The 1930’s marked the real beginning of western tourism of Bali, but the interruption

of World War II and the Japanese seizure of the island, meant it was short lived. Following the Japanese surrender, the Dutch attempted to regain their former dominance but successful resistance to colonial control resulted in Bali and the rest of Indonesia gaining independence by the end of 1949.

### Life is art

Although Indonesia is one of the most populous Muslim countries in the world, Bali has managed to hold onto its core beliefs, and 93% of all Balinese inhabitants consider themselves Hindu. Ancient local animist beliefs, combined with traditional Hindu and Buddhist practices, have resulted in a religion and way of life that is unique to Bali. Balinese culture is built on the dynamic and cyclic interplay of the forces of nature, spirit, and the living. As human beings, their task and their art is to work together to create harmony and balance within themselves, their community, and the physical and spiritual world around them.

To outsiders it may seem that the Balinese worship a bewildering array of gods and goddesses, demigods and spirits, though this multitude is actually looked upon as a manifestation of one supreme God or animating force—*Sanghyang Widhi Wasa*. The Hindu trinity of *Brahma* the creator, *Vishnu* the preserver and *Shiva* the transformer (or destroyer) are the three major manifestations of this supreme God. Although humans certainly do create and destroy, the Balinese are most sympathetic with the role of *Vishnu*, and strive to maintain balance and harmony in their lives, relationships and environment.

Good spirits, gods, and ancestors are thought to live in the mountains—towards the deeply revered Mount Agung. Demons and ogres are thought to reside in the oceans, thus this is where one goes during some ceremonies to wash away impurities. Homes and temples are aligned along this mountain to ocean axis.

Home temples and the living spaces of elders will be nearest the mountain, animal pens and waste places nearest the ocean.

### Etiquette in Bali

- Remove your shoes when entering someone’s home. This is also the custom when entering many businesses and temple areas.
- Always use your right hand when handing something to another person and when eating—the left hand is considered unclean.
- Always dress respectfully and wear a sarong and sash when entering temple areas.
- Avoid entering temple areas if you are menstruating or have open wounds.
- Don’t walk in front of people who are praying.
- Walk around offerings that you find on the street. Try not to step on them.
- When visiting a temple, sit or stand lower than the priest and offerings.
- Touching someone on the top of the head—even a child—is considered invasive and very rude.
- In tough situations try to appear calm, even if you are not. Self-control is respected and admired.

Each village will have three main *pura* or temples that also follow this alignment. The *pura puseh* is the temple of origin—it is nearest the mountain. The *pura desa* is the village temple. It is in the center where community activities and observances take place. The *pura dalem* is the temple of the dead and is nearest the ocean.

There are an estimated 20,000 temples in Bali. Even the poorest village is required by the traditional laws of *adat* to maintain the three temples mentioned above, and wealthy villages may have many more. Every family compound will also have a temple of some sort. There are also nine large directional temples built at strategic



Lovina Beach: Sunset over the Bali Sea

places around Bali to guard and purify the island and protect its inhabitants from calamity and misfortune. These include the popular and accessible Uluwatu and Tanah Lot and the “mother temple” Besakih on the slopes of Mount Agung.

The *banjar* is the social unit that regulates village life. In fact, one could say that the *banjar* is the village. Unique to Bali, communal and collective in nature, it exists for the spiritual and material well-being of the people of that community. Each *banjar* has its own *adat*—customs, regulations and taboos that have been passed down through countless generations—determined by *desa*, *kala*, and *patra* or, respectively, “place,” “time,” and “condition”. Using this formula, the *adat* of a community near Ubud would be different than the *adat* of a community on the north shore near Lovina.

Rules and traditions as interpreted and administered by the *banjar* have been refined over generations by local conditions and experience to meet the needs of the people. The *banjar* provides continuity across the generations and is a living, changing repository of knowledge specific to the place and the conditions of the people who live there. Its communal nature allows abundance to be distributed for the good of all and the burden of difficult times to be lightened through the support of the community. Perhaps this is the way that the Balinese have been able to adapt to outside influences from the colonial Dutch and Japanese, to the sensation-seeking, intemperate vacationer, and still maintain their unique culture and faith.

Ritual and ceremony are the tools by which the Balinese seek to achieve balance and harmony in their personal lives and that of their family and community. There is a ritual for every aspect of life—everything from the purification and cleansing of the entire island to the blessing of motorcycles and books. Add to this the personal and family rituals surrounding birth, death, puberty, and marriage, and agricultural ceremonies for planting, harvest, and the success of crops and you have a very busy year indeed! (See ‘An Island of Festivals’).

Balinese people are known for their grace and serenity; indeed, it is one way that they show spiritual discipline and mastery. Visitors to Bali are frequently welcomed into tiny villages, private homes and local gatherings. Honest and respectful curiosity will serve as your passport into Balinese culture. Right relations between individuals and within communities are an important way that the Balinese demonstrate their faith. If you are seen as sincere and interested, it is likely that you will receive many invitations. Bali can be an easy place to make friends and for this reason, it’s a difficult place to leave (See sidebar on ‘Etiquette in Bali’).

### Art is life

*Gamelan*, the national music of Bali, provides the background to ritual and dance. It has been aptly described by the writer Miguel Covarrubias as being like “an Oriental ultra-modern Bach fugue; an astounding combination of bells, machinery and thunder.”

The *gamelan* orchestra is composed mainly of percussive instruments with tuned gongs, cymbals, drums and bells of bronze, and an occasional few wind and string instruments thrown into the mix. The *gamelan* orchestra is usually tuned to a five-note scale creating an unworldly sound quite unique to western ears.

Dance in Bali can be religious, secular and nowadays even commercial. It is a medium in which religious instruction and cultural heritage is passed on from

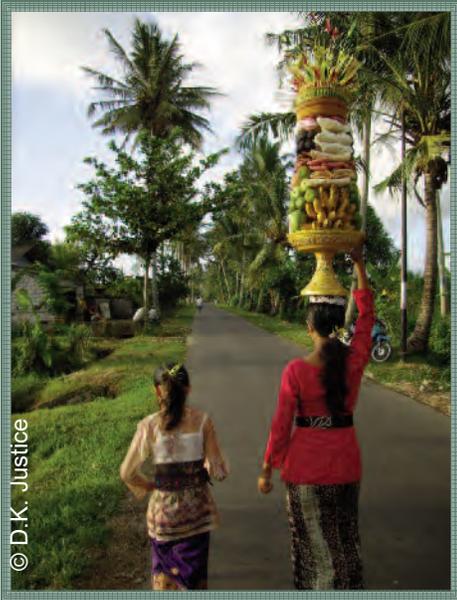
one generation to the next. Its performance can be for prayer, exorcism, or welcome and entertainment for gods and humans alike. The dancer may serve as a vessel in which gods and demons can interact with the material world and frequently will enter a trance state before or during a performance.

Balinese dance is heavily influenced by ancient Hindu classical dance, as can be seen in the elaborate costuming, supple flexibility and precise postures, intricate choreography, and exotic movements of the hands. Most dances depict different stories from the Hindu epic poems the Mahabharata and the Ramayana that were brought to Bali from Java by priests and artists fleeing the Islamic incursions of the 15th Century. Place, time, and situation make Balinese dance a dynamic and constantly evolving art, but even the most commercial or modern dance retains its roots in the ancient forms.

Most *banjar* who can afford to, will support a dance troupe and a *gamelan* orchestra who in turn support their community by providing the essential background for celebration, ritual, and worship. Children who express an interest or an aptitude begin to learn their art at an early age. Dancers will often begin instruction by age four and musicians by age eight. Their education is not didactic but comes through imitation, example, and mentoring from more advanced artists.

Balinese Hindus believe that all things possess an animating spirit, and a balance needs to be actively maintained between





Mother and eldest daughter on their way to the temple

opposing forces whether it be good and evil, living and non-living, tradition and innovation, man and woman, or even poverty and excess. Various art forms, ranging from unique and ancient music, dance and theater to delicate *batik* (intricate carving and sculpture), are practiced throughout the region and seek to address this balance. The finer the art that is created, the finer the “home” provided for a spirit to dwell.

## Sun and fun

Bali is not just a mix of rich traditions and sun-soaked beaches. Excellent diving and snorkeling is found in several areas and attracts people from all over the world. Surfing is also very popular, with several world-famous breaks in the south of the island. Active and dormant volcanoes in the interior offer very good hiking and climbing opportunities. Spectacular waterfalls are never more than a short drive from home and the jungle is never more than a few miles away. Dense and steamy, it is home to ancient Hindu temples and a large population of monkeys. Lively markets and the tiny galleries tucked away in quiet alleys, as well as five-star shopping and dining offer plenty of rainy-day amusements.

Part of what makes Bali unique is that there is so much to do within such a compact area. A trip around the entire island takes less than a day. You can take a day-trip north to Lovina and watch the dolphins swimming, or visit nearby Banjar Hot Springs. Around the Kuta/Denpasar/Seminyak area, you can soak in the hot springs of Tabanan or explore remote, idyllic beaches.

Farther west, don't miss the West Bali National Park, which comprises 10% of the total island, and is full of wildlife, extinct volcanoes, diverse ecology and good diving and snorkeling opportunities. Many beaches around the island have fine black sand, while others offer very soft and inviting white sand. Wherever you go, you'll see the ubiquitous and distinctive multi-tiered Hindu temples and offerings to the deities that are so unique to the island.

## Warm days, cool nights

Since Bali lies just south of the equator, the climate is tropical and for many people, idyllic. Near sea level, year-round average temperatures generally do not exceed 88° F or go below 75° F. The mercury rarely exceeds 93° F even on the hottest days. In coastal areas it will hardly ever get cooler than 68° F at night. Bali has some high mountains, such as Bedugul and Kintamani, where temperatures can be about 15° F cooler than the coastal areas and a sweater or jacket will be needed. These areas make a pleasant respite from the heat and offer some spectacular scenery.

Most tropical areas have two seasons, the wet and the dry. In Bali, the wet season falls between December and March. During this period, you can expect heavy showers and high humidity, with eight to thirteen inches or more of rainfall each month. Fortunately, rains often start during the night and pass quickly, so days are typically clear and sunny – another part of the “magic” of Bali.

The dry season falls between June and September, with slightly cooler temperatures

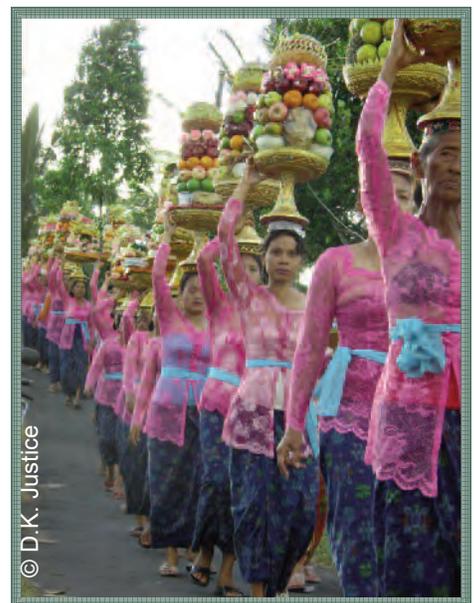
and rainfall of less than three inches per month. Inland areas, such as Ubud, may have cooler temperatures than the coastal areas, with cloudier skies and more rainfall throughout the year.

## Island infrastructure

Indonesia is a poor country, and Bali—although better off than most of Indonesia—is no exception. Although most roads on the island are paved, they tend to be busy and can be poorly maintained outside of tourist areas. There are no trains in Bali, but there is a good public transportation network, with buses, *bemos* (small minivans), and motorcycle taxis.

The tap water is not safe to drink, though bottled water is available everywhere. Although most of the island is electrified, power outages are common, a situation that seems to be slowly improving. Very few people have landline telephones, though cell phones are very common, efficient and inexpensive.

Internet is available throughout Bali, but connections tend to be slower and less reliable than in the West. Again, Bali is making progress in this area. Some internet cafés offer connections via satellite, and



Odalan procession



© D.K. Justice

### From the back of the *bemo*

these tend to be quite efficient. Most residents have 3G internet, which offers reasonably fast download speeds.

Unlike much of tropical Asia, air-conditioning is not that common in Bali. Most automobiles and buses are not air-conditioned, and few restaurants will be cooled. Budget lodging rarely has air-conditioning, and even many mid-range places will not have this feature. Instead, many homes and buildings are designed to take advantage of mountain and ocean breezes with shady verandas and sheltered or covered open-air courtyards offering respite from the sun.

### Getting there and away

The vast majority of people entering and leaving Bali do so by air at Ngurah Rai International Airport, which is also known as Denpasar International Airport. The airport is located about thirty minutes south of Denpasar between the towns of Kuta and Jimbaran. It is small for the volume of visitors passing through it. Customs and security is quite rigorous so it is not uncommon for arrivals to experience waits of two hours or more during holidays and peak season.

If you are arriving during one of these peak times, you might consider purchasing a

“VIP clearance.” This is a service that can be arranged through several of the hotels in Bali or through businesses like the [Bali Concierge](#). A representative will meet you upon landing and facilitate your passage through baggage pickup, immigration, and customs, saving you time, jostling, and a tedious wait in line.

Flying time from Denpasar International Airport (DPS) to Jakarta is about one-and-a-half hours; to Singapore and Perth, Australia, two-and-a-half and three hours; to Kuala Lumpur, Malaysia three hours; to Hong Kong about four-and-a-half hours; and to Sydney or Melbourne about five-and-a-half to six hours (See ‘[Airlines that serve Bali](#)’)

There is long distance bus service to and from the island of Java that utilizes ferries for water crossings. These can turn out to be very, very long trips with unexpected delays, but they are relatively inexpensive if you have the time and endurance.

From the town of Gilimanuk on the northwestern tip of Bali, ferries cross the two-mile wide Java Strait to Ketapang Harbor and the wonderfully named town of Banyuwangi every thirty minutes around the clock. The crossing takes about forty-five minutes, though the loading and unloading of the ferry definitely adds to your transit time. In Banyuwangi, you can make a connection with the eastern terminus of Java’s extensive rail system.

The area around Banyuwangi is worth exploring in its own right with pristine, seldom visited national parks, the hot springs, waterfalls, extensive coffee plantations and the dramatic volcanic scenery of the Ijen Plateau and the world renowned surf camp at G-land.

If you are thinking of taking the train then “Ekonomi” class is a fascinating, but *very* primitive experience recommended only for the most intrepid explorer. In the same vein, “Bisnis” class is not equivalent to business class in more developed countries. If comfort is important, choose “Eksekutif” class.

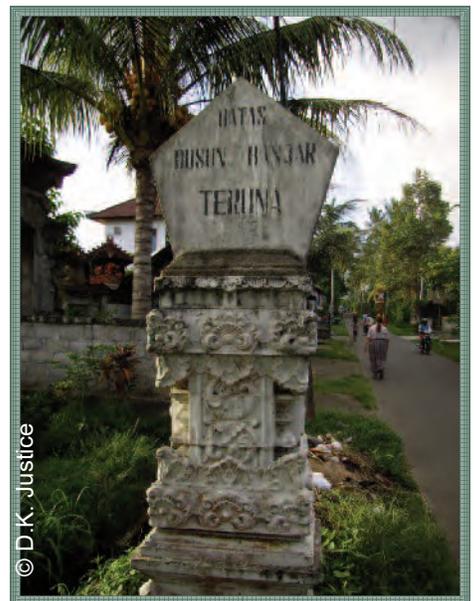
Surprisingly, boats do not have much of a role in Bali’s transport system. Occasionally a cruise ship will stop and spew its load of passengers into waiting taxis for a bout of frenetic shopping and touring. Other than this, there is currently no international maritime access to Bali other than what you can arrange privately if you know someone with a boat.

There are tourist-oriented speedboats and catamarans that serve the Gili Islands of Lombok, a few of which will make a further connection onto Lombok Island itself. Slow public ferries ply the route between Padang Bai, Bali and Lembar, Lombok. They are used primarily by local people for the transport of vehicles and goods.

The ferries are poorly maintained, lacking in safety equipment such as life preservers and lifeboats, and prone to breakdown. Historically, they have a poor safety record and most emphatically should be avoided during periods of bad weather or high seas.

### Getting around and about

The most common form of transportation on the island is the ubiquitous little 125cc motorbike or scooter. Though not very powerful, they are dependable, fairly easy



© D.K. Justice

Welcome to Banjar Teruna

to operate, and inexpensive to buy and own. You will come to appreciate the versatility and utility of these little bikes.

Urbanization and growth in southern Bali and around Ubud has caused an increase in traffic and congestion. Drivers with divergent levels of skill and varying attention spans compete for space with pedestrians and the occasional animal on the narrow roads. Although most drivers are reasonably courteous, traffic rules are fairly informal and freely interpreted. Driving is on the left, as it is in England and Australia. The easiest way to get around in this chaos is to have a driver that understands the local conditions and hazards.

Metered taxi services are concentrated in the urban and tourist areas of the south where fares are plentiful, though many drivers are willing to negotiate longer trips. The most reliable and trustworthy taxi service in most people's opinion, is provided by the drivers in the sky-blue cars of Bali Taksi (also called Blue Bird). You can call them in advance (tel. +62 361 701111) or flag them down on the street. Many of the drivers speak adequate English.

*Bemos* are converted minivans that serve as an inter-island bus service to transport local folk and small cargo around town and between villages. They are more common in the north and in rural areas. They can be slow and crowded, as they will stop wherever they can get a fare. You may find that you are sharing space with a huddle of shy school girls, a group of village women with baskets heading to market, a young man with greasy motorcycle parts, or a



Sukawati Market merchant

couple of chickens and a goat. It is not an efficient way to travel but it is a great way to see a slice of Balinese life that you may otherwise never have the opportunity to experience. Always agree on a price before entering a *bemo*.

Buses service the entire island, though they tend to be hot and less than clean. *Perama* has scheduled bus routes to most towns in Bali. There are other local bus routes, as well.

Most locals will be happy to provide a foreigner with a ride for a small charge (use your bargaining skills!) Most people who come to live in Bali do so under a KITAS retirement visa (see 'Visas'), which entitles them to have a driver's license, insurance and motor vehicle.

### Foods to nourish your spirit

The search for exotic flavors has drawn people to this part of the world for centuries. Rice may be the canvas, but candlenut and cardamom, chili and coriander, ginger, galangal, shallot and turmeric, and a myriad of other herbs and spices form the palette of a Balinese culinary masterpiece.

An abundance of fresh fruits and vegetables are available to comfort the cautious or challenge even the most adventurous culinary explorer. Chicken, pork and duck, eggs, tofu and *tempeh* (a fermented soy bean cake with a mild, nutty flavor) are the main protein sources. Beef, mutton and lamb are usually imported. Fish and seafood are widely available, though surprisingly, they are not very popular among traditional Balinese, who view the sea as impure and rather dangerous. (See 'Traditional tastes')

A typical Balinese meal will consist of a large helping of rice accompanied by three or four smaller side dishes of freshly prepared vegetables, meat or soy. These small sides are known as *luak* and are set in the middle of the table for everyone to share. Fiery *sambal* will be available to



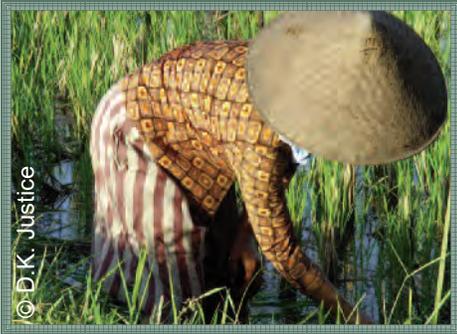
Young Balinese Dancer

flavor the meal. *Sambal* is an intense condiment of very hot chilies, shallots, garlic, ginger, turmeric, galangal, cardamom and pungent shrimp paste that is ground together with other spices in different proportions depending on the food it accompanies. Balinese, and Indonesians in general, enjoy a much higher level of chili burn than most westerners. Tread cautiously until you find your own tolerance level!

By any standard, Bali is an inexpensive place to live. Most people will find that they can live very comfortably for less than US\$1,500 per month (see 'cost of living'). When you first arrive, you will probably find shopping at the western-style groceries and supermarkets easier and more familiar. This is the time to pay attention. Keep your eyes and ears open, ask your friends, neighbors, and acquaintances questions about where they shop, and you will soon learn where you can find the freshest food, best selection, and most reasonable prices. Food in Bali tends to be fresh, healthy, and sanitary. You will be pleased with the amount of choice you have.

### Eating out—take your pick

Any part of Bali that has a large tourist or foreign population will have a wide range



Tending rice

of excellent restaurants catering to western tastes. Tender Australian beef, succulent New Zealand lamb, free-range local *kampung* (village) chicken and fresh fish can all be found in abundance.

There is a wide array of international restaurants available; Austrian, Chinese, Hong Kong style, German, Greek, Indian, Italian, Japanese, Korean, Mexican, Russian, Spanish, Swiss and Thai dining opportunities attest to the worldwide popularity of this island. There are even McDonalds, Kentucky Fried Chicken and Pizza Hut for when you are truly desperate for familiar flavors and surroundings.

Although it isn't hard to find a meal costing US\$50 or much, much more at a five-star Western-style restaurant—and there are many—it's just as easy to find a delicious dish at a local *warung*, or food stall, costing a dollar or less.

Although it is unwise to drink the tap water, bottled and treated water is widely available and inexpensive. Ask for "Aqua," a local brand that has become synonymous for drinking water in general or request *air putih*—filtered water or literally "white water." Worldwide and Indonesian brands of soft drinks are also available everywhere.

The local *kopi* (coffee), which is grown in the northern and eastern mountains, is usually quite good and is a good value. It is customarily served sweet and very strong. After roasting, the beans are ground to a very fine powder. To brew, hot water is usually just added to a pot in which a

measured amount of coffee powder has been placed and then is allowed to steep for a few minutes. This produces a robust, unfiltered brew very similar to Greek or Arabian coffee—watch out for the slurry of grounds in the bottom of your cup!

Lovers of fruit juices, smoothies, and ices will feel especially fortunate here. This is the tropics, and the abundance of fruit year-round is simply stunning. Refreshing, healthy, and inexpensive fruit drinks can be found wherever you go on Bali.

For some good information on Balinese food with plenty of authentic recipes see [here](#). For a detailed rundown of the most popular and delectable dishes see 'Traditional tastes.'

### A few words about safety

Overall, Bali is a safe place to live or visit, although there are some hazards and issues worth mentioning.

For most foreigners, the greatest risk when living in Bali is the threat of traffic accidents. Roads are often narrow and winding, and inadequate given the amount of traffic they carry. As mentioned previously, traffic rules are often lax or non-existent. Foreigners are generally assumed to be in the wrong when traffic accidents do occur.

You do need a driver's license to operate an automobile or motorbike in Indonesia. Insurance, though not mandatory, is strongly recommended. Retirees with a KITAS visa can obtain an Indonesian license (See 'visas'). Other drivers should come to Bali with an international driver's license, available at AAA and other automobile clubs.

Terrorist cells have been operating in Indonesia, and in 2002 and 2005, two nightclubs popular with partygoing vacationers in Kuta where bombed. More recent bombings were targeted at westerners last year in Jakarta, on the Indonesian island of Java. Indonesia has

been quite vigilant in preventing such incidents, although there is a risk that Bali could see further terrorist activity.

Corruption is also a problem in Bali. As in many other parts of Asia, small bribes are often used to smooth transactions and avoid trouble with government functionaries and officials. Foreigners (and locals) when stopped by police—sometimes for no apparent reason—may be expected to pay fines on the spot or be prepared to spend hours at the police station.

A small "gift," "special tax," or "extra processing fee" offered to officials can often ease the way when applying for a long-term visa or other official permits. The alternative would involve either using an agent (whose "gifts" to officials will be extracted from the fee he charges you) or being blessed with a great deal of time and patience. For the Balinese, these are facts of life. Foreigners may find this system frustrating and predatory.

It's generally better to withdraw money from a bank, and to conduct most transactions in cash rather than using a credit card, as fraud does occur in Bali. If you use a moneychanger, be very careful that you are not being short-changed and that the rate of exchange being offered is fair. Use caution when using ATM machines. Check out the area first to make sure that no one is standing close enough to you to see your PIN number, and shield your hand when keying in your PIN number.

Although Indonesia seems to get more than its fair share of natural disasters, Bali



On guard

## Interview with expat Ron Hope

A long-time resident of Bali, Ron Hope lives with his family in Sanur.

### Why did you decide to move to Bali?

RH: In my case, I had operated a construction company in Australia and had gotten worn down with all the regulations. I had looked at retirement in Australia, however, being forty-five at that stage, I realized that any friends I had would still be working. The prospect of spending my afternoons down at the local bowling club did not excite me. I eventually traveled around for a while and then settled into a small village in Sulawesi, Indonesia for six years before moving down to Bali.

### Do you find that there are a wide variety of activities for expats?

RH: There is a good range of activities available for expats in Bali. At times Bali can be a little backward. However, in numerous aspects things are quite westernized. There are good golf courses, the surfing is good, tennis clubs are set up, lawn bowling is available, sports telecasts of many events are available live, many groups are happy to meet up for a chat. The Dutch with their renowned love of card games can be found gathered playing cards, laughing and generally enjoying life. Of course with the increase in internet usage many expats are kept up to date with events in their country of origin. This becomes a part of their leisure time activities.

### Are there any areas that you think are especially well suited for foreign retirees? Do Ubud and Sanur have the largest expat populations?

RH: You are correct, many westerners can be found in Sanur and Ubud. There are a large number also moving into the Canggu area. Good restaurants and facilities can be found in these areas; however, it also depends on a particular person's wants and needs. I could quite happily live in Candi Dasa, Amed or the Lovina area. Each has its own particular attraction.

### What are the best things about living in Bali?

RH: The weather and the relaxed lifestyles are easily the standout points about living in Bali. The low cost of living here is also a major plus.

### What are the challenges about living in Bali?

RH: This point can get quite in-depth. Of course, the lower quality of medical facilities is a major concern. The corruption

has never really worried me. However, the lack of a strong legal system is a worry.

I have seen so many westerners come to Indonesia wearing rose-colored glasses. They set up a business and get legal advice on how to go about things. They happily lock their new legal documents away and attempt to start their business. This is when they find that they have not leased the premises they had been shown. They discover that their "good friend" Ketut or Nyoman has no agreement with the landowner. This is when the "good friend" disappears with their money. They then look at their legal documents and realize that they amount to nothing. Their money is gone and so is the dream.

### Has being an English speaker posed any real challenges for you?

RH: In Bali, being an English speaker is no real challenge, many of the local folk speak very good English. However, I also speak Bahasa Indonesian so things are easier for me than they may possibly be for other people.

### How difficult is it for a foreigner to settle in Bali? Is renting, setting up utilities, getting the proper documentation, and so on reasonably straightforward?

RH: Setting into Bali is quite easy. Again, the biggest hassle can be that "good friend" who is actually picking up about 10% commission on your rental deal.

For some reason newer expats seem to distrust the longer-term expats and will not ask for advice. An expression I have used to many new arrivals is "simply shut your mouth and open your ears for a while." They have often come here as tourists and have no idea about how different it is to living here full time. Many people also underestimate the cost of living in Bali. It is cheap, but it is not free.

### In your opinion, what is the future for Bali? Where is it headed?

RH: Obviously the tourist dollar is a major factor in the future of Bali. Various areas are already at the "concrete jungle" stage and this is good for the pockets of various hotels and tourist company operators. However, it is slowly pushing out the Bali of old.

Lack of water and electricity will become major hassles very soon. The "concrete jungle" scenario will become a hassle to this island; however, this will not be in my lifetime.

appears to be protected from the worst. The presence of active volcanoes may conjure dire images of death and destruction for some, but in reality, volcanic activity is

closely monitored on the island. Should there be a significant volcanic event, you will have plenty of warning. Bali is not in the path of typhoons but can experience

high seas, dangerous coastal currents, and undertows due to storms occurring elsewhere. Earthquakes greater than 5.0 on the Richter scale are rare events on the



The island's monkeys won't hesitate to steal anything that takes their fancy

island. A series of early-warning buoys ring the island, though due to its location, Bali is not at high risk of tsunami.

A final note of caution: If you happen to visit tourist areas such as Uluwatu or the Sacred Monkey Forest where there are a lot of monkeys—beware. Monkeys can appear cute, but they are *very* naughty creatures! Guard your possessions closely. Monkeys are quick and accomplished thieves with no impulse control, and will try to grab anything that attracts their interest. Food, expensive cameras, hair clips, and eyeglasses are among their favorite items. Once they get them, you are unlikely to get them back—they're faster than you and better climbers, too!

### Health care in Bali

There are over a dozen hospitals and many clinics located throughout Bali. Most minor illnesses and accidents can be treated effectively without leaving the island. The modern [BIMC Hospital](#), with an English-speaking staff, is located in Denpasar. BIMC specializes in providing care to foreigners in the country for retirement or tourism. They have the facilities to treat trauma-related accidents

and medical emergencies, as well as a laboratory and X-Ray imaging.

For serious injuries, Sanglah Public Hospital in Denpasar offers sophisticated medical facilities. However, Bali simply does not have the quality of medical care—at any price—that can be found in neighboring countries. But you can certainly have your annual physical at any local hospital, have routine labwork done, and have minor ailments and injuries treated. Be sure to carry adequate medical insurance that includes medical evacuation.

Since medical facilities are generally below western standards, most people requiring complex medical care choose to fly to Singapore, Malaysia, Thailand or Australia for treatment. A medical evacuation can be extremely costly. Many insurance companies, such as BUPA and World Nomads, offer reasonably priced health and travel insurance.

Most medications that require a prescription in the west can be purchased over-the-counter in Indonesia. Costs are very low. It's important to check the expiration date when buying medications. Most medications come in individually packaged “unit dose” containers (one dosage per pack, usually sold in multiple packs), so always check to be sure that the package shows no sign of tampering.

### Something to smile about

Dental care is easily accessible and of a good standard in Bali. One popular dentist is Dr. Rudyard at the Bali Dental Clinic in Kuta (tel. 0361 766 255), who gets excellent reviews from expats in the area. A dental check-up, including X-rays, costs less than US\$20 (around US\$54 if you include a good cleaning and polishing), a simple filling will cost around US\$54, and a root canal with a porcelain crown will cost around US\$268 at Dr. Indra Guizot's dental clinic (tel. 0361 222 445) in Denpasar.

Dr. Sucipto in Denpasar (tel. 0361 222 541) has similarly reasonable prices and

performs a full range of dental services. Dr. Made Suthanaya in Denpasar (tel. 0361 224 505) is also popular with expats.

Many locals, living on limited incomes, find that they can or must tolerate dental work without local anesthesia. As a result, this service is not necessarily included with dental work, though it is available at an additional charge. You may have to request it however.

### A place to call home

Unfortunately, foreigners are not permitted to buy property in Bali. It is possible to buy a place with a long-term lease, but even this can be fraught with difficulties and red-tape. Unlike some other foreign countries, such as Thailand, it is even difficult to buy a condominium in Bali.

Some legal loopholes do exist that may make it possible for foreigners to own land, such as buying it in the name of a corporation or having it put into the name of an Indonesian citizen. We do not recommend property ownership in Indonesia at this time.

For this reason, almost all foreigners living in Bali who are not married to Indonesian citizens rent their housing. As with the rest of life in Bali, it is possible to spend extravagant amounts of money renting a huge and luxurious villa, or just as possible to spend a pittance living in a budget shack.

Generally, if a property is advertised in the paper or listed on a website, it will be



Balinese boys having fun on Festival Day

overpriced. Most budget-conscious people find much better housing by heading to Bali, renting a hotel room and asking around until they find the perfect nest. The local economy of Bali is built upon word-of-mouth, and finding a good place to live is no exception.

Some areas of Bali are quite a bit more expensive than others. Finding a bargain in Seminyak, for example, will be difficult. Once a backwater town, Seminyak has been “discovered” in the last ten years and is now a trendy, up-and-coming town packed full of resorts, spas and five-star restaurants. Expect to pay at least US\$1,000 per month (paid in advance, annually) for even a very modest condominium or home in Seminyak. Elsewhere in Bali, housing costs will still vary enormously, but tend to cost less than in Seminyak.

One of the most popular areas that foreigners choose to live is Sanur, which is on the west coast of southern Bali. Quiet and low-key, it’s attractive to older expats and others who choose not to live near the nightlife in Kuta. Rents around Sanur tend to be quite reasonable. Depending on your wants and needs, you can find attractive lodgings in Sanur for well under US\$800 per month.



On Guard

There are attractive and reasonably priced homes for rent in gorgeous Ubud, where a two-bedroom furnished home with a Western-style kitchen, plumbing and air-conditioning can be found for less than US\$800 per month. Those who can live without air-conditioning and can live simply could expect to pay US\$250 to US\$500 per month for accommodations in Ubud.

The [Desa Sanctuary](#), only a mile south of Ubud, offers attractive villas for short-term monthly rentals starting at \$610 including wi-fi and daily breakfast. A stay here while looking for your ideal long-term housing is comfortable and serene.

Another website offering many monthly rentals in Bali is [Bali Villa Rentals](#), while [Bali Holiday Home](#) has several fully furnished rentals around Sanur and Denpasar, on the southern coast of the island, available for US\$900 per month with a six- to 12-month lease.

Kuta is probably the least expensive option for housing on the southern coast and again, word-of-mouth is the best way to find good-value rentals. A monthly rental price of US\$500 to US\$800 would be a reasonable range for comfortable accommodation with Western-style amenities. One website with several listings in Kuta and elsewhere on the island is <http://www.balireals.com/>.

The [Jayakarta Apartments](#) offer fully furnished serviced beachfront apartments in Legian, complete with air conditioning, a swimming pool, and tropical gardens, for US\$900 with a one-year lease or US\$1,050 renting month-to-month.

The [Bali Advertiser](#) is a good source for house hunting. Updated frequently, they advertise apartments and villas throughout the entire island. One current villa listed near Seminyak has five bedrooms, a swimming pool, air-conditioning and a gazebo overlooking the rice fields—a very attractive home—for only IDR130,000,000 (US\$13,930) for two years, which breaks down to only US\$580 per month.



Candi Dasa breakwater

With a three-year lease, the rent drops down to IDR60,000,00 per year, or US\$535 per month. They have many listings without photographs—several of them offering homes in this price range. Craigslist is another source for finding housing around Bali.

In all of Bali, rents are paid annually, and there is generally a deposit required. Utilities are almost always kept in the landlord’s name, and the usage fees are, in turn, passed along to the tenant. Gas, electricity, water and sewer, and trash removal tends to be less expensive than in the west (see ‘cost of living’ for additional information).

Many homes do not come with air-conditioning. Given the tropical climate, most foreigners would probably want to either rent a place with air-conditioning or purchase an air conditioner or two.

### Taxes in paradise

If you come from a country that taxes worldwide income, moving to a foreign country will not relieve you from the



View of Mt Agung from Banjar Teruna near Ubud

requirement of reporting your income to your home country. Fortunately, many countries, including the United States, do have double-taxation treaties that will alleviate the need to pay taxes on certain income twice.

According to the terms of the Foreign Earned Income Exclusion (FEIE), U.S. citizens are exempted from paying U.S. income tax on income earned overseas (including Indonesia) up to US\$91,400. IRS publication 54 describes the reporting requirements for citizens of the United States in detail. This can be found on the [IRS website](#).

When you move to Indonesia, you will need to obtain a tax identification number, called a Nomor Pendaftaran Wajib Pajak (NPWP) from the Tax Service Office if you are in the country for at least 183 days in a twelve-month period. You will also need to have this if you enter into contracts that demonstrate your intent to remain in the country for at least that long—shown, for example, by signing a one-year lease on a house or apartment.

This applies regardless of the type of visa that you have—even visitors with a tourist visa (see ‘Visas’) have an obligation to have a NPWP if they are in the country for 183 days or longer. You will also need a NPWP if you apply for a driver’s license, license a vehicle or open a bank account.

The Indonesian personal taxation system is based on worldwide income. This includes:

- Any salary paid to you for your current position, whether it be onshore or offshore;
- Dividend and interest income, both onshore and offshore;
- Rental income both onshore and offshore;
- Capital Gains from Sale of Property, both offshore and onshore.

Credit is given for taxes paid overseas, so it’s unlikely that you will actually have to pay income taxes while you are living in Indonesia unless your income is very high, you hold employment in the country, or you



Purification pool at Goa Gaja

are from a country that does not tax worldwide income or hold a double-taxation agreement with Indonesia. If you do need to pay income tax in Indonesia, the rate of taxation ranges from 10% to 40%, based upon your total income, and is payable monthly. For detailed information about taxes, [this website](#) has some good information.

The U.S. Embassy in Jakarta can be of assistance with tax matters for Americans, or one of the many other embassies and Chamber of Commerce offices for other nationalities can assist you in finding a qualified tax consultant. For a complete list of embassies in Jakarta, [this link](#) will be helpful.

If you acquire real estate in Indonesia (perhaps you marry an Indonesian citizen, for example, or you gain dual-citizenship), you will have to pay property taxes upon purchase or sale of your property. There is a 5% tax on property that both the buyer and the seller will need to pay. An additional VAT of 10% and luxury taxes (up to 50%) may also be assessed. [This website](#) offers some good tax information.

Indonesia assesses a Value Added Tax (VAT) of 10% on most goods and services, but excludes basic food supplies such as rice, salt, corn, etc., and expenses for medical, religious, art and social services.

If you own a vehicle, you’ll be charged a tax of roughly 1% of the value of your vehicle annually. Gasoline is taxed at 25%—a steep tariff, but still less than what is charged in neighboring Singapore and Australia.

## Come and stay awhile

For those on a fixed income or lower budget, Bali offers a fine quality of life. Those with moderate budgets will find that they can live substantially better in Bali than in most other places in the world. There are certainly retirement havens that offer more western-style comforts and amenities, and even a lower cost of living than Bali.

Perhaps no other place on earth however, offers more stunning beauty, gracious hospitality and diverse cultural and outdoor activities than this little island. Fantastic festivals, mysterious jungles and exotic foods are just some of the treats in store for those who come to Bali.

Most people initially head to Bali with a tourist visa (see ‘visas’) and experience the area for a month or two before making a full commitment for permanent retirement. Others decide to spend half a year or so in Bali and the remainder of the year elsewhere. Although it’s not for everybody, thousands of foreigners have come to Bali for a visit and have made it their home. ■

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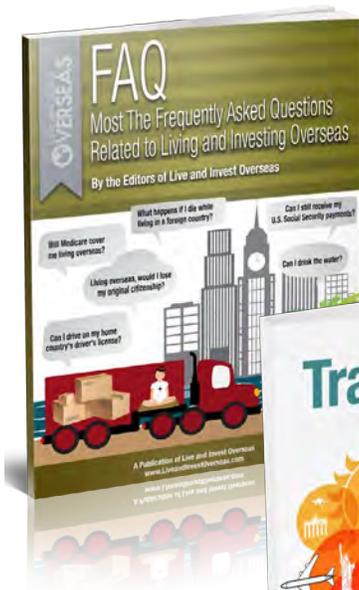


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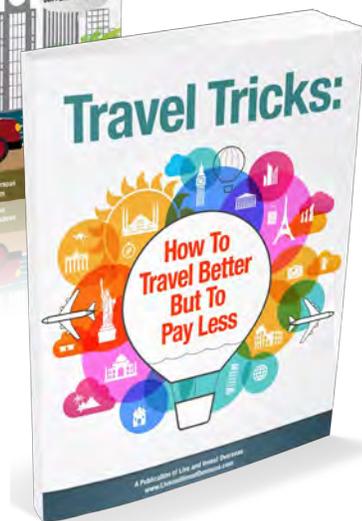


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