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OVERSEAS Haven Report

Kuala Lumpur, Malaysia:
Affordable, Healthy, And Fun…

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Affordable, healthy, and fun: Life in modern Kuala Lumpur

By Wendy Justice

Kuala Lumpur, located in the heart of the Malaysian peninsula, is a city of contrasts. The shining stainless steel Petronas Towers, two of the tallest skyscrapers in the world, anchor a startlingly beautiful skyline that is truly unique to this city. Modern, airconditioned malls flourish, selling everything from beautifully-handcrafted batik clothing to genuine Rolex watches and Tiffany jewelry. In the shadows of these ultra-modern buildings, the ancient Malay village of Kampung Baru still thrives, with free-roaming roosters and a slow pace of life generally found in the most rural of villages. Less than a 20- minute walk from the city center, you can find yourself conversing with monkeys in the city-jungle surrounding one of the highest telecommunications towers in the world. A walk of less than 30 minutes will lead you to Chinatown and Little India, where merchants offer their wares, foods, and culture in happy neighborhoods that showcase the amazing diversity of the city. Life is different here than in the West. When you go to your neighborhood shop, take your time and converse with the owner, ask about his family as he asks you about yours. By the second or

...continued on page 2

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third time you visit, you are recognized and waved to when you walk down the sidewalk. You may be invited to dinner, or at least to share a cup of delicious rich kopi or teh tarik.

Unlike so many places in Asia, foreigners are genuinely welcomed in Kuala Lumpur. Language isn't a problem— almost everyone speaks adequate English. It is taught in the schools and is the primary spoken language for many Malaysians. In some Asian cities, it's easy for a foreigner to feel something akin to a walking wallet. Not so in KL. Here, foreigners pay the same prices as the locals. People want to know you. Health care is first-rate, public transportation is modern and efficient, and the tap water is safe enough to drink. Beautiful beaches are just a short drive or flight away, cool mountain retreats can be reached in less than an hour, and the thriving city-state of Singapore is easily accessible in a few hours by car, train, and bus or an hour by plane. It's an easy city to stay in for a few weeks…or even a lifetime.

Immigration is easy, and it is possible to stay for an extended period with a simple tourist visa. Although KL is more expensive than rural Malaysia, it is marvelously inexpensive by Western standards. You can realistically expect to cut your living expenses by a third and still enjoy a lifestyle comparable to what you are accustomed to now. Kuala Lumpur is one of the most affordable, modern cities in the world.

Colonial-era train station from the National Mosque

Where It Is…

The capital of Malaysia is the vibrant city of Kuala Lumpur. It is located in the south-central peninsula at the confluence of the Klang and Gombak Rivers. The name "Kuala Lumpur" translated to English means "muddy city" or "muddy confluence." Popularly called "KL," and its residents "KLites," the population of the city is 1.6 million, with 7.2 million in the greater metropolitan area. KL is the cultural, economic, and political epicenter of Malaysia. Located within the Klang Valley, it is surrounded by the Titiwangsa Mountains to the east, several minor mountain ranges to the north and south, and the Strait of Melacca to the west. It is just over 200 miles north of Singapore and about 900 miles south of Bangkok, Thailand. The Strait of Melacca, at Port Klang, is only about 25 miles from KL, though the nearest beach, Port Dickson, is 45 miles away.

Home of the tallest twin towers in the world—the Petronas Towers—and a monorail that runs from one end of the city to the other, KL is ultra-modern in some ways, yet still manages to hold onto vestiges of its British colonial heritage and traditional village life.

Racially and ethnically very diverse, the population of KL is 38% Malay and indigenous, 43% Chinese, 10% Indian, and 9% foreign.

A Little History

Diversity is a distinctive characteristic that sets Malaysia apart from its neighbors. Throughout history, Malaysia's many natural resources and its prime location along lucrative trade routes between India, China, and later, Europe, have drawn people to this area.

Archeological evidence suggests that the Malaysian peninsula has been inhabited for at least 40,000 years. The *Orang Asli*, aboriginal descendants of the original Malay people, still live throughout the country.

Indigenous people can be found in abundance in the Malaysian Borneo states of Sarawak and Sabah, and in the mountainous regions of the mainland peninsula. The earliest inhabitants may have slowly filtered into the peninsula from central and southern Thailand, and later still from Indonesia.

By the second century AD, Malaysia had gained a reputation for being a land rich in resources. Believed to be abundant in gold, it attracted early Indian traders who came in search of this precious metal, as well as tin and aromatic jungle hardwoods. The Indians left their cultural stamp on the land, introducing the Sanskrit language and traditions from their homeland to the people of the peninsula, as well as Hinduism and Buddhism.

The modern architecture of the Golden Triangle

Between 600 and 1200 AD, the Srivijaya Empire, based to the west of Malaysia in southern Sumatra, controlled the Malacca Straits and the surrounding area, gaining great wealth from trade. This was a golden era of Buddhist and Hindu culture in Malaysia. Temples from this period are still being excavated today in the state of Kedah and elsewhere in the country.

By the 14th century, the rise of the southern Thai kingdom of Ligor brought about the end of Srivijayan influence. Technology continued to improve and trade increased. Indians sailed to Melaka to trade their goods with the Chinese. Business boomed, and many Indians and Chinese stayed behind, adding to the mix of race and culture that was to form the basis of modern-day Malaysia.

The Hindu prince, Parameswara, fled his kingdom in southern Sumatra and became the ruler of Melaka in 1400 AD. Seeing Melaka's potential as a natural deepwater port, Parameswara sent envoys to China requesting protection from Thai aggression. Melaka soon became a major port-of-call for thousands of massive Chinese junks and established for itself a position as a center of the Asian trading network, a situation that lasted for decades. Today, the Chinese continue to be the largest minority group populating Malaysia.

In the 1400s, Muslim traders from India and the Arabian Peninsula came to Melaka attracted by thriving trade. By the mid-1500s, Islam had become dominant throughout the Malaysian peninsula, supplanting the Hindu and Buddhist religions. The Muslim Melakan sultans successfully repelled incursions from Thailand to the north, and the Melakan Empire became the greatest empire in Malaysia's history.

As the region's rich natural resources became more widely known, Europe also saw opportunities. In 1511 AD, the Portuguese initiated a full assault on Melaka, and within a month of the initial invasion, Melaka's army of over 20,000 men had been defeated. For the next 130 years, Melaka remained under Portuguese dominance. The Portuguese were not kind toward the natives, and their determination to spread Christianity, though partially successful, earned them few friends and loyalties.

In 1641, the Dutch, who had already consolidated their power in the southern Malaysian state of Johor, launched an attack on Melaka and wrested the empire from the Portuguese. Motivated by wealth and power, and not by

The modern architecture of the Golden Triangle

God or glory, the Dutch maintained control of Melaka for the next 150 years.

In the aftermath of the Napoleonic Wars, the balance of power in Europe shifted and the fate of Malaysia again changed hands. The Anglo-Dutch Treaty of 1824 officially divided the Malay world into two countries. Malaya, later Malaysia, was ruled by the United Kingdom. The Dutch East Indies, which later became Indonesia, was ruled by the Netherlands. This was the start of the Strait Settlements, and the British would occupy Malaysia until after the end of the Second World War. The British built roads, ports, and railways, developed large tracts of land for rubber plantations, and encouraged the immigration of skilled and indentured workers from elsewhere in the British Empire. Indians were brought to Malaysia to grow tea, tap the rubber trees, and build the railroads; Chinese were brought in to work the mines; Ceylonese were brought to the region to be clerks; and Sikhs came to man the police force.

Because of this massive influx of workers, by the 1930s, immigrants to Malaysia outnumbered the Malays. Economically, the Malays became marginalized in their own country and, to an extent, this situation remains so today.

World War II brought a harsh period of Japanese occupation to Malaysia. For four years, Malaysians were at the mercy of Japanese soldiers, who were particularly brutal toward the natives, especially the Malaysian Chinese. Ethnic unrest, fueled by economic and political disparity, was prevalent prior to and during the Japanese occupation, when thousands of Chinese were tortured and killed and many Indians were sent to work on the construction of the "Death Railway" in Burma.

By 1945, though, the Japanese had surrendered, and an initially grateful Malaysia again reverted to British rule. However, the British decided to take a tighter rein with Malaysia and abolished the special privileges of the Malays, offered citizenship to residents of all races, and took power away from the sultans. The ethnic Malays revolted, and the Federation of Malaya was declared in 1948. The Malays were thrilled, but the Chinese felt that they had been betrayed by the British in spite of their resistance to the Japanese occupation.

By the mid-1950s, Malaysia had decided that it was time for independence. In 1955, Britain agreed to allow independence in two years time and held elections to determine a new government. On Aug. 31, 1957, *Merdeka* (Independence) was declared. Yet Malaysia's troubles weren't over yet: the long-sought peace that seemed so attainable immediately after the war and later, with Merdeka, was not to be for a few years more.

Supported by the ethnic Chinese in Malaysia, the Malayan Communist Party began fighting a guerrilla war in the jungles against the British. Opposed by the Malays, this war would last for 12 years and was called "the Emergency." The indigenous Orang Asli joined the side of the Malays, and eventually, the Communist insurgency was forced farther into the jungles and toward the Thai border. By 1960, the Emergency was officially declared over, although sporadic fighting continued and the formal surrender of the Malayan Communist Party didn't occur until 1989.

The Communist insurgency had barely been contained when the next crisis occurred. On May 13, 1969, the deadliest race riots in Malaysia's history began in the KL neighborhood of Chow Kit, and large numbers of Malaysians—Malay, Chinese, and Indian alike—lost their lives. The May 13 incident has had a profound effect on modern-day Malaysia as typified by the affirmative action policies of the government which favor ethnic Malays over their Chinese and Indian countrymen and by the constant exhortations in the media toward harmonious relations between the races.

KL central park has small lakes and wading pools

Although the government is structured similarly to that of the United Kingdom, each state has a sultan. Various legal structures, such as the imposition of Shariah law in some states, make the Malaysian government unique. UMNO, the United Malays National Organisation, has played a dominant role in government and policy since the founding of present-day Malaysia and remains the ruling party today.

Petronas Towers at night

Though the British are gone now, they have left an indelible mark on Malaysian culture. Many fine buildings still stand strong, the railway system the British built has been expanded and is still very much in use, driving is on the left-hand side of the road, and English is still the language of commerce and required learning for all Malaysian school children.

As far as being a city of historical significance, Kuala Lumpur is relatively modern. The first settlers to KL didn't arrive until 1857, when a few Chinese prospectors landed there in search of tin. Although all but a few of the original settlers were dead within a month from malaria, the prospectors had been successful in their quest, and before long, KL had become a noisy Chinese boomtown. During the Malay Civil War of 1881, when local sultans were fighting for the throne of Perak, KL was burnt to the ground. The British colonialists decided to take charge and pushed through a plan to transfer the central government here, and connected KL by railway to the town of Klang and elsewhere in the country. By 1896, the face of KL had changed, and it became the capital of the Federal Malay States. Kuala Lumpur is its own state now, known as the Federal Territory of Kuala Lumpur.

The Menara

It has thrived in recent years, and today it is the political and commercial capital of Malaysia and the country's most

prosperous city. However, just as change has always been a part of Malaysia, so it continues today. The new, exquisitely planned city of Putrajaya, about an hour south of KL, is now host to most of the federal government, which was moved to the outskirts of KL in order to cope with the traffic and congestion of the city.

Some like it hot

Being so near to the equator, Kuala Lumpur enjoys a warm climate year-round. Daytime temperatures average around 90° F during the day, dropping to the low-to-mid 70s at night. The temperature rarely exceeds 93° F or dips below 70° F.

Indian Temple

Humidity comes with the tropics. Expect the average humidity to remain above—often well above—80% throughout the year. Rainfall may occur at any time with the autumn months, with April receiving the heaviest rains, and summer months generally being the driest. Rain tends to occur suddenly as a fierce downpour and clears up within an hour or two. Longtime locals take an umbrella whenever they go outside.

Located in the heart of the Klang Valley, KL is shielded from coastal winds. Other than for a few minutes immediately preceding a storm, there is rarely more than a mild breeze in the city.

KL seems to have no natural disasters. Hurricanes and typhoons don't come here; there are no tornadoes, massive floods, or other weather-related anomalies. Earthquakes from nearby Sumatra can rarely be felt in KL.

The nearby mountains offer a pleasant respite from the heat, and many KLites head for the hills and beaches frequently. Others find that the warm climate agrees with them and consider it ideal. All shopping malls and almost all restaurants and hotels (even the deep-budget ones) are air-conditioned.

"Can, lah!"

One of the benefits for Westerners living in Malaysia is that there is no pressing need to learn a second language. English is widely spoken and understood. It is a required class for all school children, and for many Malaysians, it is their primary language. English is also the accepted *de facto* language of business in Malaysia.

The official language is Bahasa Malaysia, but even this is not spoken or understood by many Malaysian natives. Written in the Latin alphabet, it is pronounced phonetically and has many words of English, Arabic, Chinese, Dutch, and Portuguese origin. Due to the large numbers of Malays of Chinese descent, several Chinese dialects including Cantonese, Mandarin, and Hokkien are spoken. The Malay-Indians have brought Tamil and Sanskrit into the language, as well.

Although English is spoken, there are some notable differences between Malay English and the British or American dialects.

Called Manglish—or Mangled English—words are often in a slightly different order or pronounced with a different inflection. Sentences may be abbreviated from our common usage. When asking someone for a favor, you might get a response of "Can!" or "Can not!" The word "lah" is often used to emphasize a point, soften a strong statement or simply to tack onto the end of a sentence, for example, "I don't got already, lah!" ("I have not received it yet!"). Learning to speak and understand English "the Malay way" is fun and the language is quite charming. One informative website to learn more about Manglish is the Manglish Wiki.

Although it is not essential to learn Bahasa Malaysia, people will be favorably impressed if you learn to do so, and it's helpful

Chinese festivals are some of the most colorful on the city's calendar

in areas outside of KL. The language is considered relatively easy for English-speakers to learn. There are many language schools, including the YMCA, that offer programs conducted in English for this purpose. You'll often see advertisements in the newspapers for Bahasa Malaysia tutors, for those who prefer one-on-one instruction. A good resource for learning the language can be found here.

What's on in KL

Regardless of your interests, you can always find something fun to do in Kuala Lumpur. As the cultural, financial, and political center of Malaysia, KL attracts ambitious and creative people and enterprises from throughout the region. Galleries, concerts, and museums abound. Parks are carefully planned and maintained. Sports and athletic venues, both indoor and outdoor, are scattered liberally throughout the city and many more attractions can be found within a short drive of the city limits. KL is a gastronomic nirvana. From cutting-edge fusion cooking to centuries-old traditional fare, you could eat at a different—highly regarded—place every day and never get to the end of the list. If you live in KL, be assured you won't run out of things to see, eat, or do.

The beautiful Perdana Lake Gardens, located within walking distance of KL Sentral and Brickfields, has beautiful gardens, the Kuala Lumpur Bird Park, Butterfly Park, Hibiscus Garden, a planetarium, and a lake complete with paddleboat rentals. Even more central is the park located just behind the Petronas Towers—called the KLCC Park— with its small lakes decorated with pulsating fountains and jogging paths, wading pools, and quiet shady trails.

Due to generally poor soil and drainage, lake gardens can be found in many places throughout the Klang Valley. The lakes serve as catchment areas for runoff from the frequent tropical rains. These parks tend to be very well maintained, with well-kept trees and flowers, park benches, and picnic areas. If you see the word *"taman,"* you'll know that there is a garden or park nearby.

KL is home to one of the tallest telecommunications towers in the world, called the *Menara*. Soaring into the sky from atop *Bukit Nanas* (Pineapple Hill), the *Menara* is visible from almost anywhere in the city. In the evening, lasers, strobes, and spotlights illuminate the tower on the hour with dazzling lightshows.

KL's most intriguing festival

Perhaps the most exotic and surreal festival in Malaysia falls around the same time as Chinese New Year. The Indian festival of Thaipusam attracts over a million visitors each year. Barefoot believers walk in a long procession from the Hindu temple in Chinatown to the Batu Caves, 15 kilometers away.

Devotees can be seen carrying pots of milk on their heads to present as offerings at the end of their pilgrimage. Women carry their infants in saffron cradles to this auspicious event. Most men, many women, and young children will have their heads totally shaven for the event, and sidewalks lined with barbers stay busy throughout the two-day festival. Impressive cliffs, caves, and a huge statue of the Hindu deity Muruga greet visitors and pilgrims to the area.

Even more impressive to visitors, though, are those believers who walk in trance, laden with large vel kavadi —heavy cages with pictures of various deities, peacock feathers and flowers, attached to the chest and back with large hooks. Some devotees prepare for weeks in advance with strict fasting and ritual abstention to put themselves into a trance-like state. They come with skewered tongues and cheeks and may have heavy fruits firmly hooked into their bodies. The procession continues up a flight of 272 stairs to the large temple inside the holy cave where offerings and prayers are made. Monkeys may be seen climbing around on the cliffs, the noise of a hundred drumming troupes reverberates among the crowd and the entire festival is distinctly surreal.

Love to eat? Love Malaysia!

Malaysia's ethnic diversity brings a wide array of food to the table. The major ethnic groups have their own preferred dishes, and from these, many multi-ethnic foods have found their way into the daily diet of Malaysians.

Laksa is a very popular soup made from noodles, fish, or sometimes chicken, gravy and spices. The word *Laksa* means "ten thousand,"—and almost as many ingredients are used to make a bowl of this delicious soup! It's sold at almost every Malay restaurant, as well as at many street markets and local fast-food restaurants. There are a number of very specific regional variations of this dish that fall into two broad categories. The *asam laksas* are built around a tart and spicy tamarind-based fish stock and are generally garnished with an assortment of fresh herbs and vegetables. The curry laksas feature a curry-based fish stock made rich with coconut milk and have their own distinctive garnishes which vary from region to region.

Satay is considered by some to be the national dish of Malaysia. Skewers of chicken, beef or tofu are cooked over charcoal on a smoky grill, and then served with a spicy peanut sauce and cucumber. Cheap and portable, *satay* may be the ultimate street food.

Another popular and traditional Malay dish is *nasi goreng*, a Malaysian version of fried rice often flavored with pounded *ikan bilis*, or anchovies. This can be a main dish or served along with some *ayam goring*, a deliciously flavored fried chicken.

Spicy *sambal* paste is a condiment that accompanies most Malay dishes. Made from fiery hot chilies, belacan —a very pungent dried shrimp paste—a bit of sugar, salt, and kalamansi lime juice, *sambal* is as distinctive as any salsa, and there are a thousand ways to make it.

Finish your meal with some *kuih talam*, a gelatinous sweet treat made from coconut, *pandan* (the earthy, extremely fragrant essence of screw pine leaf), rice flour, and sago flour.

Malaysian Indians have brought many Indian dishes to Malaysia, and many of the curry dishes so popular here had their beginnings in the Indian community. Chicken curry and fish curry are popular South Indian meals that can be found at almost any *nasi kandar*, a buffet-style Indian restaurant. Try a serving with a glass of teh tarik, literally "pulled tea," a very popular drink of Indian origin. Strong tea sweetened with condensed milk, *teh tarik*, gets its name as it is poured from a pitcher well above the glass, repeated several times, until a froth forms.

For breakfast, roti canai —a thin, flaky bread, almost like a crepe—is served with egg or curry dhal. Roti canai comes from North India, but is eaten by all ethnicities in KL. Although roti has a delicious flavor, the real delight is in watching an experienced roti master make it. Expertly flipped and spun like pizza dough and spread by hand until tissue-thin, the dough is then gently folded and placed on a hot griddle, where it is fried until it reaches just the right shade of golden brown. The Malaysian Chinese have also had an incredible influence on the Malay palate. Hainanese Chicken Rice is so popular that it has inspired a fast food chain by the same name. Chicken is steamed with rice, ginger, and chicken broth to create this delicately flavored dish. It is served with *sambal*, cilantro, cucumbers, and bean sprouts. *Char kuay teow* is another very popular meal of Chinese origins. Found at many hawker stalls, as well as restaurants of all varieties, *char kuay teow* consists of stir-fried flat rice noodles, eggs, bean sprouts, prawns or cockles, and dark soy sauce.

For a delicious Chinese breakfast, try some toast with *kaya* jam. Made from coconut and eggs, and usually served with thick toast with margarine, *kaya* is a condiment that is so popular it's almost a symbol of national identity. Other breakfast options are pao—a steamed bun filled with various meats, sweet red bean paste or *kaya* —or *dim sum*.

Dim sum is traditionally a leisurely weekend breakfast or brunch for many Malay-Chinese. The literal translation is "little (*dim* or *dian*) hearts (sum or *xin*)" or, if you like; "little (snacks) that touch the heart." Diners choose from a multitude of small-serving Chinese delicacies which are usually displayed on carts that are wheeled from table to table. The dishes are shared among all gathered at the table and accompanied by copious amounts of Chinese tea. A *dim sum* meal is a relaxed social event meant to be shared among friends and family—the more the merrier! The *Dim sum* Guide is an excellent introduction to the joys and traditions of an authentic *dim sum* meal.

Finally, snacks enjoyed at any time of day might be a cup of sweet corn, served as dessert in Malaysia rather than with a meal. Ordering *Dim sum* will get you a bowl piled high with shaved ice, sweetened with condensed milk and variously colored syrups, and topped with red beans, corn, and grass jelly. Be sure to try a bowl of *sago* (similar to tapioca): it may be served with coconut cream and palm sugar, or with red beans. *Tau fu fa* is a very soft tofu (bean curd), usually served warm, soaking in thin white or brown sugar syrup. It's sold at many hawker centers and markets.

Also worth mentioning are doughnuts. Doughnuts have been a fad lately in KL. Be prepared to wait up to an hour in line to enjoy one of these new-to-Malaysia treats!

The crystal-laden interior base of the *Menara* serves as a small shopping mall, with some inexpensive, but good restaurants that serve the many tourists who come here daily. From the base of the *Menara*, you can get an elevator to the top, where on a clear day you can enjoy a sweeping 360- degree view of KL and the Klang Valley. Occasionally you can even catch a glimpse of the ocean in the distance. There are several trails leading back through the rainforest and into the city. Along these trails you can literally enjoy a little urban jungle with a wide diversity of trees and even a mischievous monkey or two.

Kuala Lumpur has seven golf courses and several more in the near vicinity. The upscale KL Golf and Country Club offers excellent golfing for members and nonmembers alike. Senior members can enjoy nine holes for around US$25, and younger non-members will pay about US$67 during the weekdays.

The city has many clubs where expats can meet others from their home country. These associations offer many activities and opportunities at reduced prices. There's the American Association, Association of British Women, Canadian Association, and over 20 other associations in KL.

KL also has a number of museums and galleries, as well as some unique neighborhoods. Exploring Chinatown, Kampung Baru, the Golden Triangle, Little India, and the colonial neighborhood around Masjid Jamek are all entertaining for visitors.

The many markets throughout the Klang Valley can't be missed. Indoor flea markets offer almost every item imaginable, from kitschy statues of Mao Tse Tung to old LP record albums and collector comic books. The indoor (and air-conditioned) *Pasar Seni* (Central Market) offers wide selections of handicrafts, food, and art. The discerning shopper with good bargaining skills can pick up prized items at very reasonable prices. Outdoor markets are part of the KL experience, too. A visit to the huge Chow Kit Market or one of the dozens of smaller morning and evening markets are great opportunities to purchase good-value produce, meat, fish, household items, and clothing.

All about taxes

Most foreign retirees living in Malaysia will not be faced with paying Malaysian income tax. Malaysia has double-taxation treaties with a large number of Western countries, including the United States, Canada, and most European countries. Any income received from a foreign source, including interest, dividends, capital gains, pensions or social security income, is exempt from Malaysian taxes.

However, any individuals who have income accrued or derived from Malaysia are subject to taxes. Since the Malaysia My Second Home (MM2H) program permits individuals to work up to 20 hours per week in Malaysia, be aware that if you do so, you will most likely incur a tax liability. If you own a rental property in Malaysia, you will be liable for taxes from that income, as well. The basic rate, for those who must pay taxes, is 26%. However, there are many deductions available to reduce the liability, including personal exemptions, deductions for medical expenses, health and life insurance premiums, education expenses, and even a deduction for the purchase of a personal computer. The Malaysian Taxation website has a great deal of information about Malaysian taxes. The Inland Revenue Board is the government website for complete information about income taxes. Although the site is in Bahasa Malaysia, there is a link on the home page for "English."

There are no property taxes in Malaysia, per se. Taxes are assessed on property at the time of purchase and at the time of sale. A small "quit rent" tax is assessed if you are a landowner. This generally amounts to around US$31 per year. There is also an "assessment tax" billed to landowners that must be paid twice a year. Again, this tax is minimal. If you sell real estate within five years of purchase, you will be subject to a 5% tax on the profit from the sale.

The GST tax applies to some luxury items—mainly mid-range and high-end hotels, high-end restaurants, and professional bills, such as lawyers' fees. Depending on the item purchased, this tax is between 5% and 10%. Additionally, there are Duty Taxes charged on certain imports and items such as beer, chocolate, cigarettes, and perfume. The average Duty Tax is 8.1%. Many people choose to take a vacation in the stunningly beautiful, duty-free islands of Tioman and Langkawi, where they can stock up on these items for a fraction of the price charged elsewhere in the country.

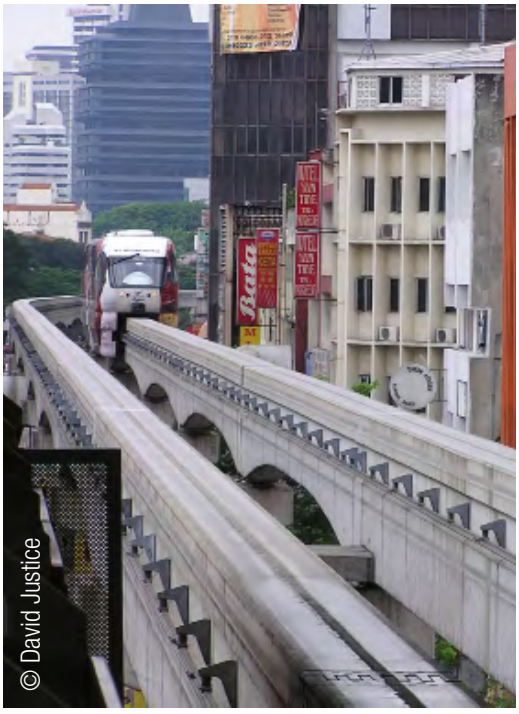
Special tax breaks apply to those immigrating to Malaysia under the MM2H program, including the importation of an automobile, or a one-time purchase of an automobile in Malaysia, free of duty or tax.

Finally, Malaysia does not impose an inheritance tax.

Cool malls

If you ask most locals what's happening in KL, they will boast to you about shopping. Indeed, KL is a shopper's haven, boasting a multitude of modern malls with more being built all the time. From genuine Rolex's and *haut couture* to fake Tiffany's, cut-rate designer clothing or knock-off DVDs, the possibilities are endless.

The Mid Valley Megamall, combined with its new luxury addition, The Gardens, houses hundreds of shops, and is one of the largest malls in Asia. At the base of the Petronas Towers, you'll find the KLCC Suria Mall, an ultra-modern oval complex comprised of six stories of high-end designer shops, a very good (and free) art gallery, and an impressive indoor aquarium. The Pavilion and the Starhill are two of the newest malls featuring exclusive clothing and jewelry, as well as outstanding food courts. Berjaya Times Square features an indoor amusement park complete with a multi-story rollercoaster, 12 stories consisting of over 1,000 shops catering to every taste, an IMAX theater, and several food courts. It is the 11thlargest shopping mall in the world.



Modern monorail

You could get lost in the maze at Sungei Wang Plaza, where hundreds of tiny shops appear as you meander down tiny corridors looking for hidden treasures. There's the frenetic Low Yat Plaza, which specializes in computers, phones, cameras, and other electronic goods. Not far from the city center, and easily accessible by bus or taxi, you'll find the ultra-clean Sunway Pyramid, which has a wide variety of shops, an ice skating rink, and a huge outdoor water park. The upscale Curve offers a free shuttle from KL, where Ikea shares space with a variety of fine restaurants, shops, and a nearby Tesco super-center.

You'll find no less than 66 malls within the KL city limits, making it the fashion hub for all of Malaysia. Most malls have excellent food courts offering high-quality, low-cost local and international fare, as well as multiplex cinemas showing the latest Hollywood releases at very reasonable rates. Even if you don't shop, the air-conditioned malls are excellent places to come inside, beat the heat, and engage in some serious people watching.

Telephone plans

Getting a fixed telephone line and service can often be difficult and is really unnecessary in most cases. The ponderously bureaucratic TM holds a monopoly on fixed-line communications in Malaysia and is notorious for customer service that causes its clients more than a little aggravation. In addition, foreigners are charged a substantial deposit for fixed-line service. For these reasons, most foreigners (and locals) prefer using a prepaid or postpaid cellular phone plan.

Prepaid plans require no long-term contracts, and calls are very affordable. Digi offers a prepaid plan where calls made within Malaysia cost about US$0.04 per minute and international calls are only about US$0.06 per minute. It's easy to add airtime—almost any convenience store, gas station or shopping center will have top-up kiosks.

Postpaid plans offer the convenience of not needing to recharge time on your phone, but may require a one-year contract as well as a foreigner deposit, which can be between 500 RM and 1,500 RM (US$155 to $467), depending on the provider. Postpaid plan costs vary depending on usage, but can start for as low as 30 RM per month (less than US$10).

Foreigners are often pleasantly surprised to find that, in Malaysia, cell phones are not locked. Any phone can be used with any provider, and switching from one provider to another is as easy as purchasing a new SIM card, which costs around US$3. Malaysian providers generally do not charge activation fees when setting up new service.

Makan Makan! Eat! Eat!

KLites love to eat out, and restaurants offer a wide variety of excellent food.

Even the smaller places catering to locals tend to be busy all the time. Five-star experiences can be found in restaurants throughout the city, from the internationally acclaimed Lafite Restaurant to many excellent places serving European, Asian, Indian, Mexican, South American, and North American fare. Whether you're pining for a Texas Barbeque or a New York Pizza, you'll find it in KL.

Ascending the steps to the Temple at Batu Caves

Unlike many other Asian countries, the sheer diversity of Malaysian culture guarantees that there is a very good selection of food for all tastes. Hundreds of restaurants catering to local tastes offer up a delicious array of Malay, Chinese, and Indian food. You can eat very well in KL on a very low budget, with meals at these restaurants generally costing under US$3. Although most Malaysian food features an amazing mix of herbs and exotic spices, it is not particularly fiery, though many dishes will be served with a side dish of chili paste or other hot seasoning. Those who enjoy curries will be delighted with all the choices available. If you love Japanese food but couldn't afford to make it a staple in your home country, you'll be pleasantly surprised here…A good meal of sukiyaki or sushi will cost about a third of what the same meal would cost in the U.S. Likewise, a good Indian dinner will cost a fraction of the price found in the West.

If you really want to eat "on the cheap," try one of the many excellent vendors selling food in the outdoor markets. Here, fresh *char kway teow* (a noodle and shrimp dish similar to Pad Thai) is prepared as you watch, stir-fried in a hot wok and served steaming hot for about US$1. A chicken drumstick served with rice, green beans, peanuts, and soup will cost around US$1.25, and a plate of delicious fresh curry puffs will cost US$1 or less.

KL Monthly Budget

All prices in U.S. dollars

Rent	$500	Furnished condominium rental in the city
HOA Fees	$0	
Property Taxes	$0	
Transportation	$50	Bus, train, monorail and occasional taxis
Gas	$5	Used for cooking
Electricity	$75	Using A/C at night and most days
Telephone	$25	Prepaid cell phone, four 60-minute overseas calls per month, plus local calls
Internet	$30	Unlimited access
Cable TV	$13	Basic cable w/ English language channels through Astro
Household Help	$225	45 hours per month
Food	$150	Groceries
Entertainment	$150	Eating out, movies, misc. expenses
Homeowner's Insurance	$0	
TOTAL	**$1,223**	

KL supermarkets are well stocked with both local and imported goods, all at reasonable prices. For a price check on common grocery items, see "KL Shopping List."

Adventures beyond KL

Besides eating and shopping, KL has a zoo, the annual Grand Prix races, a very active nightclub scene, and excellent transportation to nearby areas offering an even wider array of activities.

Genting Highlands, in the mountains just outside of KL, has a casino and theme park. Ride the longest cable car in Southeast Asia above the jungle canopy to the top of the mountain. Exit the cable car and plunge into a huge complex of shops, hotels, and restaurants. Here, international performers put on singing, dancing, and magic acts. Adults can gamble in Malaysia's only casino while children can delight in the huge indoor-outdoor amusement park. Situated above 5,000 feet, Genting offers cool weather and attractive mountain scenery.

Those wanting to enjoy cool weather without the gambling can visit Fraser's Hill. With an altitude of around 4,000 feet, it's just over an hour's drive from KL.

Golfing, bird watching, and hiking are the main attractions here.

The historic city of Melaka is only about two hours south of KL. Designated as a UNESCO World Heritage Site, dozens of old and beautifully-restored shophouses and Chinese temples tempt visitors back into an earlier time.

Malaysia offers some of the most beautiful beaches on earth. Port Dickson is the nearest beach to KL—only about an hour away—but most KLites prefer to drive a little farther to beautiful Pangkor Island, where a long stretch of pristine beach offers snorkeling, swimming, and relaxation. Accommodation is available, ranging from the five-star Pangkor Laut Resort to basic beach bungalows. A five-hour drive and a ferry ride or a short flight takes you to Pulau Tioman, where sheer cliffs and rugged jungle form the backdrop of some of the most crystal-clear waters in the world. Snorkeling and diving are popular here. Since Tioman is a duty-free island, many people enjoy coming here for the cheap alcohol and may pick up some cigarettes, chocolate or perfume to take back home. Farther north, the Perhentian Islands offer white-sand beaches and excellent snorkeling and diving. The island of Langkawi, on the west side of the peninsula not far from the Thai border, has beautiful jungles, mountains, and white-sand beaches, as well as duty-free shopping.

Awesome festivals

Malaysia's ethnic and racial diversity brings holidays and festivals to KL almost weekly. With sizeable Malay, Chinese, and Indian populations, and a cornucopia of religions, it seems that there is always something to celebrate.

The Chinese New Year is a popular holiday. Malaysians of all races take advantage of having a few days off from work and school to visit the beaches and hill resorts. Many businesses close during this time. If you do plan to leave the city, make your reservations well in advance, as all forms of public transportation and accommodation book up early. To experience the best of the New Year, stay in KL, where loud and colorful dragon dances bring good luck to believers, parades assemble in Chinatown and throughout the city, and fireworks light up the sky.

Vesak Day, held in April or May, celebrates the life of Buddha. There are parades around Chinatown and Brickfields to commemorate Buddha's birth, death, and enlightenment. Celebrated mainly by the Chinese, all are made to feel welcome during the festivities.

The Mooncake Festival, also called the Mid-Autumn Festival, occurs on the fifteenth day of the eighth lunar month (September or October in the Gregorian calendar). This occasion celebrates the harvest and the victory of the Chinese over Mongol warlords. Mooncakes are sold everywhere to commemorate this event, and colorful lanterns cast their glow throughout the city.

Ramadan, a month of fasting, is a Muslim holiday and religious observance that generally occurs in September. Many restaurants are closed during the daytime, but going to a Malay restaurant at sundown for the "break fast" meal is an enjoyable experience, as hungry Malays eat their first meal since daybreak. The end of Ramadan is celebrated with the Hari Raya festival. The Sultan's palace opens to the public for this day, and a festive mood encompasses the city.

Around this same time, Indians celebrate Deepavali, a month-long festival of dancing, lights, food, and gaiety. Many Indians

will have open-houses and you may be invited to share a delicious meal in someone's home during this holiday period. Brickfield's busy shopping streets are a good area to explore during this time and offer visitors an opportunity to engage with the Indian community.

Christmas is a major holiday in KL. Many homes and businesses will have Christmas lights, and shopping malls will have elaborate displays, with each one trying to outdo the others. It is possible to catch a glimpse of Santa Claus during this holiday season. Many restaurants offer impressive Christmas buffets, with all the traditional trimmings. Oddly, when midnight arrives on Christmas Eve, fireworks light up the city and noisemakers erupt from the hundreds of restaurants, bars, nightclubs, and hotels offering Christmas Eve celebrations. Christmas in Malaysia tends to be celebrated by people of all faiths, although for non-Christians, it is a secular holiday devoted to shopping and eating. For this reason, there are very few displays with any religious significance in Malaysia during this time. Most businesses are open on Christmas Day.

New Year's Eve is celebrated enthusiastically in Kuala Lumpur. Nightclubs are busy that night, and firework displays are visible throughout the city. Again, restaurants will offer fancy buffets and dinners, and most will also have a midnight countdown and celebration with live music, noisemakers, and parties.

In addition to these festivals and holidays, there are dozens of lesser-known celebrations. Workers who get holidays off with pay are very content living in Malaysia, where the wide diversity of its people provides for holidays almost every week throughout the year.

Welcome immigrants!

The Malaysian government makes it surprisingly easy to live long-term in a tropical paradise. Unlike many other countries in Southeast Asia, the government actively encourages foreign residents to relocate to Malaysia. There are excellent incentives available to those who qualify for the Malaysia My Second Home Program, or the MM2H visa, as it is commonly called. Even without attaining a special immigration status, Malaysia is an easy country to live in for months or years.

Visitors from most Western and European countries will receive a 90-day Social Visit Pass at no charge when they enter the country. Although it's possible to renew this while remaining

Indian street parade

in Malaysia, it is much easier to make a quick "border run" to either Thailand or Singapore every three months, and qualify for a brand-new 90-day pass when you re-enter the country. Those who wish to make a longer-term commitment to living in Malaysia may find the MM2H visa preferable. This program is especially enticing for younger retirees, as there is no minimum age requirement to qualify for a retirement visa, although certain conditions do need to be satisfied. See "The Malaysia My Second Home Program" for complete information about immigrating to Malaysia.

Getting around

In contrast to much of Southeast Asia, the infrastructure in Kuala Lumpur is excellent. Public transportation is inexpensive and efficient. Buses, light rail, monorail and intercity rail service most areas of KL and the surrounding suburbs.

A full-day bus pass costs a mere 2 RM— about US$0.66— and buys unlimited travel on any one of three major Rapid KL bus lines that serve the city and outlying areas. A train or monorail ticket to almost anywhere in KL or the suburbs will cost less than a buck. You can buy a monthly pass for 150 RM—about US$49—that includes unlimited transportation on all of KL's buses, trains, and the monorail. Most train stations connect with bus lines, and many residents find that they have

little need, during daytime and evening hours, for taxis. For those who do want added convenience, though, taxis are metered, inexpensive, and abundant.

Long distance buses originating in KL cross the length and breadth of the peninsula. Bus travel is popular and a good value. Some buses can be quite luxurious with business- or first-class furnishings and service, sophisticated entertainment systems, and even karaoke bars. Most destinations will have several departures daily, serviced by several different bus companies. Competition keeps prices reasonable.

Highways in and around KL are controlled access, well signed, and in very good repair. Rest areas, placed at frequent intervals, are well maintained and generally offer food and beverages from both local vendors and fast-food chains. Most highways are toll roads—but again, prices are very reasonable. Driving is on the left side of the road.

Six-story Christmas tree in Suria Mall at Petronas Towers

For a city with such excellent public transportation, it's a bit of a puzzle why so many people choose to rely on automobiles. Driving in the city can often be challenging. Swarms of little motorbikes compete for space with many more buses, cars, and trucks than the streets were designed to accommodate. Major intersections frequently gridlock during peak hours. Sudden downpours can bring traffic to a standstill anytime of day or night. Traffic lights function well but are often ignored, and a three-lane street may find itself as a door-to-door five-lane street during busy hours! Drivers routinely double- and triple-park on major city streets. Although police will issue moving violations on the controlled-access highways, traffic enforcement is rare elsewhere in the city. Not surprisingly, automobile insurance is mandatory. Gas stations are found throughout the city, with a gallon of unleaded costing roughly US$3.

KL is a major Asian transportation hub, serviced by all major airlines. The Kuala Lumpur International Airport (KLIA) is large, modern, and clean. A high-speed train from the city center makes the trip to the terminal in less than 30 minutes. There is a separate terminal called the Low Cost Carrier Terminal (LCCT) that serves as the hub for Air Asia. Air Asia offers sometimes ridiculously low fares to dozens of points in Asia, Australia, and Great Britain. It is frequently less expensive, and a lot more comfortable, to fly to an Asian destination using Air Asia than it would cost to take the economy bus.

Staying in touch

Internet is widely available and relatively inexpensive. Most commonly access is through 3G and 4G "broadband" systems, where a device similar to a cell phone transmitter is plugged into the computer and communicates with transmission towers. Digi, Izzi, U-Mobile, Telekom Malaysia (TM), Celcom, and Maxis are a few of the major Internet providers in Kuala Lumpur. Monthly access charges vary, but expect to spend between US$25 to US$35 per month. DSL Internet, which requires a fixed-line telephone, offers faster access and costs around US$28 per month for unlimited access. DSL is only provided by TM. Internet service has slowly improved in KL, but connection speeds still vary, especially during peak times, and users of some applications requiring fast download capabilities (such as VOIP and streaming video) may complain of frustration.

Electricity, which is 220 volts, is dependable. Power outages rarely, if ever, occur. Electrical outlets use three-pronged, European-style plugs. Most landlords are happy to keep the electricity in their names, and this helps the renter, who would otherwise have to pay a substantial foreigner deposit for service. The utility bill, which includes electric and natural gas, is sent to the residence, and can be paid at any post office or directly to the utility company. If you want to have utilities in your own name, expect to pay a foreigner deposit of around

Sunset at Pangkor Island

1,000 RM (US$329). This deposit is refundable after service has been in your name for a year or you discontinue service and pay your final bill.

Water is billed separately—again, the account is best held in the landlord's name—and paid monthly at the post office. Tap water in the city is treated and is considered safe enough to drink without boiling, though most residents do pick up inexpensive water-boilers (available at most groceries and any department store). Restaurants—even the little ones that cater to long-time locals—routinely offer purified water and ice.

There are many banks located throughout KL, with a full range of banking services. It can be difficult to open a Malaysian bank account unless you have either an employment or long-term visa, such as the Malaysia My Second Home Social Visit Pass, although it is possible at some banks if you come armed with a letter of reference from your old bank. Some foreigners staying in the country on a Social Visit Pass (a 90-day pass) choose to do their banking in Singapore, where it is generally easier to open an account. Those living in Malaysia with the MM2H Pass are required to have a Malaysian bank account and to keep a certain amount of cash invested there for the duration of their stay. (See "The Malaysia My Second Home Program" for more information about MM2H benefits). There are several options available for interest-bearing accounts, money market accounts, certificate of deposits, and other investments. ATMs can be found in the city and in just about every small town throughout Malaysia. Very few banks charge any service fees for using their ATMs. Several U.S. and European-based banks have offices in KL, such as Citibank, Standard Chartered, RBS, and HSBC.

Finding a base

When you first move to Malaysia, or to any foreign country for that matter, it's advisable to rent for six months to a year before you purchase property. English-language newspapers, such as *The Star and the New Straits Times*, have large classified sections with many rental listings. Since English is widely spoken throughout Malaysia, Englishspeaking foreigners can often simply call the property owner and make a viewing appointment.

There are some very good websites with comprehensive listings for rental properties around Kuala Lumpur and throughout Malaysia: iproperty.com.my, fullhouse.com.my, and Malaysia craigslist.org are all good sources for rental leads.

Malaysian diversity

Although it is possible to find fine rentals through personal research and word-of-mouth, using a property agent is by far the best way to see a variety of properties with a minimum amount of hassle. Since agents are paid by the property owner and not the lessee, they are motivated to find you a place that you like. Their skills at negotiating the best deal for you make their services invaluable. As a Malaysian, your agent will have a much better understanding of the culture and the various nuances of the market itself. A good agent—that is, one who is not affiliated with a specific development project and shows you the places that meet your criteria—can truly take the hassle out of renting.

Although KL is one of the most expensive parts of Malaysia to live, rents are surprisingly affordable. Unfurnished two-bedroom condominiums of 1,000 square feet and larger,

in attractive parts of town, start around 750 RM/US$247 per month. If you prefer a fully furnished condominium, expect prices to begin at around 1,500 RM/US$495 per month. Modern, two-bedroom and three-bedroom fully furnished condominiums in upscale neighborhoods will generally start in the neighborhood of 2,500 RM/US$825.

Rents vary enormously on semi-detached and freestanding homes. In general, the farther from the city center you get, the lower the prices. You can find homes in the northern suburb of Gombak, for example, for less than 2,000 RM/US$660 per month, whereas in KL proper, a similar home may easily cost upward of US$2,000 per month.

See "Renting in KL" for more on renting practices and rental agreements.

Ready to buy?

When you've made the decision to buy a place in KL, keep in mind that foreigners are restricted to properties costing at least 500,000 RM/US$120,000. With this as a starting price range, there is a huge selection of attractive condominiums available. Expect to see large kitchens, spacious living areas and bedrooms, air conditioning in several rooms, laundry rooms, and modern bathrooms. Most complexes with units at this price will be of recent construction, with swimming pools, fitness rooms, and tennis courts, jogging tracks, barbeque areas, wireless Internet, and other amenities. By Malaysian standards, condominiums in this price range will be categorized as "luxury."

Homes in the city are usually a bit more expensive than condominiums, as space— especially in the city center—is always at a premium. At 500,000 RM/US $120,000, you'll be able to find a modest home in the city center or in a nice neighborhood in the near suburbs. For around 600,000 to 700,000 RM/US$143,902 to US $167,885, you'll have your pick of very comfortable homes with ample square footage, perhaps a larger yard, Western-style kitchens, and plenty of storage.

Many homes listed as unfurnished, especially newer homes, mean exactly that. For example, the kitchen may not have any cabinets or appliances—just an empty room with plumbing and electrical hookups. It's up to the buyer to outfit a home to his own tastes. Older homes and condominiums will usually come with the basics. It's also possible to negotiate these items as a condition of sale. Since labor is so inexpensive, it costs less than you might think to fully finish a new unit: the average plumber, carpenter or electrician makes about US$5 an hour for their skills.

Tropical downpour

Unlike many cities, foreigners can be found living in every neighborhood around KL. Many employed expats choose to live in upscale areas such as the city center (KLCC), the Golden Triangle, Ampang, Sri Hartamas, Mont Kiara, Kenny Hills, and Damansara. Many of these areas are not served by public transportation and a car is a necessity. However, you may find yourself within walking distance of a fivestar mall or a country club. Even in these upscale areas, prices tend to be far lower than in the West, and very prestigious "Beverly Hills-style" homes can be purchased for well under US$1,000,000.

Those attracted to KL for its low cost of living are often content in less expensive neighborhoods. Bangsar attracts a strong following of foreigners, as does Petaling Jaya, Brickfields, Sentul, Mid-Valley, and parts of Ampang, Sunway, and Damansara. Wherever you decide to live, you are certain to find welcoming neighbors and warm Malaysian hospitality.

To give you an idea of what to expect, the following are some sample listings from in and around KL. All can be found at www.iproperty.com.my, and all prices are current at time of going to press…

• A three-bedroom, two-bath, 1,088- square-foot condominium in Mont Kiara, fully furnished, with a swimming pool, Jacuzzi, jogging track, tennis courts, gymnasium, and 24-hour security for 500,000 RM/US$120,000. Listing #UP383118.

• A three-bedroom, two-bath, 1,370- square-foot condominium in Ampang, convenient to public transport, fully furnished, with a swimming pool, gymnasium, BBQ area, and 24-hour security for 500,000 RM/US$120,000. Listing #UP547237.

• A modern, four-bedroom, three-bath, 2,650-square-foot condominium in Ampang, convenient to public transportation, fully furnished, with a clubhouse, swimming pool, jogging track, BBQ area, and 24-hour security for 1,000,000 RM/US$239,894. Listing #UP352818.

• A four-bedroom, three-bath, 2,850- square-foot house in Cheras, fully furnished, with a jogging track, BBQ area, 24-hour security for 550,000 RM/US$131,941. Listing #UP548772.

• A four-bedroom, four-bath, 3,177- square-foot, two-story house in Cheras, unfurnished, with a Jacuzzi, jogging track, and 24-hour security and alarm system, luxury living, for 1,000,000 RM/US$239,894 (negotiable). Listing #UP408014.

First-world medical care

Expats living in KL will find excellent and affordable health care a major advantage. Due to the scarcity of medical schools in Malaysia, almost all doctors and dentists practicing here have received their education in Europe, the United States or Australia. Hospitals are modern, clean, and furnished with all the equipment that you would expect from a hospital in the U.S. or Canada. Local "kliniks" offer good treatment for minor illnesses at extremely reasonable prices. A visit to one of these kliniks usually costs around US$5. The general practitioners working there tend to be foreign-educated and proficient in English. Specialists may have their own clinics or have offices located in hospital medical complexes. A visit to a specialist costs around US$30 for an initial consultation, and follow-up visits are often included at no additional charge. If you have a condition that requires hospitalization, you will be pleased at how affordable high quality health care can be. A total hip replacement that costs around $45,000 in the U.S. will cost around $7,500 in Malaysia. A U.S. hospital will try to get you discharged in two or three days, whereas a Malaysian facility will allow 10 days for recovery, including physical therapy, all medications, nursing care, and private room and board. A coronary bypass that would easily cost well over $100,000 in the U.S.will set you back around US$13,000 in Malaysia. A $20,000 hysterectomy in the U.S. will run around $4,000 in Malaysia.

Dentistry is similarly inexpensive. A dental clinic in Kuala Lumpur will charge you around US$30 for a full check-up with X-rays and cleaning, around US$25 for a simple filling, less than US$250 for a root canal, and roughly US$320 for a porcelain crown. Many dental clinics offer basic dental examinations without X-rays at no charge.

It's important to emphasize that you are not getting "third-world quality" health care in Malaysia. The medical care that you receive here is as good—or better—than what you would receive "back home." It is not surprising that Malaysia is rated as one of the top five medical tourism destinations in the world. Over half a million foreigners made their way to Malaysia to save money on medical treatment last year, and the number is steadily increasing. Most private hospitals have received international accreditation— nine of them in Kuala Lumpur—and the standards of care are excellent.

It is not necessary to first have a doctor's prescription in order to have many routine tests performed. X-rays, blood tests, mammograms, and many other procedures can be done on a walk-in basis, with physician consults being available but not mandatory. Additionally, many drugs that require a prescription in the U.S. can be obtained over-the-counter in Malaysia, often at a considerable savings compared to the price of the identical drug in the U.S. Counterfeit drugs are not as much of a problem in Malaysia as they are in some other Asian countries. Medications obtained at pharmacies are generally dispensed in individually sealed, unit-dose packages with the expiration date clearly marked on the box.

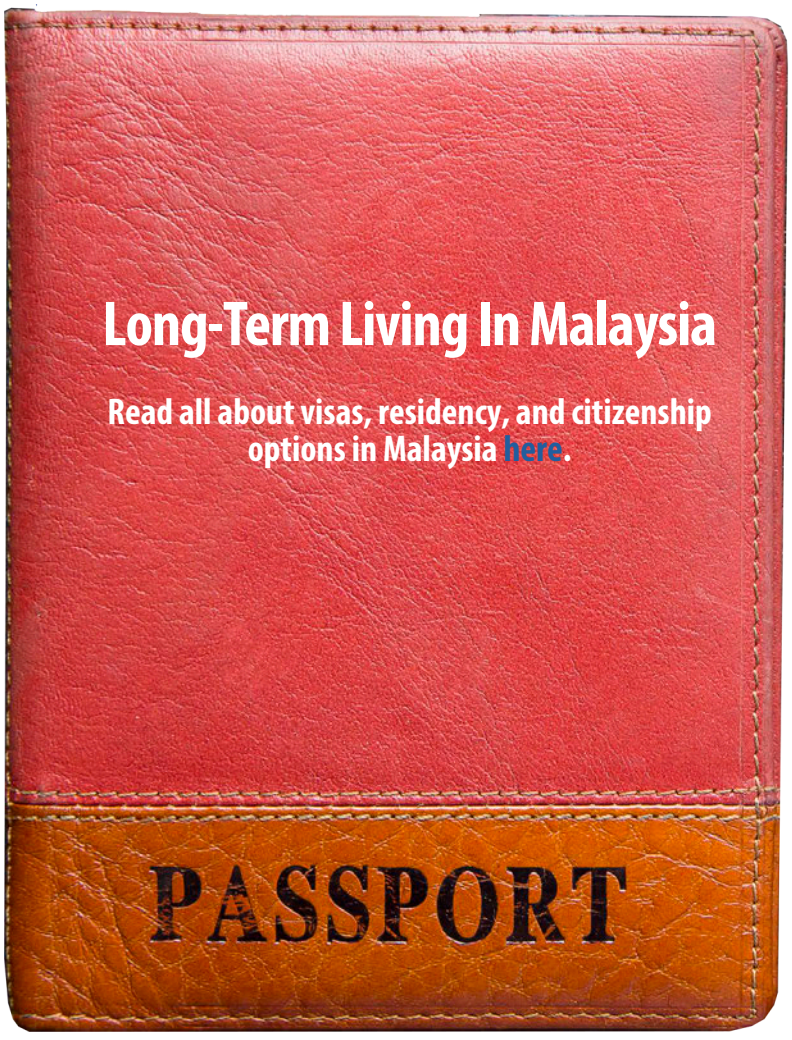
For more information about health care bargains, check out the following links:
Hospitals Malaysia
Corporate Mediacentre
Kpjhealth.com
Bsdental.com

Life here is good

People who love living in the city but can't afford the price tag that generally comes with an urban lifestyle will want to consider living in Kuala Lumpur. With so much to do in the city, and its convenience as a transportation hub to almost every place in Asia, active retirees will find more than enough opportunities to experience the wonders of this part of the world. People hoping to live cheaply, yet still enjoy modern conveniences and products from their country of origin will be pleasantly surprised with KL. Malaysia's welcoming immigration policies makes living long-term here easy. Exceptional health care, widespread use of English, and advanced infrastructure makes life easy. From mountains to beaches, busy malls to tranquil parks, fine imported foods to tasty street cooking, it's easy to see why so many people find that KL has it all.

ABOUT THE AUTHOR

Wendy Justice has been living in Southeast Asia since 2005, writing, designing websites, teaching English, managing guesthouses, and whatever else it takes to support the travel bug. Before retiring at the age of 50, she and her husband David worked in the United States as registered nurses. They traveled extensively throughout the U.S., Mexico, and Europe, before discovering Southeast Asia on a vacation in 2003. In 2005, they left their jobs, sold most of their worldly possessions and set off for Hong Kong with the goal of traveling around the world. They fell in love with Southeast Asia and never made it beyond the Asian continent. They now live in Hanoi, Vietnam. Wendy has been a regular contributor for Live and Invest Overseas since 2009, while David works behind the scenes as a copy-editor and photographer.



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