



OVERSEAS

Haven Report

George Town, Malaysia:
The Garden Of The East...



Penang: The Garden Of The East

By Wendy and David Justice

The island of Penang offers retirees and expats one of the best overseas living opportunities in the world.

You can while away the hours wandering around George Town, Penang's colorful and lively historic state capital. Kick back on the beach, explore stunning mountains and waterfalls, shop till you drop, or partake in some of the finest and most affordable cuisine to be found anywhere in the world. Best of all, you can indulge in the many pleasures of Penang on a budget that is comfortable even with a modest retirement income.

George Town's population is just 740,000—small enough so that it's

easy to make friends and meet your neighbors, yet large enough to have health care that meets international standards. There is easy access to all the goods and services you might need. Foreigners make up about 5.5% of the total population of the state of Penang. Some live in the city, while many others have settled in the outlying coastal towns and villages.

Year-round sunny, warm weather, First World infrastructure, easy permanent residency, and English-speaking locals make the living here easy.

Penang's various nicknames—The Pearl of the Orient, Garden of the East, and

...continued on page 8

staff

Kathleen Peddicord
Founding Publisher

Kat Kalashian
Editor in Chief

Charles Conn
Managing Editor

Sophia Titley
Editorial Assistant

Hélène Kletochkina
Design Director

If you have queries relating to your subscription, get in touch at:
CustomerService@OverseasLivingLetter.com

For editorial comments and contributions, reach us at:
Editorial@OverseasLivingLetter.com

© Copyright 2018 by Live and Invest Overseas.
All Rights Reserved.

Protected by copyright laws of the United States and international treaties. This newsletter may be used only pursuant to the subscription agreement and any reproduction, copying, or redistribution (electronic or otherwise, including on the World Wide Web), in whole or in part, is strictly prohibited without the express written permission of the publisher, Live and Invest Overseas, Calle Dr. Alberto Navarro, Casa No. 45, El Cangrejo, Panama, Republic of Panama.

Any investments recommended in this letter should be made only after consulting with your investment advisor and only after reviewing the prospectus or financial statements of the company.

Live and Invest
OVERSEAS

Penang, Island of Pearls—all describe an exceptional location. It's an island of beauty and abundant natural resources, friendly and welcoming people, and a place rich with tradition and opportunity.



Opportunity is within your reach

Of all the places to live in Malaysia, Penang stands out as our top pick if you are a retiree or an expat seeking the good life.

A Melting Pot Of Cultures

The center of historic George Town is a maze of streets reminiscent of the 19th and early 20th century. Even beyond the city's designated UNESCO Core Area, a cornucopia of Chinese shophouses, pagodas, temples, clan-houses, churches, mosques, British colonial buildings, and landscaped parks supply a never-ending source of visual treats.

The first documented European discovery of the island was made by Portuguese traders in the early 16th century. They were exploring the Far East in search of spices and found a small, uninhabited island which they named Pulo Pinaom. The island, located at the strategically important northern entry to the Straits of Malacca, was a safe place to linger during the monsoon months and for traders to replenish their fresh water supplies. Arabian, Chinese, Indian, and European ships all



A graceful blend of old and new

took advantage of the natural harbor, and the population of Penang Island slowly grew.

By the 18th century, Penang had become quite prosperous due to the spice and opium trade. The Dutch dominated the spice market, while the British firmly established themselves in the opium business. In 1765, the English adventurer and entrepreneur Captain Francis Light was sent by his company from his base on Siam's Phuket Island to Penang Island to establish and improve British trade.



Statue of Captain Francis Light

In 1772, Light was asked by the East India Company to set up a base in Penang to repair British navy ships and to establish a post to facilitate trade between China, India, the Malay Archipelago, and Great Britain.

Sultan Abdullah of Kedah, who controlled Penang at the time, was concerned about an invasion by the Burmese and Siamese armies and asked Light to provide British protection. Light agreed to do so in exchange for taking possession of the island for the British Crown—a promise that he made without consulting with his superiors. In 1786, Light made landfall at what is now known as the Esplanade, hoisted the Union Jack, and renamed Pulo Pinaom as The Prince of Wales Island. The largest settlement on the island was named George Town after King George III. Light is credited as the founder of Penang.



Approaching George Town from the Straits of Malacca

Despite Light's promises to the sultan, Kedah was attacked by Siam in 1790, and the British failed to provide military protection. Feeling duped, Abdullah formed an army to get rid of the European settlers, but was soundly defeated by Light, who carried out punishing night raids on the enemy's fortress. Abdullah surrendered in 1791 and handed over Penang Island to the British in exchange for being paid a tribute of 6,000 Spanish dollars annually—even then, a small price to pay. To this day, the Sultan of Kedah receives an annual payment from the state of Penang. The island became a British colony and Light was appointed superintendent of Prince of Wales Island.

The Esplanade is now a lovely part of George Town, but back in those days, it was a malaria-infested swamp. The British schemed to clear out the thick undergrowth by loading the cannons at Fort Cornwallis with silver dollars and firing them

deep into the jungle. Those who wanted the coins had to clear the land to get them, and people flocked to the bush with machetes in hand.



Fort Cornwallis

The first settlement established on the island by Light, George Town's Fort Cornwallis, became a bustling trading post. Newcomers to George Town and the island of Penang were allowed to claim as much land as they could clear, and the town was declared a free port in order to entice traders away from the nearby Dutch trading posts. When Light first claimed the island for Great Britain, there were fewer than 1,000 people living there, but this number quickly grew after the Captain's incentives became known.

Light died of malaria in 1794. Following his death, the Indian-based British administrators of the area formed the Straits Settlements, which included the states of Malacca, Singapore, and Penang. The region continued to grow, and by 1804, the island's population had reached 12,000. Penang was the capital of the Straits Settlements until 1935, when Singapore took over the title.

Penang became a prosperous island during the Industrial Revolution of the late 19th century. Demand for tin, rubber, pepper, sugar, cloves, and coconuts drove the trade, with immigrants flooding in from Europe, China, and India. Business leaders made their money at plantations and mines located in other northern states of Malaysia but built their mansions in George Town and sent their children to school in the city.

Horse-drawn and human-drawn rickshaws and carts filled the streets until 1905, when the first hydroelectric grid was completed in Penang. Electric tramways then took their place.

Trade continued to drive the economy. By the 1930s, Swettenham Pier was full of ocean liners and steamers, and George Town's many cabarets, amusement parks, gambling halls, and theaters attracted hordes of tourists.

The town changed overnight when Penang was attacked by the Japanese on Dec. 19, 1941. The British had already fled to Singapore, leaving Penang totally defenseless. The residents of Penang (and all of Southeast Asia) suffered under horrendous conditions for almost four years. Remarkably, very few of Penang's historical buildings were damaged during the conflict that culminated with the surrender of Japan.

Penang became part of the newly formed Malayan Union after the war ended. Penang's official name was changed to Negeri Pulau Pinang. George Town was granted city status in 1957 by Queen Elizabeth II and remains the oldest municipality in the country.

One of the many charms of George Town is that it really does feel like you are stepping back in time. The wholesalers, import and export industries, and shipping companies still dominate the southern section of Beach Street, just as they did in the 1880s. *Godowns*—the local word for warehouses—are located throughout the historic city center, and the docks of Weld Quay, which was established over 120 years ago, are little changed today.



Church Street Pier at Weld Quay

The banking and financial district is still thriving. Majestic British colonial buildings serve the same functions as they did more than a century ago. The Bishop Street district continues to specialize in selling imported merchandise, just as it did at the turn of the 19th century. Many of the dilapidated Chinese shophouses have been scrubbed, painted, and renovated

into attractive hotels, community centers, cafes, galleries, and private homes.



Majestic British colonial buildings

Modern George Town is a fascinating combination of British colonial architecture, traditional Chinese shophouses, and international culture. Shops selling Chinese herbs and traditional medicine, importers and exporters, musical instrument stores, restaurants, and hawker centers specializing in authentic regional Chinese cuisine are scattered throughout George Town. The early Indian traders have left their legacy as well, with a vibrant Little India that consists of several Hindu and Sikh temples and a commercial district selling material and clothing, incense, fruits, spices, herbal teas, and remedies. Other parts of the city reflect the Malay culture, with mosques and a wide assortment of clothing, consumables, and retail goods. The many mansions, banks, churches, and parks have left the British legacy alive in the city, as well.



Traditional Malay preserved fruits

George Town was officially recognized as a global historical treasure in 2008, when UNESCO declared the old city a World Heritage Site. Today, there is a designated core area that is bordered by a buffer zone, all of which has a protected status due to its historical significance. Even outside of these areas, George Town's history is apparent. Modern skyscrapers may cast shadows on the old shophouses and mansions, but the charm that makes up modern George Town is very much intact.



A modern colonial city

A Beautiful Tropical Island

The tropical island of Penang is located a few kilometers west of the Malaysian mainland. It has a land area of just 293 square kilometers (113 square miles). The island is surrounded by the waters of the Straits of Malacca.

Almost the entire population of Penang Island lives along the coast. The interior is rugged, mountainous, and thick with jungle vegetation. Penang Hill, at 830 meters (2,723 feet), is the highest point on the island.

George Town is located on the northeast side of Penang Island. It is built on the coastal plain, so there are few hills anywhere in the city.



Looking out along the coastal plains to the Straits of Malacca from Penang Hill

Penang is not noted for having stunning beaches, although there is some scenic coastline along the northwest side of the island between the village of Batu Ferringhi and Pulau Pinang National Park.

The southeast part of the island once consisted of rice fields and swampy mangrove forests. This part of Penang has since been developed into new towns and industrial parks. There are a few fruit orchards and fishing villages in the southwest part of the island.

The entire state of Penang consists of Penang Island as well as Seberang Perai, which is located on the Malaysian mainland. There are several towns and villages there, as well as the city of Butterworth, which is a transportation hub for connections to cities on the Malaysian mainland and southern Thailand. Most foreigners prefer to live on the island rather than on the mainland.

Sights And Diversions

Penang Island is one of those places where you'll never run out of things to do. Whether you're in the mood for outdoor fun, historical exploration, adventures in eating, taking in the nightlife, or spending an evening at the symphony, there is always something happening in Penang.

The city of George Town is a fascinating place. The historic old town is filled with buildings dating back to the 19th century and remains the center of commerce. As you wander around the city, it's easy to imagine yourself living in another era and another place. Here, you're in old China. Around the corner, you could be in India.



Looks like old China



You could be in India

Another neighborhood is reminiscent of an old Malay *kampong* (village), and everywhere there is architecture and infrastructure that harkens back to England's colonial heyday.



Like an old Malay *kampong*

Art is everywhere in the old city. Many of the shophouses are painted in bright colors, reminiscent of days long past. Practically anything you can imagine is sold from these stores: Chinese and Indian teas, beautiful batik handcrafted robes and dresses, traditional Chinese herbs, practical housewares, and hardware.

You'll see stunning Chinese temples on almost every block—active places where believers come to light incense and pray.



Dramatic Chinese temples can be found on almost every block

Whimsical street art and murals can be found on the sides of many buildings, depicting life as it was back in George Town's early days as a busy colonial outpost.



Street art everywhere

Some of the fine early homes, such as the [Cheong Fatt Tze Mansion](#), have been occupied continuously for nearly two centuries and are now open for public viewing.



Entrance to the Cheong Fatt Tze Mansion

Others have been converted into hotels, private homes, museums, and trendy restaurants. It's worth a visit to the Clan Jetties, a collection of villages spilling out over the water near the ferry at Weld Quay. These neighborhoods were built by Chinese fishermen in the 19th century and are still occupied today, many by descendants of the original settlers. Boardwalks and piers lead to a warren of floating houses, shops, and schools.



Tradition lives on at the Clan Jetties

Though the Chinese make up the largest ethnic group here, you'll find that George Town is an extremely diverse city. As you wander around the cobbled streets of Little India, you'll find stores blaring popular Indian music and selling the latest Bollywood movies, aromatic spice stores, and clothing stores selling saris and traditional Indian attire.



A look inside a Hindu temple

You'll also find an impressive array of affordable restaurants with savory curries, samosas, and irresistible sweet and savory snacks. Hindu temples covered in dramatic brightly painted deities invite all to come in for a closer look.

The Malays are the second largest ethnic group in Penang, though many of them live in the smaller villages scattered around the island. Besides having their own distinctive cuisine, the Malays influence the city with their brilliant mosques and busy markets. Throughout most of the island, the haunting and exotic call to prayer can be heard five times a day emanating from the minarets of the neighborhood mosques.



The Kapitan Keling Mosque in George Town

Not surprisingly, there are many museums in this historic town. Whether you're interested in learning about history, art, cameras, toys, batik painting, religion, or wars, there's a museum to indulge your interests.



Dusky leaf monkey at the Penang Botanical Gardens

Highlights of Penang include [Fort Cornwallis](#)—the site of Frances Light's first settlement on Penang Island—the [Batik Factory](#), the [Tropical Spice Garden](#), and the [Penang Butterfly](#)

[Farm](#). The popular [Penang Botanical Gardens](#) feature a pretty waterfall, a naughty resident monkey population, and spacious, well-tended displays. On the last Sunday of the month from March through June, the gardens are turned into an outdoor orchestral hall where free concerts are offered.

Penang National Park, located at the northwest tip of the island, is a popular park for hiking and exploration, as well as having the best, most secluded beaches on the island. The park protects some of the last virgin forest in Penang and also has jungle campgrounds for the adventurous.

The tropical weather can be oppressively hot at times here, so it's a relief to know that you can enjoy the outdoors in relative comfort without needing to escape to the mountains of the mainland. A funicular railway ascends to the 830-meter (2,723-foot) summit of Penang Hill, where the air is noticeably cooler. Trails head off in different directions, and the views overlooking Penang Island and the Straits of Malacca are spectacular.



The funicular railway to the top of Penang Hill

There are also opportunities for high culture in Penang. The [Penang Philharmonic](#) and the [ProArt Chinese Orchestra](#) both have venues in town. The [Actors Studio at Straits Quay](#) offers theater performances, as does the [Performing Arts Centre of Penang](#). Special events and impromptu concerts around town add to the cultural opportunities. Chinese opera and puppetry performances are occasionally held, especially during festival times. The [Dewan Sri Pinang](#) auditorium at the Esplanade also hosts various concerts and special events.

There is plenty of nightlife throughout Penang. Upper Penang Road in the heart of George Town, the area around Gurney Drive, and Batu Ferringhi are all popular areas for dining, drinking, and dancing the night away.

It isn't necessary to go to a bar to meet other foreigners—making friends is easy to do here. [Penang Expats](#) has frequent announcements of activities that foreigners might enjoy. Other expat clubs include the [International Women's Association](#), [Rotary Club of Penang](#), [Penang Swim Club](#), [Penang Wanderers Expat Football Club](#), [Penang Hash House Harriers](#), and many other informal groups.

You can moor your boat at the Tanjung City Marina, located at the historic Weld Quay in downtown George Town or at the [Straits Quay Marina](#) on the north end of the island near Gurney Drive.



Langkawi World Geopark – For those in-the-know

Just north, across the strait from Penang, is the island of [Langkawi](#), which is easily accessible from George Town by ferry. This is where people in-the-know go for beach holidays. If you live in Penang, it's a quick and easy trip. Besides its designation as a UNESCO World Geopark and the distinction of having the best beaches on the western coast of Malaysia, Langkawi is also a duty-free island where Malaysians and visitors flock to pick up inexpensive perfume, beer, liquor, chocolate, cigarettes, and other items that cost much more elsewhere in the country.

Golf And Recreation

There are four golf courses in the state of Penang, as well as an excellent array of country clubs and other social and sporting activities.

The [Penang Golf Club](#), designed by Robert Trent Jones II, is the only championship golf course on Penang Island. It has recently reopened following a major facelift. New turf on the rolling fairways and manicured greens make

this 18-hole course challenging and attractive. Green fees are about RM210. Additional fees include RM95 for a golf cart and RM53 for a caddy, both of which are compulsory.

The well-regarded [Bukit Jawi Golf Resort](#) is on the mainland, about a 30-minute drive from Penang Island. It offers a total of 36 holes. The resort's Hill and Lake courses are both 18-hole, par-72. Fees for 18 holes start at RM160 for visitors on weekdays and RM200 on weekends. Compulsory caddy service is an additional RM48. Frequent promotions are on offer. Members enjoy free golf every day.

The 36-hole [Penang Golf Resort](#) is also located on the mainland, just 21 kilometers from the Penang Bridge. This course, designed by respected golf course architect Graham Marsh, is said to challenge golfers of all capabilities and features three sets of tees, landscaped fairways, and well-manicured greens. Green fees for visitors playing a full 18 holes are RM99 on weekdays and RM162 on weekends and holidays. Visitors must also pay RM90 for a cart. Frequent promotions are offered.

[Mountain View Golf Resort](#) (also known as Kristal Golf Resort) is another course located on the mainland, just 24 kilometers from the Penang Bridge. This 287-acre course, designed by legendary Japanese pro Hideyo Sugimoto (Big Sugi), consists of 18 holes tucked alongside misty mountains and undulating hills. Mountain View was voted one of the top ten golf courses in Malaysia by Golf Malaysia in 1997 and again in 1999. Prices at this par-72 course are RM100 on weekdays and RM180 on weekends. Promotions and packages are frequently available.

All of the above golf courses offer memberships, as well as facilities for non-golfers, including restaurants, spas, and an assortment of indoor and outdoor activities.

The [Penang Turf Club](#) was established in 1864. It is the oldest horse racing and equestrian center in Malaysia. Riding lessons are available, and they even offer a special program for disabled riders. There is also an 18-hole golf course on the premises. The attractive par-68 course costs RM90 on weekdays and RM170 on weekends, plus tax. Caddy fees are an additional RM45. Memberships are available.

The [Penang Polo Club](#), [Penang Swimming Club](#), [Bukit Mertajam Country Club](#), [Penang Rifle Club](#), and [Penang Squash Center](#) are a few more country clubs and sports

centers on Penang Island. There are also two stadiums that stage regular events, an international sports arena, and an aquatics center.

Warm And Humid Year-Round

The weather in George Town is warm year-round. Daytime temperatures average around 30°C (89°F) and drop to around 23°C (74°F) at night every month of the year.



Sunset from Upper Penang Road

High humidity is a constant companion in the tropics, and steamy George Town is no exception to this rule. Expect the average humidity to linger above 90% every morning and drop to around 70% at night. Not surprisingly, George Town gets quite a bit of rain—an average of 2,540 millimeters (100 inches) per year. Daily rains are common during the wet season, though they often will conveniently occur during the wee hours. It's a rare day that experiences an all-day drizzle; sudden fierce downpours that pass by quickly are more typical. Storms are often accompanied by thunder and lightning. September and October are the wettest months, with monthly averages of more than 350 millimeters (14 inches) of precipitation. December through February are the driest months, receiving just 70 to 90 millimeters (3 to 3.5 inches) of rain per month.

The temperature and high humidity make Penang Island a warm place by any measure, but there are frequent coastal breezes that help to moderate the heat. For the most part, people are active in the mornings and evenings; the afternoons tend to be lazy times, perfect for relaxing.

There aren't any natural disasters that commonly affect the island. Earthquakes, typhoons, tornadoes, and volcanic activity

are not known to happen here. Parts of the island have flooded—including George Town—though this is an unusual occurrence. Although extremely rare, tsunamis have made landfall. The devastating 2004 Indian Ocean tsunami hit the northern coast of Penang Island, resulting in the loss of more than 50 lives, as well as damaging houses and boats caught in its path.

Aside from the unlikelihood of a tsunami, the only significant environmental negative is pollution. Though the air pollution isn't nearly as bad as in many other Southeast Asian areas, smoke from the seasonal burning that occurs on the nearby island of Sumatra, Indonesia, sometimes carries over to Penang on the winds. Water pollution is also a problem, especially along the coast in Batu Ferringhi, where bacteria and jellyfish can make swimming unsafe and litter mars the beauty of the otherwise white, sandy beach.

Top Quality Medical Care At Bargain Prices

Malaysia offers inexpensive and sophisticated medical care. It is considered one of the top five countries in the world for medical tourism. Many private hospitals here are internationally accredited as well as being accredited through the Malaysian Medical Society for Quality of Health (MSQH). Malaysian health care standards are high, and costs are low for any critical health services, wellness counseling, cosmetic care, or elective care that you may seek. The Penang Adventist Hospital and the KPJ Penang Specialist Hospital have both been granted a coveted JCI accreditation, which certifies that they provide an internationally accepted level of care. The Penang Adventist Hospital is located on the island and the KPJ Penang Specialist Hospital is located in Bukit Mertajam on the Malaysian mainland.

The [Penang Adventist Hospital](#) is conveniently located in George Town. It is a large facility with 220 inpatient beds, 7 operating theaters, an intensive care unit, and a large outpatient facility. This not-for-profit hospital employs more than 80 specialists who cover 24 specializations. They also have international services specifically designed to help foreign patients. The price of an emergency room consultation starts at just RM35, and a consultation with one of their specialists starts at RM60 for the first visit and as little as RM45 for subsequent visits.

The JCI accredited [KPJ Penang Specialist Hospital](#) is a full-service hospital, fully stocked with the most modern equipment.

They have numerous surgical and intensive care suites, outpatient services, a 24-hour pharmacy and emergency room. Medical tourism is one of their subspecialties.



Modern comprehensive care at Gleneagles

Gleneagles Hospital is another major private hospital in George Town. [Gleneagles Penang](#) is located within walking distance of downtown in a sparkling clean 19-story facility that features 212 inpatient beds, 10 operating theaters, 2 digital operating rooms for minimally invasive surgery, and a large outpatient department with 80 consultation suites. They have an international services department to facilitate treatment for their foreign patients. Gleneagles has a 24-hour emergency room and several fully equipped ambulances.



Gleneagles 24 hour ambulance service and modern ER

They offer a number of comprehensive health screening packages for seniors and pregnant women, as well as general health and wellness checkups. Gleneagles has a MSQH accreditation.

Malaysia does not have any doctorate-level medical schools of its own, so all physicians practicing in the country have acquired at least part of their education overseas. Hospitals employ medical personnel educated in Europe, Australia, the United States, and Canada. As a result, whether you go to a small neighborhood clinic, a public hospital, or a major private hospital, it is quite likely that your doctor will speak fluent English. A consultation with a physician in a local clinic in George Town costs just RM15 or RM20.

There are numerous dentists, ophthalmologists, and other health care practitioners serving Penang. You'll find that prices are considerably lower than they are in the West.

It's not unusual for Westerners to come here for a medical or dental "vacation," then recuperate in low-cost leisure while enjoying the many other attractions of the area. The [Malaysia Healthcare Travel Council](#) has a great deal of information about the excellent medical care available you can expect when you come to Penang.

Most medications prescribed by Western physicians can be found in Malaysia, often at much lower prices. Many drugs, including most antibiotics, can be purchased over the counter in Malaysia, though some routine medications—mostly painkillers such as ibuprofen—require a prescription. If you must take a specific medication, you may want to confirm that it is available in Malaysia.

Narcotics are illegal in Malaysia and cannot be prescribed, purchased, or imported. Illegal importation of narcotics can carry the death penalty.

Retirees Are Welcome Here

The Malaysian government actively encourages immigration. Malaysia is an easy country to live in for months or years, with or without a retirement visa.

Visitors from most North American and European countries receive a free 90-day Social Visit Pass from the Customs and Immigration counter at the airport, or at the border crossing where they enter the country.

It is easy to make a quick visa run to a neighboring country every three months to renew your pass. From George Town, a trip to the Thai border takes less than three hours. When

you return to Malaysia, you'll receive a new 90-day pass. This process can be continued for an extended period of time—some residents have been doing it for many years.

Not everyone wants to be bothered with visa runs every three months, however. There are excellent incentives available for those who qualify for the [Malaysia My Second Home Program](#), or the MM2H visa as it is commonly called.

The MM2H visa permits stays of up to ten years with no restrictions on entering and leaving the country, and it's renewable. [See the addendum](#), for a thorough explanation of Malaysia's retirement incentives. The [Immigration Department](#) has additional information that will be of interest to people who want to stay here on a long-term basis.

Living Here

There are probably more retirees living on Penang Island than any other place in Malaysia. You'll find foreigners scattered throughout the area, and there doesn't seem to be one place in particular where they tend to settle down.

There are surprisingly few foreigners who live in the historic district of George Town or even in the center of the city. This may be because of the limited parking, the number of tourists in this part of town, or simply because there are so many other nice areas to choose from. However, foreigners are free to rent or purchase property anywhere in Penang, including homes in the UNESCO Core Area.



Plenty of tourists in the UNESCO Core Area

Gurney Drive is a popular area for both working expats and retirees. It is located just west of George Town on the north side of the island, which makes access into the city

very convenient. Traffic can be heavy here, especially in the evenings when people from all over the island come to dine at the many excellent restaurants or at the well-regarded hawker center. Shopping at the two major malls—the [Gurney Paragon](#) shopping center and [Gurney Plaza](#)—is also very convenient. There is a long pedestrian walk that winds along the seaside. High-rise condominiums have been built here that offer luxury living and fantastic ocean views.



Luxury high-rise condos along Gurney Drive

Tanjong Tokong is immediately north of Gurney Drive. This area is developing rapidly, with many new apartments and houses popping up between the Tesco to the west and the [Island Plaza](#) shopping center to the east. The [Straits Quay Marina](#) lies in between the two, featuring restaurants, shopping, and nightclubs right on the marina. Although this area is near Gurney Drive, housing prices are lower. At least for now, the trade-off for lower prices is listening to the sound of construction. If the property is right at the Straits Quay marina, there is also the potential for noise from the clubs. Tanjong Tokong is very convenient to shopping and minutes from central George Town.

Tanjong Bungah is located northeast of George Town, a short drive beyond Gurney Drive and Tanjong Tokong. Tanjong Bungah is really two towns. Part of it is tucked into the hills just northeast of George Town; the other half is about 2 kilometers farther north and is built along the coast. This is a popular area for foreigners due to the concentration of apartments and luxury condominiums built right along the beach, and the many landed homes, townhouses, and condominiums perched in the hills. The [Dalat American School](#) is located here. This suburban area has quiet streets and houses with well-tended yards. Because so many foreigners have settled in Tanjong Bungah, meeting other expats is easy. There are

several restaurants, a convenience store, and a market in town. It's just a short drive to the Tesco supercenter and Cold Storage supermarket, as well as being convenient to Gurney Drive and George Town. If you're planning to make frequent trips into the city, the hillside part of town is a faster and easier drive, especially on weekends and holidays when traffic can be heavy.



Al fresco cafe in Batu Ferringhi

Batu Ferringhi is on the coast at the north end of the island, several kilometers beyond Tanjong Bungah. There are condos and villas across from the main road overlooking the beach. Batu Ferringhi has easy access to beaches, good restaurants, and it has a real tourist-town feel to it. There are no major grocery stores—the closest one requires driving on a winding, two-lane road towards Gurney Drive. The road can get very busy, especially during weekends and holidays.



The beach at Batu Ferringhi

The beaches in Batu Ferringhi are expansive and attract large holiday crowds, but water pollution and jellyfish frequently make this area unsafe for swimming. Nature enthusiasts will enjoy being near [Penang National Park](#) and exploring the

rugged mountains, quiet beaches, and virgin jungle in this part of the island. Batu Ferringhi has a relaxed and laid-back appeal. Many foreigners have chosen to either rent or own property here. It is home to several major hotels and the [International School of Penang](#). For this reason, it is a popular area for working expats.

Pulau Tikus, or Jesselton, is located in western George Town. The neighborhood consists of mostly landed homes, so it's a good place to consider if you have a dog or want a yard. This is a peaceful, quiet area. It's close to the [Penang Municipal Park](#) and the [Botanical Gardens](#). The quiet residential streets are good for walking and bicycling. There are some foreigners living here, though the majority of residents are Malaysian. As is the case with most parts of Penang, you would want to have a car or motorbike if you lived here. [St. Christopher's International Primary School](#) and the [Penang Adventist Hospital](#) are in Pulau Tikus.

There are many newer condominiums and apartments in the Queensbay and Bayan Lepas neighborhoods, which are both located south of George Town near the Penang Bridge. Rents tend to be lower than farther north, and there is good shopping at the [Queensbay Mall](#) as well as a nearby Tesco. The [Prince of Wales International School](#) and the [Straits International School](#) are both located in this area, making it a convenient location for families. Currently, there are few expats living in this well-developed community.

Investing In A Home

Penang has always been a solid choice for real estate investors. It's one of the most desirable places to live in Malaysia, especially if you're a foreigner. However, real estate prices in Penang jumped by more than 30% in 2013. The opening of the second Penang Bridge has further boosted real estate prices, despite the government's attempts at cooling what they believe is an unsustainable, speculative real estate market.

Foreigners are allowed to purchase property and land in Malaysia, though requirements vary from state to state. On the island of Penang, if you do not have a MM2H visa, you are limited to purchasing property with a minimum value of RM1 million for a condominium or RM2 million for landed property. If you are staying in Penang under the MM2H program, you are allowed to purchase property valued as low as RM500,000.

Regardless of your residency status, you will need to pay a state levy of 3% when you purchase real estate in Penang.

Most properties in Penang that meet the minimum purchase requirement guidelines fall into the luxury category. Luxury condominiums with ocean views start at around RM1 million.



Luxury condos with ocean views

Luxury homes in gated communities with 24-hour security and amenities such as tennis courts and swimming pools start at about RM2 million.

Malaysia is one of only a handful of countries that will allow you to take out a mortgage loan. If you are a nonresident who meets the bank's qualifications, you can receive financing for 60% to 70% of the total value of a property. If you are participating in the MM2H program, you can receive financing for up to 80% of the total property value. Local banks will usually require that your loan be repaid by the time you reach 65 or 70 years of age.

Although there aren't any property taxes in Malaysia, there are taxes that you must pay when your property is sold. The Real Property Gains Tax (RPGT) was enacted in January 2014 to dampen what the government believed was foreign over-speculation in the real estate market. This new capital gains levy assesses a 30% tax on any property that is sold by a permanent foreign resident within the first three years of

purchase. As a permanent resident, you will be assessed a 20% RPGT if your property is held for less than four years and a 15% RPGT if your property is sold within five years. Permanent residents are exempt from paying the RPGT if the property is held for more than five years. If you are a nonresident, you will be assessed a RPGT of 5% when your property is sold if you have held it for more than five years or 30% if it is sold prior to five years. There is a one-time-only exemption on the RPGT if you sell a residential property. There is no RPGT if your property is transferred to another family member.

Malaysia does not have a Multiple Listing Service. Instead, each realtor or real estate office has its own exclusive listings. On occasion, they may share listings with another realtor, though this is an exception in this market. It is usually best to talk with more than one realtor when shopping for property.

Renting

You will not face any restrictions when it comes to renting a house or apartment. Rents vary considerably, depending on the degree of luxury that you desire. At the low end, small furnished apartments start at less than RM1,000 per month. Expect to pay from RM2,000 to RM2,500 per month for a two-bedroom, two-bathroom apartment in an older building. In a newer luxury building, plan to spend around RM3,000 per month for a unit with a view of the sea. Of course, it's easy to spend much more. Large luxury villas with ocean views can rent for well over RM10,000 per month.

Most landlords will ask you for a one-year lease and will often agree to add an option for a one-year renewal without a rent increase. It may be possible to negotiate a lease for a shorter period of time, though the rent will likely be higher. You will usually need to pay deposit and one month's rent in advance when you lease a place. If utilities are kept in the owner's name, you will also need to pay a one-month utility deposit, which will be refunded when the final utility bill is paid in full.

You will need to pay a government stamp duty, which is determined as a percentage of the total amount of the lease and generally runs between RM300 to RM600 for mid-range rentals. The landlord or agent will take the signed lease to an official who registers the lease and notarizes the document. You and the landlord will each receive notarized copies of the lease. Leases are written in plain English.

You may want to consider enlisting the services of an agent to ease the hassle of finding a place to live. Property agent fees in Penang may be paid by the property owner or you may pay the agent directly—in some cases both you and the owner will be expected to pay a fee to the agent. Regardless of who pays, property managers receive nothing until they successfully sell or rent a property.

You can get a sense of what's for sale and rent in Penang by looking at the website of Malaysia's premier Internet real estate portal, [iProperty](#). There are several real estate and property management companies doing business here—[see the Rolodex](#) for a partial listing.

Settle In And Make It A Home



Settle in and make it your home

You'll have no problems settling into your new home once you find it. Malaysia is an easy country to adjust to, because things work very much the same way as they do in the West. Utilities are dependable, shopping is pleasant, and a large selection of news and media is available in English. The most significant difference you'll likely find will be in the price of goods and services—almost everything costs less in Malaysia than it does in the West.

Internet

Reliable and reasonably priced Internet is widely available throughout Malaysia. It isn't quite as fast as it is in some other Southeast Asian countries, but it is generally quite adequate.

Getting residential Internet service is a simple process. The hardest part will be deciding which of the many providers

to use. Internet service providers are very competitive in Malaysia, each one offering promotions to try to lure your business. The main Internet providers in Penang are [Maxis](#), [Telekom Malaysia](#), [Yes](#), [U-Mobile](#), [Digi](#), [PenangFon](#), and [Hotlink](#). Monthly access charges vary depending on your provider and your plan, but expect to pay around RM60 per month for unlimited Internet access.

DSL Internet is only provided by [Telekom Malaysia](#) (TM). It is faster but requires a fixed-line telephone. TM offers several bundled packages, including one for RM160 per month that includes unlimited wired and wireless Internet access, a landline phone, and streaming TV with 49 channels—the majority of them in English.

You may occasionally be required to pay a foreigner deposit for a subscription-based plan, though the deposit is usually waived if you are living here under the MM2H program. Deposits can range anywhere from RM100 to RM500 depending on the provider and are refunded when service is terminated and your final bill is paid.

In 2009, Penang launched the [Penang Free Wi-Fi Project](#), making this the only state in Malaysia to offer free Internet in public areas. There are more than 1,550 hotspots located throughout George Town and much of the east side of the island. Free hotspots can also be found on the mainland in Butterworth and the surrounding towns. The Free Wi-Fi Project isn't intended to be a replacement for residential service, and it isn't available in most residential areas. However, it demonstrates the progressive thinking found throughout the state of Penang.

Telephone

[TM](#) is the sole provider of fixed-line telephone service in Malaysia. Service costs RM25 per month plus a RM75 deposit. Packages that include a fixed line and broadband Internet cost RM110 per month.

You may want to dispense with landlines and use a mobile phone exclusively. The Internet providers mentioned above all offer mobile-phone plans. You can purchase bundles that include both mobile phone and Internet services at reduced rates. Smartphone data plans are also available. As is the case with many Internet plans in Malaysia, foreigner deposits are required if you choose a postpaid service,

although these deposits are generally waived if you have permanent residency.

Prepaid, pay-as-you-go plans do not require long-term contracts, and calls are very affordable. If you purchase a prepaid plan, adding airtime is simple. Almost any convenience store or shopping center will have a top-up kiosk.

Mobile phones in Malaysia (and throughout Southeast Asia) are not locked, so any GSM network phone can be used with any provider. Switching from one provider to another is as easy as purchasing a new SIM card. None of the mobile providers in Malaysia charge their subscribers for incoming calls or text messages.

Cable TV

If you live in Malaysia, you'll find no shortage of English-language television shows and movies. Cable channels offer much of the same programming that is available in the west, including BBC, CNN, Bloomberg, ESPN, MTV, Nickelodeon, HBO, CineMax, and Fox.

Cable TV is provided by [Astro](#), which offers a wide range of plans. Monthly rates will vary depending on the package and range from RM52 for a basic package to RM133 for a plan that includes every premium channel. You can view Astro's complete list of packages [here](#).

Alternately, you can subscribe to TM's [Hypp TV](#), which offers a good selection of news, movie, and sports channels. Hypp TV can be purchased as part of a package that includes Internet and telephone service or as a stand-alone with fees starting at just RM30 per month.

Due to the government's prohibition on sex and nudity in the media, satellite TV other than for Astro (which has a satellite feed available for rural areas not yet served by cable) is currently banned in Malaysia.

Utilities

Malaysia's dependable electric grid runs at 220 volts. Electrical outlets use three-pronged, U.K.-style plugs. You can buy inexpensive plug adapters at almost any hardware or department store, which allow multiple plug configurations.

Utility bills are sent to the residence. You can pay your bill at any post office or directly to the utility company. If you have utilities in your own name, expect to pay a foreigner deposit of around RM1,000 unless you are living here under the MM2H program. The deposit is refundable after service has been in your name for a year or when you pay your final bill. If you are renting, you'll find that most landlords will keep the utilities in their name so that you do not have to pay the foreigner deposit.

Water is billed separately and paid monthly at the post office. Because tap water here is not considered pure enough to drink, using filtered or bottled water is a necessity. Restaurants provide purified water for their customers, and ice is sanitary and safe to consume.

Money

Banking in Malaysia is easy if you have a MM2H visa or an employment pass, though few banks—if any—will allow you to open an account if you do not have some type of long-term residency visa. Strangely enough though, this difficulty does not seem to extend to loans which are freely available for land and property purchases. Most banks offer a full range of services, from checking and savings accounts to loans and safety deposit boxes.

ATMs can be found throughout the city. Most ATMs participate in the global networks Plus, Cirrus and Star, so it is easy to withdraw cash from an account in your home country. Most ATMs do not charge withdrawal fees. Several international banks have branches in Penang.

Keeping Up With The News

Because English is a primary language in Malaysia, you will have your choice of several daily English-language newspapers. [The Star](#) and the [New Straits Times](#) are the two largest papers, though many people feel that the independently owned papers, [The Sun](#) and [The Malay Mail](#), offer less biased news coverage. You'll have no difficulty finding any of these papers in convenience stores and various other locations throughout the island.

Shopping

There are more than a dozen malls in and around George Town. In the heart of the city by the iconic Komtar Tower

are the [Prangin Mall](#) and the upscale [First Avenue Mall](#). A third mall in this immediate area houses the huge Parkson department store. These spacious complexes offer a variety of supermarkets, restaurants, shops, cinemas, and entertainment venues.



© David K. Justice

First Avenue Mall

Many expats live in the area around Batu Ferringhi and Gurney Road, and convenient upscale malls serve this community well. The [Gurney Plaza mall](#) and [Gurney-Paragon](#) mall are large, modern, and ultra-clean complexes with a large variety of trendy shops and name-brand outlets.

All malls and major shopping complexes are air-conditioned and provide a welcome respite from the heat and humidity outside. Prices are usually fixed, and no bargaining is required, though at some of the smaller shops, it might be worth a try. Most malls include sections devoted to computers, cameras, and other electronics. Malls here are very competitive, which makes them great places to go restaurant hunting, too. Food courts and restaurants—some of them offering gourmet cuisine—can usually be found on the lowest and highest floors of the mall.

You may prefer to do some of your shopping in a more traditional manner at the *pasar malam*. These night markets are fun places to stroll around. They start around 7 p.m. and continue to 9 p.m. or sometimes later. Low-cost merchandise

is always available. Cheap fruits, vegetables, meat, seafood, clothing, toiletries, bootleg DVDs, kitchen utensils, and household products are offered. Bargaining is seldom, if ever, required at these local markets.

There are also hawker stalls at the *pasar malam*, selling the made-on-the-spot meals and snacks that have made Penang a world-renowned food haven. Hawker food is prepared fresh by experts who have often been making the same one or two menu items for decades. These delicious treats can be consumed at the market or packaged to take home.

Pasar malam are held only once a week in each location. Here is a list of each of Penang's night markets:

- Monday: Macallum Street Ghaut
- Tuesday: Tanjung Bungah Market
- Wednesday: Farlim, Pantai Jerejak
- Friday: Taman Kheng Tian in Jelutong
- Saturday: Sungai Dua
- Sunday: Paya Terubong and Balik Pulau

There are also many traditional markets in Penang that are open throughout the day. The busiest times are generally in the morning, and there is usually a lull in the early afternoon.



Campbell Street Market

The Campbell Street Market is one of the most famous; it has been in operation since around 1900 and is the oldest in the city. Excellent hawker food, fresh fruits, produce, beautifully designed batik clothing, souvenirs, handicrafts, and unusual Chinese or Malaysian herbal remedies are just a few of the items you'll find here. This market receives its share of tourists. Unlike many of the other traditional markets in Penang,



Unusual Chinese and Malaysian herbal remedies

if you do decide to shop here, you will likely need to use your negotiation skills to ensure that you are getting a good price.

Convenient To The World

[Penang International Airport](#) (Code: IATA) is Malaysia's third-busiest airport, receiving more than 4 million passengers per year. It is located 16 kilometers (10 miles) south of George Town. The airport serves many major airlines, including [Cathay Pacific](#), [Malaysia Airlines](#), [Thai Airways](#), and the budget carriers [Air Asia](#) and [Firefly](#). Flights go to locations throughout Southeast Asia and beyond. There are direct flights from Taipei, Hong Kong, Singapore, Bangkok, Phuket, and Seoul, as well as a few other international cities.



Arrivals and departures at Penang International Airport

If you are flying from Europe or the Western Hemisphere, you can find relatively inexpensive flights to the award-winning airports in [Kuala Lumpur](#) (KUL) or [Singapore](#) (SIN), as well as Suvarnabhumi Airport in [Bangkok](#) (BKK). You will then need to take a bus, train, or short flight to Penang. The closest major airport hub to Penang is Kuala Lumpur, which is 348 kilometers (216 miles) away. It takes about four hours to drive to George Town from Kuala Lumpur International Airport or about five-and-a-half hours by bus.

Car rentals are available at the Penang airport and public buses transport passengers to George Town or almost anywhere on the island. Airport taxis operate on a voucher system—a flat fare is paid at the taxi counter. The amount varies depending on where on the island you are going, as well as the time of day. Taxi fares at the airport (and throughout Malaysia) increase by 50% between the hours of midnight and 6 a.m.

Although George Town is located on an island, it is possible to drive to it from the mainland. There is a 13.5-kilometer (8.4-mile) bridge that spans the Strait of Malacca between George Town and the mainland town of Seberang Prai, which is just south of the city of Butterworth.



Bridge to the mainland

The toll, which is charged only for vehicles traveling to Penang, is RM7 or RM5.60 for drivers who have a [Touch 'n Go Card](#). The brand new Penang Second Bridge was opened in 2014. The 24-kilometer (15-mile) bridge is currently the longest bridge in Southeast Asia. It connects the town of Batu Kawan on the mainland to the town of Batu Maung, which is near the airport on the south end of Penang Island. The toll, which is RM8.50 for automobiles, is paid only by vehicles traveling to Penang.



Ferry service between George Town and the mainland

There are also auto and passenger ferries that run between George Town and Butterworth. The ferry service has been operating since 1920. The fare of RM1.20 is charged only for passengers going from Butterworth to George Town. The ferry terminal on the mainland side is adjacent to the train and bus station, which makes onward travel a breeze.

Getting Around Town

Getting around George Town and Penang Island is much the same as getting around the rest of Malaysia—it will be much easier if you have your own transportation.



Cyclo driver mural on Upper Penang Road

When you first come to George Town, you may want to take advantage of the [Rapid Penang Tourist Passport](#). This card, which is available for RM30, allows the user one week of

unlimited bus rides on all Rapid Penang routes. The [Rapid Penang buses](#) cover much of the island, and you'll see them plying up and down all the major roads. The buses tend to be reasonably clean, safe, and in good repair. A few of the buses are equipped with free onboard Wi-Fi for their passengers.

However, Penang residents who rely on the bus are quick to complain about its service. As we have personally discovered, bus stop signs may not be accurate. It's possible to wait a long time for a posted bus to come, only to find out that the bus no longer travels that route. It is also quite normal to wait an hour or longer for a bus that is supposed to run every twenty minutes, especially during lunch and prayer times. It's best to get a current copy of Rapid Penang's [Route Maps](#) and, when in doubt, ask a local. [Fares](#) for trips of up to 7 kilometers are just RM1.40, and for longer journeys go up to a maximum of RM4. This makes the bus a very affordable way to get around if you aren't in a hurry. Buses start running at around 6 a.m. and stop between 10 p.m. and midnight.



Komtar Plaza – George Town's most recognizable landmark

There is a free bus that circles around George Town which passes through the downtown area by the Komtar Plaza and most of the historic district. As with the public buses, service can be sporadic at times, but it's free, so few people complain too much about it. Though it's intended primarily for tourists, many locals and schoolchildren also ride the free bus, and it can get quite crowded after school and during peak times.

There are an abundance of taxis in George Town. Nearly all taxi drivers insist on charging a flat fare rather than using the meter that is installed in each cab. The prices they quote are usually not too outrageous, but this system does create fares that are consistently higher than what you would pay with a metered taxi.

Unless your budget is extremely tight, you'll appreciate the freedom of having your own vehicle. If you come to Malaysia under the MM2H program, you'll be able to either buy a tax-free Malaysian car or import your own automobile duty-free. Penang's roads are well maintained, and gasoline, which is subsidized by the government, is the cheapest that you'll find in Southeast Asia. Malaysians drive on the left side of the road—something to keep in mind if you're considering importing your vehicle.

All People Are Welcome In Penang

Although there is growing tolerance of LGBT individuals in Malaysia, homosexuality and all forms of sodomy (including heterosexual oral sex) continue to be illegal and are potentially punishable by fines, prison, and even whipping or caning. Legally, you can't even watch a film depicting homosexual activity unless the characters either repent or die. Although there certainly are LGBT people living in Malaysia, they tend to live their lives quietly and discretely.

The moderating influence of Penang's Indian and Chinese-Malaysian majority, as well as the international exposure that come from George Town's UNESCO World Heritage designation, has resulted in more tolerant views towards alternative lifestyles than are found elsewhere in the country. Residents tend to be friendly, welcoming, and hospitable to everyone, regardless of their sexual orientation. There is even something of a gay scene in Penang.

The website [Utopia](#) is an excellent LGBT resource, with listings for various meeting places, hotels, gyms, and other gender-friendly establishments in George Town and throughout the world.

Sudah Makan? Have You Eaten Yet?

Penang is an internationally renowned food paradise. There are few other places in the world where the cuisine is so varied, the food so fresh, and the prices so low. *Time* magazine honored

Penang as having the best street food in Asia in 2004, saying that “nowhere else can such great tasting food be so cheap.” In 2012, *Virtual Tourist* and *CNN Go* agreed that George Town deserved a spot in the top ten for the best street food. *CNN Travel* said it was one of the top ten street food cities in Asia in 2013. This year, Robin Barton, commissioning editor for the *Lonely Planet*, announced that Penang has been chosen as the [top food destination](#) in the world.



Trendy expat-oriented café

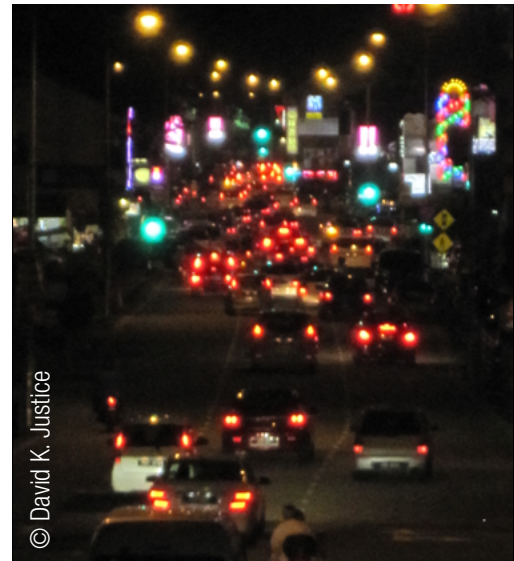
The heart of the food scene is found in the little cafes, open-air restaurants, and hawker stalls that prepare regional Chinese, Malay, and Indian specialties.



Street art – at the kopitiam

*Kopitiam*s (Chinese-Malaysian coffee shops) brew up strong coffee, strained by hand through distinctive cloth coffee filters. *Kopitiam*s are perfect places to meet friends, relax, and watch the world go by. While you linger, you can have a light snack, such as soft boiled eggs and thick slices of toast with *kaya*, the enormously popular custard-like coconut and egg jam.

Penang’s distinctive Indian-Malay *nasi kandar* restaurants provide plenty of choices for people from all walks of life. Pick your favorite curries, meats, and sides, and pile it all on a big plate of rice or enjoy a frothy glass of *teh tarik*—a strong, milky tea that goes perfectly with hand-tossed *roti* flatbread as an afternoon pick-me-up. Fashionable bistros serve Asian fusion cuisine as cutting-edge and delicious as you could ever hope to find, while little mom-and-pop cafes serve specialties that have been perfected over generations.



In search of the next meal – Burma Road at night

When the sun goes down, the smells of cooking permeate the air and tables fill with enthusiastic diners from around the globe. Northern and Southern Indian cuisine, Chinese, Cantonese, Hokkien, Hakka, Malay, Indonesian, Nyonya, Teochew, and Thai cuisines, all manner of seafood, and Western-style entrees are prepared with fresh ingredients on the spot.



A quiet evening at the famous Gurney Drive Hawker's Center

Whatever you're in the mood to eat, you'll likely find it at any of the Penang's larger hawker centers, such as the ones around Gurney Drive, Upper Penang Road, Macalister Road, and Chulia Street.

Here Are A Few Of The Popular Specialties Of Penang:

Char koay teow is a hearty concoction of wide rice noodles, shrimp, bean sprouts, shallots, and fried egg. Cockles and little bits of pork cracklings may also be added. It is cooked over a very hot flame, which gives it a distinctively smoky char flavor. Though *char koay teow* (also spelled *char keow teow* and *char kway teow*) can be found throughout Malaysia, the Penang version of this hearty Hokkien dish is considered by many to be the best in the world.

Hainanese chicken rice is another dish that is very popular throughout Malaysia, but many Malaysians would insist that no place makes it as well as they do in Penang. It is a delicately flavored dish consisting of roasted, steamed, or barbequed sliced chicken, served with chicken-flavored rice and accompanied by sliced cucumbers, fresh cilantro, and chili sauce. It typically comes with a green vegetable or a mixture of stir-fried bean sprouts and green onions.



Wen Chang Hainan Chicken Rice at 63 Lebuhraya Cintra Street is considered by many locals to be Penang's absolute best chicken rice

The oyster omelet, also known as *or chien*, is a popular dish that is found at almost every hawker center and is eaten at any time of day. It is usually served with a side of chili sauce and garlic paste, and garnished with cilantro.

Another Penang specialty is *lor-bak*. Made of thin soybean sheets that are filled with marinated minced pork and then deep fried, these can be eaten as a snack or a side dish.

Lor-bak is usually served with a bowl of thick broth called *loh* and a pungent chili sauce.

Though *laksa*—a traditional Malay soup made with egg noodles and fish—is found throughout Malaysia, Penang's *asam laksa* is distinctive. This version uses mackerel and the broth is flavored with tamarind rather than the coconut broth that is commonly used in other recipes. This gives it a slightly tart, refreshing taste. Penang's *asam laksa* is served with lettuce, pineapple, cucumber, mint, and onions and is a popular breakfast or lunch dish.

Penang's famous curry *mee* uses a thick, traditional coconut-based curry broth, slender egg noodles, thin rice vermicelli, shrimp, cockles, slices of tender cuttlefish, fresh bean sprouts, and puffs of fried tofu. It is served with a fiery chili paste that you can add to your taste. If you request, it may include cubes of cooked pork blood, which many Chinese consider a delicacy.

Nasi kandar is a popular meal that originated in Penang's Indian-Muslim community. Steamed rice is served with the diner's choice of side dishes and an assortment of meat, seafood, and vegetable curries. Indian chefs may also use those curries to accompany a serving of *roti* or *chapati*—unleavened, hand-stretched flat bread that is extremely popular throughout Malaysia.

There are few treats more refreshing on a hot day than an icy cold bowl of *cendol*. *Cendol* is a dessert made of finely shaved ice, flavored with palm sugar, coconut milk, earthy green pandan noodles, and red beans. It is occasionally topped with sweetened condensed milk. Some of the best *cendol* in the world can be found in George Town, and two hearty bowls purchased on the street cost less than US\$1.



Lining up for a bowl of cendol – the line is pretty short today at George Town's most popular cendol stand

For a unique beverage, be sure to try some freshly pressed sugarcane juice or *lau hau peng*, an iced nutmeg juice found only in Penang.



Refreshing fresh-pressed sugarcane juice

This is merely a tiny sampling of the many local tasty treats available in Penang. Any of these dishes can be found as street food or in hawker centers and rarely cost more than the equivalent of US\$2 or US\$3. Many residents see little reason to cook at home given the wonderful variety of fine food available. In addition to all the other excellent reasons to live in Penang, the quality and affordability of Penang's famous street food makes this area a top destination for anyone with taste buds.

Disabled Penang

The city of George Town is quite level, with few inclines of any kind. There are designated handicapped parking spaces throughout the city, and many buildings have wheelchair accessible ramps and elevators. In fact, it's the law in Malaysia that all public buildings must provide facilities for disabled persons.

However, as a practical matter, George Town is not an easy city to navigate if you're confined to a wheelchair or have mobility issues. You'll find that the gutters are deep, sidewalks are often cluttered or have steps, and it may be easier to take to the streets. This is especially true in the historic district. Unfortunately, drivers aren't all that attentive towards pedestrians, so there's a bit of a risk if you avoid the sidewalks. It is also common to see automobiles without handicapped placards parked in designated handicapped spots.

The outlying coastal areas going north towards and including Batu Ferringhi are hilly in places and the main road lacks adequate sidewalks.

All high-rise condominiums have elevators, and most luxury buildings will have some units designed with disabled people in mind. If you are in the market for a condo, you'll likely end up in one of these high-end buildings, so accessibility should be no problem.

There is some good news for disabled people who live in Penang. There is an organization in George Town called [Disabled Persons Penang](#). Disabled Penangites are invited to contact this organization for information, and all are welcome to volunteer their time or resources to help improve disabled access for people in need.

English Speakers Everywhere

There is no pressing need for you to learn a second language in Malaysia and even less so in George Town, due to the international nature of Penang. Nearly everyone that you will come into contact with will speak and understand English. Besides being the primary language for many Malaysians, it also serves as a "bridge language" between the major Malaysian ethnic groups. It is common to see Chinese, Indians, and Malays speaking English to each other, though at home, they will generally converse in their native tongues. English is a required class for all school children and the de facto language of business, education, commerce, and health care.

The official language of Malaysia is Bahasa Malaysia. This language uses the same alphabet as English and is pronounced phonetically. Spelling is based on British rather than American English. Bahasa Malaysia is the official language of government. If you ever have difficulty communicating in English to a Malaysian, it will likely be when you are dealing with a government agency. Due to the large number of Malaysians of Chinese and Indian descent, the most common languages spoken in Penang other than English and Bahasa Malaysia are Mandarin, Penang Hokkien, and Tamil.

Although English is spoken, there are some notable differences between Malay English and the British or American dialects. Manglish—or Mangled English—describes the English dialect that is spoken in Malaysia. Words are often in a slightly different order or pronounced with a different inflection. The first few times you hear it, you might wonder what language is being spoken. If you listen closely though, you'll realize that it is, in fact, English. Sentences may be shortened from our common

usage. When asking someone for a favor, you might get a response of “Can!” or “Cannot!” After spending a bit of time here, you’ll find the dialect quite charming, and most expats find themselves able to converse easily with the locals.



Street art – “Not only the pau taste same, you also look same”

To learn more about Manglish, check out Wikipedia for their informative section about the origins and idiosyncrasies of [Malaysian English](#).

If you do want to learn a bit of Bahasa Malaysia, take a look at [Bahasa Malaysia Simple Fun](#). The Malay language is considered one of the easier ones for English speakers to learn.

A Safe Place To Live

There are no significant safety issues in Penang. Other than traffic congestion, the rare unscrupulous taxi driver or a vendor who might attempt to overcharge a customer, Penang is a low-stress place.

The 2004 Indian Ocean Tsunami is the worst disaster to have happened on Penang Island in many decades. Although the island of Sumatra shielded Penang from the worst effects of the tsunami, 52 people died and 206 people were injured when the wall of water came ashore. The red-flag warning system used by lifeguards in some resort areas of Penang was credited with reducing the number of fatalities. Although the tsunami was experienced to varying degrees along much of the northern coast, the fishing villages of Batu Maung and Bayan Lepas and portions of Gurney Drive were the most affected. According to Penang government statistics, 615 houses and 1,332 boats were damaged.

The crime rate is as low as you’ll find anywhere in this part of the world. Although the police aren’t heavy-handed in any way, they do have a presence here. Using basic common sense—locking your doors when you go out and not leaving the keys in your car, for example—should be all that is needed to avoid any problems.

Although Captain Light died of malaria back in George Town’s early days, today’s residents have nothing to fear. Malaria has been eradicated in this part of Malaysia. There is still a risk of contracting dengue fever, though this is generally not a major concern in Penang. It’s best to use insect repellent when mosquitoes are present, because there is no vaccination available for dengue fever.

Is Penang For You?

Retirees and expats will find a lot to like about living here. Whether you’re into roughing it, relaxing on the greens, or attending symphonies, there is no need to travel elsewhere—Penang has it all. English speaking locals, exceptionally fine food, internationally accredited medical care, and a low cost of living makes this area an appealing choice for a wide range of people. You can own condominiums, houses, and land and use them any way you choose. You can even obtain financing. Penang is the top retirement haven in a country that has been actively recruiting retirees for years.

Penang is an appealing place to raise children, too. There are quiet neighborhoods with yards, friendly neighbors, and your choice of seven international schools. There are plenty of activities to entertain kids, too—swimming, horseback riding, hiking, camping, and exploring the diverse flora and fauna, to name a few.

City dwellers will find that George Town is cosmopolitan without being too overcrowded or polluted. Those who prefer more rural settings can find comfortable housing in the outlying coastal villages.

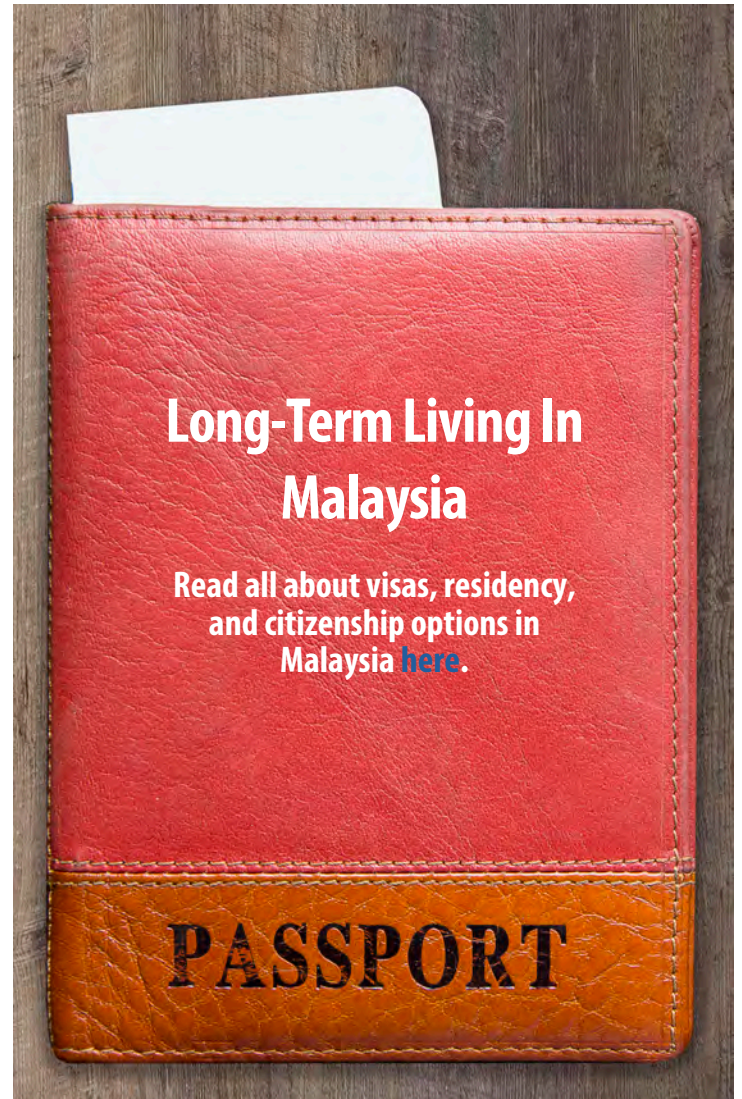
Penang is a paradise for food lovers. In a country that is so passionate about food that the common greeting is “Have you eaten yet?” Penang stands out.

We can think of only two potential drawbacks to living here. The first one is the weather. It’s hot year-round. During midday when the sun is out, the heat can become quite oppressive.

On the other hand, many foreigners say that the weather is what they like best about living here. It's a matter of personal preference. The other drawback is that you really do need to have your own transportation. You could get by in most areas using buses and taxis, but you would likely only want to do this temporarily. Fortunately, the Malaysian government allows new permanent residents to either import a vehicle from abroad or purchase a new vehicle locally without having to pay duties.

A short visit to Penang can easily turn into a lifelong adventure; many people have come here for a vacation, only to move here and obtain permanent residency. It's a fine place to start a new life overseas. Penang has been featured in the book "1,000 Places to See Before You Die" and has been ranked by Yahoo! Travel as one of the top 10 islands to explore before you die.

The global consulting firm ECA International rated George Town as being the most livable city in Malaysia and the eighth most livable city in Asia. We agree (and so do our taste buds). In our opinion, Penang is one of the top spots in all of Asia for long-term living and retirement.



George Town Video Resource

YouTube Links

[George Town Overview](#)



For Your Eyes Only

**Special Thanks for Being
A Preferred Reader...**

Get 12 Additional Reports For Only US\$2 Each...

Dear ***Overseas Haven Report*** Buyer,

I hope you enjoyed reading about one of the world's greatest overseas havens.

I'd like to let you in on something: Each one of our ***Overseas Haven Reports*** is but a single element of the greatest resource available today on the world's top overseas retirement havens.

This unique subscription service is called ***Overseas Living Letter***.

Every month, subscribers to ***Overseas Living Letter*** receive an honest, current, and complete introduction to one of the places we've identified as offering tremendous advantages for the would-be retiree abroad...

These are the locations that should be on your radar, either for your immediate retirement or as places to invest today as part of a longer-term plan. Each of these comprehensive reports addresses not only the pros, but also the cons of each destination featured.

This is critical if you want to make a smart, informed choice.

Overseas Living Letter has correspondents all over the world who are living the life you've been dreaming about, right now!

And, over the three decades I've been covering this beat, I've known literally many thousands of people just like you who've taken the leap.

Retirees who have built the lives of their dreams, and yours, overseas... and who are right now enjoying a retirement lifestyle that goes far beyond what you might believe is possible.

This extensive network of contributors will provide you with all the tips, tricks, and firsthand insider intelligence you need to follow in their footsteps...

- Where to look to find the kind of life that suits you—at the beach, in the mountains, among the vines, in the big city...
- Insights into what the community is like, who your neighbors would be (locals, expats, or both), and how they live...
- What it would cost you to live there, including detailed monthly budgets...
- Whether it's better to rent or to buy, given the local market right now...
- What to take with you, what to ship, and what to leave behind...
- Which visa options would make most sense for you and how you qualify...
- Who to contact for legal help, health insurance, banking, shipping, residency, taxes...

Read our correspondents' firsthand reports every month. Email them your questions (yes, they'll respond!). Search the archives, available to you free, for more information on the locations that interest you most.

In short, I'm offering you a bridge to the retirement of your dreams... and a chance to try it out for a special discounted price of [less than US\\$2 an issue](#).

Start laying the plans for a retirement that **so far exceeds your expectations... and even your current lifestyle...** that if you hadn't read so many reports from people actually living it today—you wouldn't believe it possible.

All I ask is this: If you like what you read in your Overseas Haven Report... keep reading. Subscribe to ***Overseas Living Letter***, and then, every month, you'll receive in your inbox a new, up-to-the-minute, information-packed Overseas Haven Report providing another from-the-scene guide of the good life in another of the world's premier overseas retirement havens. I predict it will become your favorite read each month.

In each issue you'll read about the world's most affordable places to retire... the friendliest places to live... best weather... lowest tax burdens... the most beautiful, most exciting, most infatuating places to hang your hat...

From Chiang Mai, Thailand, and Cuenca, Ecuador (cheapest)... to Ambergris Caye, Belize, and Kuala Lumpur, Malaysia (foreign resident friendly)... from El Valle, Panama (sweet mountain living in a top tax haven)... to Mendoza, Argentina (wine country on a budget)... from Dumaguete, Philippines (exotic and ultra-cheap)... to Algarve, Portugal, and Languedoc, south of France, (Old World living on a budget)...

What are you waiting for? Take me up on this special subscription price, here now.

The World's Best Value Destinations For Living and Investing

Plus, When You Subscribe to Overseas Living Letter—Risk-Free—Today, You'll Receive 3 Special Reports (US\$115 value)

Because right now you can get 12 monthly issues of Overseas Retirement Letter—for just US\$24, only US\$2 an issue (regular rate US\$76). You save US\$52 with this special introductory offer.



- **SPECIAL REPORT # 1:** The Live and Invest Overseas Annual Retire Overseas Index—one bumper report each year... (retail price: US\$49).



- **SPECIAL REPORT # 2:** Five Fun Ways To Get Paid To Travel (Working As Little As 3 Hours A Week). (retail price: US\$39).

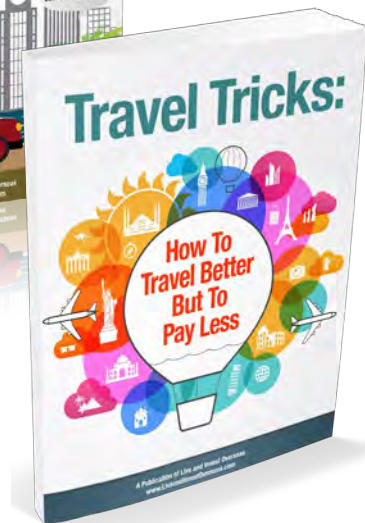


- **SPECIAL REPORT # 3:** 7 Passive Income Opportunities To Help Grow Your Nest Egg And Fund Your New Life Overseas... (retail price: US\$27).

Plus, [sign on today for 24 monthly issues of Overseas Living Letter](#)—for a locked-in rate of US\$42, or only US\$1.75 an issue—and you’ll receive two additional special reports—and you’ll receive a fourth special report, again with our compliments...



- **SPECIAL REPORT # 4:** FAQ—The Most Frequently Asked Questions Related To Living And Invest Overseas. (retail price: US\$19).



- **SPECIAL REPORT # 5:** Travel Tricks: How To Travel Better But To Pay Less. (retail price: US\$19)

That's a total value of US\$153.

What are you waiting for?

I'm putting my entire network of experts and resources at your disposal, in order to help you:

- **At last, figure out the best place in the world for you for part- or full-time living...**
- **Start living the good life from as little as US\$892 a month...**
- **Say goodbye to financial worries (I'm going to arm you with the information you need to fund your new adventure overseas whenever you're ready... you do not have to delay)...**
- **Learn the practical, nuts-and-bolts things you need to help you set yourself up overseas with the least hassle and the greatest success...**

We have no time to lose... let's get started.

[Start now and claim your free reports here.](#)



Kathleen Peddicord
Publisher, Live and Invest Overseas

Kathleen's Personal Guarantee

I guarantee that my *Overseas Living Letter*—delivered monthly via email—is the most straight-shooting, tell-it-like-it-is report available about the best-value destinations on the planet for living and investing abroad.

But if you don't feel *Overseas Living Letter* delivers the kind of make-your-nest-egg-last-forever opportunities you're looking for, you can cancel at any time. If you do, I'll promptly reimburse you for any issues remaining in your subscription, no questions asked.

The Special Reports are yours to keep, no matter what.

[Subscribe now!](#)





OVERSEAS
Haven Report