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MALAYSIA: An Asian Retirement Paradise

By Shannon Roxborough

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Asia's best-kept secret for expatriates, Malaysia has a vibrant mix of foreign and indigenous tribal cultures, creating a veritable melting pot of peoples, traditions and religions.

A sizable enclave of foreigners (Brits, Americans, Australians, and Canadians) live full time or maintain holiday homes in Malaysia, and you'll find that just about everybody speaks English, since its compulsory in local schools.

Not only are three world-class playgrounds (Thailand, Bali, and the Philippines) all within a few hour's travel from Malaysia, but with miles of white sand coastline, tropical islands, and beachfront property galore, it has all the makings of a fairy-tale setting.

Despite being the capital of a developing nation, Kuala Lumpur is a modern cosmopolitan with clean streets and sidewalks and every modern convenience to found in New York or London. Home to the tallest building in the world, there are also FedEx and UPS offices, international banks, English cinemas and bookstores, western-style supermarkets, French and German bakeries, Chinese, Indian, and Italian restaurants, gourmet coffee, Cuban cigars, Internet cafés and some of the best shopping in the world!

One of the few things that lend a "Third-world" feel to the capital are the open-air night market, where local merchants peddle everything from fresh fruit and vegetables, to meat and fish, to exotic animals and traditional handicrafts.

All the major newspapers are available at newsstands, including the Wall Street Journal, USA Today, the Financial Times, the International Herald Tribune and The New York Times. Cable and satellite TV provides access to a wide variety of English-language programming, including CNN, the Discovery Channel, Filmnet and many more.

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Despite the local Muslim population not drinking alcohol, Kuala Lumpur has some of the liveliest nightlife in the region and there are more than a fair share of clubs and bars, where tourists, expatriates and locals alike mingle and party. Though the official religion of Malaysia is Islam, great tolerance is shown for other religions, with many beliefs being represented and their adherents practicing openly, including Christians, Hindus, Buddhists, Taoists and Jews (the nearest synagogue is in neighboring Singapore).

Compared with other major Asian cities (Tokyo, Singapore, and Hong Kong, for example), Kuala Lumpur is downright cheap. Even in the over-priced tourist spots you can get a good meal for two for around \$20. Outside of these places, a 3-course meal for two with all the trimmings, including drinks, will set you back no more than \$10...a doctor's visit \$8 to \$15 and live-in domestic help \$200 a month.

Rental properties are readily available and not overly expensive by American or European standards. The cost of 2-bedroom rental apartments begins at around \$225 per month, with 3-bedroom houses

starting at \$35,000. Naturally, comparable housing in expatriate communities or the luxurious suburban homes that date from British colonial period can set you back considerably more.

Other properties recently on offer include:

A 2-bedroom, 1-bathroom, 725-square-foot apartment with a dining room, a kitchen, ceiling fans, a walk-in closet, and parking, costs \$45,215.

A small two-story bungalow with 2 bedrooms, 1 bathroom, a kitchen, a living room, and a dining room going for \$35,700.

A penthouse apartment, close to downtown, with a sea-view and a 350-square-foot terrace. It comes fully furnished and has 2 bedrooms, 1 bathroom, a kitchen, and a dining room. The asking price? \$75,000.

A spacious 3-bedroom, 2-bathroom, 2500-square-foot condominium with a large living room, an elegant dining room, a fully equipped kitchen, and a pantry, for \$125,250.

Though there are expensive restaurants and accommodations, there's simply no reason for you to check into a five-star hotel when you can stay in a clean, friendly hotel in the city center for \$40 a night where every meal costs less than \$5 per person.

CRIME-FREE AND FOREIGNER FRIENDLY

Of course, cheap living shouldn't be the only deciding factor when choosing a new home. As well as being very affordable, Malaysia is safe. The government's real no tolerance policy means street crime is virtually nonexistent.

The Malaysian government, through its "Silver-Haired Program," offers expatriate resident retirees extremely attractive benefits. Outside of nationals of Israel and Yugoslavia (Serbia and Montenegro),

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the program is open to citizens of most countries. To qualify, you need only be over 50, show you can bring a guaranteed income of about \$1300 per month into Malaysia (or open a savings account in Malaysia with \$40,000), and have a local sponsor (which can easily be arranged).

Penang, a small island off the northwest coast, has been called the "Pearl of the Orient" and its beaches are a favorite tourist destination. The coastline is also dotted with many small, quiet seaside villages. The tropical rainforests and jungles offer many opportunities for exploring lush mountains, trekking through the jungle, or even taking a riverboat safari. The bountiful sea surrounding Malaysia provides for some of the best scuba diving and fishing anywhere in the world (Malaysia's seas are home to the Black Marlin, tuna, mackerel, sailfish, barracuda and a host of other species).

PRACTICAL BENEFITS

Medical care is good, with excellent hospitals and clinics in all the major towns. Doctors speak English, and the majority gained their qualifications in Western Europe or North America.

Although foreign residents must arrange private health insurance, visiting tourists who have an accident are entitled to free emergency treatment in public hospitals. A consultation with a private doctor in most cases will cost just \$8 to \$15.

When it comes to banking, management methods and the range of services offered closely follow the British model. Plus, most major world banks have full-service branches in Malaysia.

Many expatriates living here off investment income keep their cash growing tax free in Labuan, an offshore tax haven administered by Malaysia, and then bring into the mainland what's needed for living expenses. Labuan is also perfect for anyone looking for a private, offshore bank account, a tax-free corporation, a trust, or other offshore structures.

Led by Malaysian Airlines, the national carrier, the island is served by many major airlines, linking it the world through its international airports. A good network of modern roads covers the distances between towns, and Malaysian telecommunications are among the best in the world.

If you've ever thought about living overseas, you owe it to yourself to investigate Malaysia.

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Shannon Roxborough is an international lifestyle expert with close to 20 years experience. He has helped hundreds of clients with overseas living, retirement and travel matters. Visit his website at:

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Paragon Travel Limited, a premiere internet hotel guides and reservation systems operating company, has recently lauched asia-hotels-malaysia.com. Asia-hotels-malaysia is a one-stop hotel online booking and travel guide in Malaysia.

Malaysia, one of the most pleasant countries to visit in Asia, is a haven of beaches, from powdery sand stretches to black sand beaches. People are very warm, hospitable and charming in Malaysia. The bustling and modern Kuala Lumpur, which is home to the twin Petronas Towers (the world's tallest building) is Malaysia's capital. Top destination stops include Penang, Langkawi, Melaka and Tioman. Take a trip to Malaysia now. Book your hotel room with asia-hotels-malaysia.com.

I'm currently Business Development & Marketing Associate for Paragon Travel Ltd.

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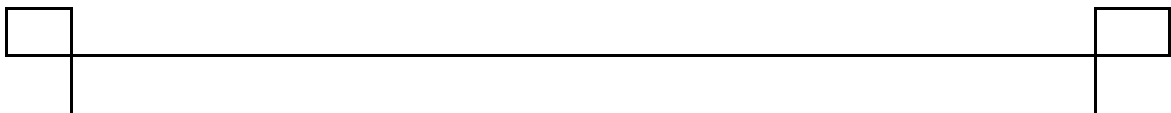
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