



Ancient temples abound in Chiang Mai, which also plays host to a vibrant art and cultural scene.

cost around the same.

Leading up to Christmas and New Year there are no less than four major events scheduled. This October Saigon hosts The Five Continents Food Festival showcasing the super chef spectacles, street performers, bartender exhibits, and cultural performances. And of course there we'll also be celebrating Oktoberfest with gusto. November will bring the World Cultural festival with art performance, photo exhibitions, a food fair, and fashion shows. We're looking forward to the 4th annual International Food Festival in December. Along with a packed program of entertainment, dozens of local artisans and international restaurants vie for the attention of thousands of visitors in one of Saigon's city parks.

As lovers of coffee, we can't help but love Saigon. Vietnamese coffee culture is renowned, and there are thousands of coffee shops dotted around the city to meet the enormous demand. I can walk less than three minutes from my apartment and enjoy no less than seven or eight different cafes, and I'd be hard-pressed to pay more than a \$5 for an excellent brew and a snack.

Despite being a truly international destination, Ho Chi Minh City remains exceptional value. With a two bedroom apartment with all the mod-cons costing less than \$650 per month and dirt cheap transport, we have plenty of disposable income left over to explore and discover the many cultural pursuits on offer.

## Georgetown, Penang: Colour and Cultures

*By Kirsten Raccuia*

Even though I've been living in Penang, Malaysia for four years, I still feel a thrill of excitement at all it offers...the wildlife here is spectacular, and the cultural offerings immensely rich.

Georgetown is the capital of Penang, a multicultural island of 700,000. You'll find Chinese, Indian and Malays alongside thousands of westerners who've discovered the low costs and outstanding lifestyle.

I can still remember the first time I was standing in front of a Hindu temple and heard the Muslim call to prayer at the same time, now I'm used to it, but it still puts a smile on my face that this blend coexists. It is entirely typical to find Indians at a Chinese establishment or Malays at an Indian one. It's an absolute melting pot. Every month, no exaggeration, one if not two of these groups

are having a festival, a parade, or a feast. I usually just show up, and the locals will teach me everything I need to know and welcome me to take part. It's not just the three largest cultural groups that have festivals. Over the years, the expat communities have added their own celebrations with a Japanese fest called Bon Odori, a St. Patrick's day parade, and even a full on Oktoberfest complete with bands, lederhosen, and German beer.

There are plenty of art events as well. The month-long Georgetown Festival celebrates the arts in every form imaginable, as well as a Jazz and World Music Festival, and even an International Movie Fest. There are loads of art galleries with ever-changing exhibits and a sizeable street art scene which brings artists from all over the world to create murals on buildings around town.

Just walk down Jalan Masjid Kapitan Keling, the Street of Harmony, and you will discover some of the oldest holy structures in Malaysia; Masjid Kapitan Keling (Muslim Mosque), Kuan Yin Temple (Buddhist and Taoist temple), St. George's Church (Anglican), and Sri Mahamariamman Temple (Hindu). Step inside any of these spiritual sanctuaries (which are all open to the public—just take note of the prayer times), and you'll be transported to another world. There aren't many places in the world that can boast this kind of diversity within a seven-minute walk.

Georgetown is full of well-preserved, colonial buildings and Chinese clan houses that are living testaments to what life was like centuries ago. It's why a portion of the city was awarded the title of UNESCO World Heritage Site in 2008. Every time I walk through the bustling town and smell incense burning from the Indian shops or hear people praying in the temples, I can imagine what life was like centuries ago. The fascinating narrow maze of streets and alleyways makes me feel like I'm walking backward in time.

With this blend of ethnicities, it's no wonder Penang is touted to have the best food in all of Southeast Asia. It's even been deemed as the top foodie destination to visit in the world. But it's not because there are Michelin starred chefs here; it's because of the food stalls. The most incredible food is dished out on melamine or paper plates at thousands of food stalls that serve one signature dish—often a family's secret recipe passed down through generations. These stalls are where to find people from all walks of life eating together and often sharing a table with strangers. For a plate of silky noodles, it's only a buck and around \$12 for a whole steamed fish depending on the size.

When I get tired of local food, there is plenty of Korean, Thai, Italian, and my all-time favorite—sushi to add to the repertoire. The international cuisine isn't as downright cheap as the local food, but it's much more affordable than it would be back home. My husband and I can literally stuff ourselves on sushi and sake for less than \$36.

There are seven hospitals on the island, and one is JCI accredited, so there are plenty of doctors and specialists to choose from. There is no need to be referred by another doctor to see a specialist, just go to their office and wait your turn. A basic visit with a specialist will usually cost around \$17 and less if you are at a clinic. Most of the doctors were trained in the UK, U.S. or Australia, so their quality of care and standards are extremely high. The overall cost of medical care is so low that most people pay out of pocket and some expats don't even have insurance.

Most of us expats can live comfortably and contentedly on \$2,500 or less a month unless they choose to spend more. Oceanfront condos can be found for as little as \$650 but can go beyond \$3500, so it depends on your lifestyle and needs. ■