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Prayer Flags spread goodwill and positive energy wherever the wind blows.

Where Buddha Sacrificed Himself

The sound of the Namu Buddha gong calling the monks to prayer is pervasive and low key at the same time,” writes *IL* contributor, Eva Weiners. “When it is struck at sunrise, life at this magical place starts for the day.

“Smelling the incense, feeling the vibration of the air when the huge drums are played, and listening to the chants and music of the monks is a very special experience for visitors to this holy Buddhist site.

“Namo Buddha is the third most important pilgrimage site for Buddhists in Nepal. It is said that Buddha offered himself to a starving tigress to feed her cubs, proving his selflessness. On the site of his sacrifice, a small stupa has been built, which attracts many pilgrims and is surrounded by guesthouses and restaurants.

“On the other side of the hill the [Thrangu Tashi Yangtse Monastery](#) welcomes visitors in their simple guesthouse for NRP 1500 (around \$19) per night. Eating with the monks, participating in the prayers and learning about Buddhism in their academy is all part

“Arriving on foot makes it a real pilgrimage.”

of an intimate experience of daily life in a monastery. “The monastery can be reached by bus or private car from the town of Dhulikel to the north. There is also a beautiful, short hike from Panauti or from Dhulikel, crossing villages and fields that takes three to four hours. Arriving to the monastery on foot adds a lot to the experience, making it a real pilgrimage.”

“Because it is perched high up on a ridge, when facing north, the Himalayan views from Namo Buddha are exceptional.”

Visit Penang’s Night Garden

“Just before the sun sets, head over to the Thai Pak Koong (God of Prosperity) temple on the beach in the Tanjung Tokong neighbourhood of Penang,” writes *IL* Malaysia contributor, Kirsten Raccuia.

“It was built in 1799 and has two WWII bunkers that were constructed next to it to safeguard the coast. But lately, there is another reason to visit... The

Avatar Trees.

“This is an entire garden made from different coloured LED lights. The real trees are dripping in lights as well, blending nature and art effortlessly.

“Once the sun sets, the hillside behind the temple is illuminated into a magical dream-scape. Colourful, mystical lights are draped over tree limbs and moulded into tulips.”

Swimming with Whale Sharks

“Whale Sharks are the largest fish in all the oceans, so large that they can be the size of some whales, hence the name,” writes *IL* Riviera Maya Correspondent, Don Murray. “Achieving lengths of almost 14 metres, this shark consumes plankton and tiny shrimp called krill by straining huge volumes of water through its enormous mouth.

“They do not hunt for prey like other sharks but are slow moving, docile creatures whose lives are spent migrating through the warm oceans of the earth

constantly following the plankton bloom.

“Mexico’s Caribbean coast, Isla Holbox, Isla Mujeres, Cancun and Cozumel are well known jumping-off points for snorkellers wanting to experience swimming with these gentle giants. “While dates fluctuate by a few weeks depending on currents and temperatures, the migration of whale sharks are the most concentrated, in the above areas during the months of June, July, August and September.”

Natural Costa Rica Treasure Saved

“Cataratas Llenos del Cortez is a breathtaking waterfall just 20 minutes south of downtown Liberia in Costa Rica, off the national highway,” writes Kathleen Evans, *IL* Costa Rica Correspondent.

“For decades it was a bit of a secret gem, slightly off the beaten path. Unmanaged and not possessing very good signage, it was difficult to find and a bit of a treacherous hike downhill through mud, rocks and tree roots. But once there, it is a spectacular site and a lovely place to swim and spend the afternoon.”

“Over the years word has gotten out and truckloads of people began to visit. Since it was not overseen by anyone and had no facilities, visitors began to take an environmental toll on the area.

“Now the Municipality of Bagaces has taken over management to protect this natural treasure. It now has a \$7 entrance fee per person. The waterfall has improved roads leading to it, bathroom facilities at the top of the hill at the parking lot, and concrete stairs have replaced the dangerous path and there are lifeguards onsite.”

DID YOU KNOW? New lands are still being discovered. An un-named island in the Hunga Ha‘apai island group of Tonga erupted from the sea in 2015 and already boasts its own local flora and birdlife.

Continuing Life's Adventure in Vibrant, Easy-Going Penang

Kirsten Raccaia

“Living in Penang is so easy,” says U.K.-born, Joanne Hipkiss, 63, as she sits on her balcony overlooking the infinity pool and Strait of Malacca.

“My husband, Dennis (68), and I have travelled a lot and have lived as expats in Italy, France, Vanuatu and Australia. But Penang has the best of it all. It is first World and rustic all at the same time. It’s tropical and modern and because English is widely spoken, it doesn’t feel so foreign.”

The couple lived in a static caravan in Switzerland, then in Italy. Bought a home in France and lived there for two years before moving to Australia for four years and then to Vanuatu. “We were on an adventure and didn’t want it to stop. But we were always searching for a forever home,” says Joanne.

They were living in Vanuatu when they found out Dennis needed open heart surgery. “We didn’t feel comfortable having it done there and Australia would have been too expensive,” says Joanne. She started researching places for medical tourism: India, Malaysia, South Korea, Thailand and Vietnam.

“Malaysia came up trumps. Every hospital I contacted could carry out the surgery and gave me a price there and then. But the National Heart Institute in Kuala Lumpur was the only place that wanted to evaluate Dennis before they decided to perform the surgery.” Reassured by this level of clinical interest, they chose it.

The couple flew to Kuala Lumpur to meet the doctors in August of 2014 and decided to check out Penang while they were there. After three days, both Joanne and Dennis felt Penang would be perfect for their new home. As soon as they made the decision to move, they started the visa process.

Malaysia’s 10-year visa is a no-brainer for retirees. They used a relocation company to make the process even simpler. “Alter Domus made getting the visa so easy and seamless. They led us through it all step by step,” says Joanne. “We felt that Penang was more advanced than some of

the other Southeast Asian cities, so we moved here in October of 2014.”

In January of 2015, Dennis had the surgery in Kuala Lumpur, which kept him in hospital for seven days. Joanne was able to stay in the room with him. “The care was excellent, I couldn’t speak more highly of the Heart Institute. All in, it only cost us \$13,100,” says Joanne.

After they returned to Penang, Dennis wound up with an infection. Taking no chances, they went to the Adventist Hospital where he was admitted for 10 days. Again, the care was incredible, and the total cost including a private room was less than \$2,000.

Once they received their MM2H visa, they took out health insurance with Tokio Marine. Joanne’s policy costs her \$823 per year with no excess. When she had her gallbladder out, she didn’t pay any of the \$2,300 bill. “And unlike most insurance, my premium didn’t go up at all,” says Joanne.

Joanne and Dennis live in a 344-square-metre, luxurious apartment in a building with all the amenities; a massive infinity pool, a gym, a meeting room, a barbecue



Malaysia’s excellent healthcare provision was what first attracted the couple.

“I couldn’t sit here and tell you that I miss anything.”

deck and best of all direct access to nearby beachfront. For all this, they pay \$1,811 a month in rent. They have three bedrooms and five bathrooms, a large deck and a contemporary kitchen big enough for Joanne’s cooking club. “My friends come over, I cook, we talk, we drink wine and enjoy my food. This kitchen is perfect,” says Joanne.

“We love the weather here. We live outside—we are on our deck every day,” says Joanne. The first thing they do every morning is walk their two dogs on the beach in front of their apartment. After that, it’s off to the market or to the mainland for golf. They bought a three-year membership at the Penang Golf Resort for \$1,317 and pay a monthly supplement of \$33. Buggy rental is \$15. They’ve joined the Australian Defence

Force Social Club for \$33 a year and play with them every Friday for \$6.50 per game.

Although they are retired, both Dennis and Joanne volunteer; she at the Batu Grace Children’s Home, and Tenaganita, a human rights organisation, and Dennis is

an Elder at their church and helps with their website. “I need to feel like I’m being useful, not only a social butterfly,” says Joanne.

“We have a home in France and we love it there, but it doesn’t have the same kind of expat lifestyle as Penang,” says Joanne. “Actually, nothing compares to the expat community here. It’s so vibrant and easy going.”

They have met a lot of people through their church. “The real estate was affordable, the visa was easy and there were churches to attend; those were our requirements,” says Joanne.

“Other than family, I couldn’t sit here and tell you that I miss anything,” says Joanne. “Even on a budget, we get more for our money. If we lived in the U.K. or Australia, we wouldn’t have the kind of lifestyle that we do here. And I’ve never seen Dennis so animated and happy with life.” They live on \$5,000 a month and could do it much cheaper if they wanted to. “We even get monthly massages, two hours for each of us for only \$46.”

“Although it’s hard at times, moving away from family does get easier. I just got back from Australia three days ago and bought another plane ticket to the Gold Coast for \$256 round trip! That is so cheap, I couldn’t resist,” says Joanne. ■