MAHATHIR

22 VOICES



22 YEARS 22 VOICES

EDITED BY MICHAEL BOCIURKIW

MELEWAR APEX SDN BHD

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Luiz Antomode Gracia Allegretti is an Italian Brazilian artist who uses mans different media, including photography, as a form of expression. He has exhibited at numerous art galleties and museums, including in Roma, Laris, Hamburg, Firenze, Munich, Milano, Santtago de Chile, Brussels, and Kuala Lumpur. He studied art in the Escola de Artes Visuars do Farque Lage, Rio de Janeiro.

CONTROL MELEWAR APEX SDN BHD AND JF PUBLISHING SDN BHD 60 2003

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Malay race in the Malay Peninsula? No truly scientific study has ever been carried out. It is perhaps kinder to leave this subject alone as it might prove rather discouraging to the Malays. But as hereditary factors are so important in race development, it is far better to she some light on them so that a better understanding may lead to overcoming, at least partially, the adverse effect of these factors. This does not pretend to Bernard Tar Study. At best it is an intelligent guess. It is an intelligent guess. It is an intelligent guess are interest in this subject and perhaps lead to a comprehensive scientific evaluation of the theories propounded At the very least it will serve to resto cursor attention on an mportant subject. wo Early Days: A Politician in the Making

ractors affect the development of the

That hereditary factors play an important part in the development of a race is an accepted fact. It does not need scientist to point this out. Quite obviously if family characteristics are passed from father to son, racial characteristics must also be passed from generation to generation If this were not so, then a completely different race would

emerge every generation. But as racial characteristics hroughout each generation are as distinguishable as family characteristics, it follows that these characteristics are

ACKNOWLEDGEMENTS

Mahathir b. Mohamad Pondok Maharizan

Batu 6, Titi Gajah

hereditary.

Kota Setar

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EXCLUSIVE PHOTOGRAPHS BY LUIZ ALLEGRESS.
PRIME MINISTER DATO: SERI DR. MAHATHIR MOHAMAD, PUTRAJAYA, JULY, 2003.



Not many succeed in leaving permanent footprints in the sands of time. Dato' Seri Dr. Mahathir Mohamad is one such person, a leader whose contributions to his country and his people will not be forgotten by generations to come.

It is not difficult, in all objectivity, to heap accolades on Dr. Mahathir for indeed his accomplishments are numerous. I have known him for more than three decades, first from afar as a civil servant, and later at close range as a member of his administration. His work ethic, attention to detail, hands on management, commitment to his principles and his compassion are an inspiration to his colleagues and his countrymen.

He has transformed Malaysia into the modern and progressive nation that we are today. Many people forget that there was a period when we felt in awe of everything from the West. There were even those among us who doubted our ability to govern ourselves. Many feared that the racial time bomb was constantly ticking away and as a result sought domicile in other countries.

Under Dr. Mahathir's dynamic leadership over the past twenty-two years, we have surpassed many others who achieved independence before us. We can be proud that we have grown to be the 17th largest trading nation in the world and that we possess infrastructure that compares favourably with anything the developed world has to offer. We can be proud that we have managed to build our own car and that we have constructed the world's tallest buildings. Malaysians can conquer Everest and can sail around the world solo.

Malaysia has been transformed both physically and in spirit. It has forged strong trading and business links with many countries in the world, in particular the South countries and greater Asia. Dr. Mahathir has been Malaysia's super salesman and statesman. We have been elected thrice as a member of the United Nations Security Council and our views are sought and opinions respected.

Today, many who left the country in the 1970s and early 1980s are coming home. Like those of us who never left, they now believe in Malaysia. That belief is largely the result of the single-mindedness and determination of my prime minister, who galvanized his cabinet, convinced his people and exhorted his country to accept that Malaysia Boleh. This is the greatest legacy that he leaves us - the conviction that Malaysians possess the attributes and abilities to achieve greatness. We now have the confidence to hold our own alongside any other nation in the world. Malaysia is an equal and active participant in the global race.

I am proud to have shared many private moments with him as a cabinet colleague and as his deputy. I am all the more fortunate to have learnt so much from him. Dr. Mahathir's accomplishments will, in my mind, be etched permanently in the Malaysian annals.

ABDULLAH HAII AHMAD BADAWI

FOREWORD BY DEPUTY PRIME MINISTER OF MALAYSIA, YAB DATUK SERI ABDULLAH AHMAD BADAWI

INTRODUCTION BY MICHAEL BOCIURKIW

His detractors have called him many things over the past two decades, but one thing that Prime Minister Mahathir Mohamad, Asia's longest serving leader, is not — is a coward.

Very early on, while still in the political wilderness, the physician turned politician confronted the establishment head on when he challenged the leadership of Malaysia's first prime minister, Tunku Abdul Rahman – a hold move that resulted in his expulsion from the major political party, United Malay National Organisation (UMNO). The following year he published 'The Malay Dilemma', a controversial work that posed blunt questions about the Malays' role in society. His keen desire to overcome this dilemma evolved into the New Economic Policy in 1970 and the National Development Policy twenty years on.

In later years, Dr. Mahathir would tackle the International Monetary Fund (IMF), the international media, and the nation's hereditary rulers. In the latter instance, he significantly reduced the Royals' privileges and, in the process, transformed the institution to be more consistent with the values of a modern Malaysia.

If Dr. Mahathir has shown any fault, it is succumbing to the temptation to wield power excessively when he feels let down, as he did in the September 1998 abrupt sacking of then Deputy Prime Minister Anwar Ibrahim, earning him international opprobrium.

And if there was ever a time when many thought Dr. Mahathir a fool—only to be proven wrong many months later—it was during the Asian economic crisis in 1997. 1998, with his prescription for stopping the Malaysian economy from sinking into stagnation. He accomplished this with selective controls, which included a peg on the ringgit and restrictions on capital flows. "Voodoo economics," many screamed. At the end of the day, however, the controls acted as a kind of hermetic seal, protecting the economy. Vindication for the embattled Prime Minister came when other Southeast Asian leaders considered adopting similar measures, and the austerity obsessed IMF retreated from its hard line position on Malaysia's actions.

During the Mahathir years, I have always felt that history was being made, and this made covering the Malay leader especially exhilarating.

I have now sat with Dr. Mahathir on three occasions: once for an interview in his old office in Kuala Lumpur and twice in Putrajaya. As a journalist, one of the things I appreciated most about covering him was his simple, straightforward, no nonsense approach to issues. Answers to even the most hardball questions – even on complicated issues like the arms race – tended to be succinct and easily understood, often with a touch of humour or irony sprinkled in.

As the American cowboy hero Davy Crockett once said to Daniel Webster: "I had heard that you were a very great man, but I didn't think so. I heard your speech and understood every word vou said."

Of all the world leaders I have covered, Dr. Mahathir, more than anyone else, brings to Southeast Asia a unique style of governance. He brings to his electorate the deter mination of the Philippines' Fidel Ramos, the suffer no fools attitude of Singapore's Lee Kuan Yew and the salesmanship of Indonesia's B.J. Habibie.

Perhaps it was his professional training as a physician that endowed Dr. Mahathir with a very direct, exacting approach to problem-solving: examine the aliment, develop a diagnosis, and prescribe a solution – no matter how painful the medicine.

Dr. Mahathir told me in an interview in mid-2003: "I was trained as a doctor and for a time I was doing a lot of surgery. Surgery has been very satisfying—unlike medicine where you have to wait for the medicine to work. In surgery you operate and the person is out practically the next day. You can remove an appendix and the person is cured, unlike medicine. That kind of satisfaction is what keeps me going—satisfaction with the result."

Almost to his last minute in office, Dr. Mahathir emoted some classic statements that would define his legacy as a swashbuckling leader. In fact his disposition in the months leading up to his retirement tells us that this is a man who leaves office on his own terms.

He enters the autumn of his political career as a respected leader in the global Islamic community. Today, the world acknowledges Malaysia as a moderate and secular Muslim nation and many Islamic governments regard it as an appropriate model for them.

Dr. Mahathir would often urge those planning to write about him to speak with his critics. His strident statements during the invasion of Iraq and the so-called war on terrorism left his opponents bristling and warmed his friends. He has expended much energy on the revitalization of the Non-Aligned Movement and the Organisation of the Islamic Conference.

Says Azim Mohamed Zabidi, an UMNO member and chairman of Bank Simpanan Nasional: "History will judge the prime minister well."

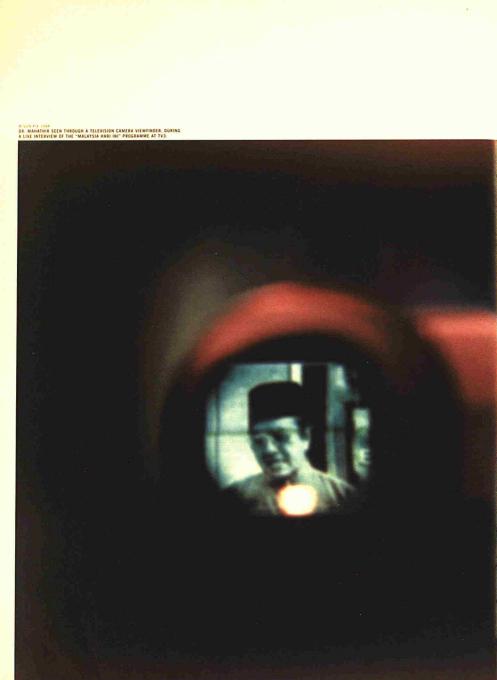
Dr. Mahathir leaves office at a time of momentous political change in Southeast Asia. His departure will be followed by presidential elections in Indonesia, Taiwan and the Philippines, national elections in Malaysia, and possibly political changes in Myanmar and even in Hong Kong.

Dr. Mahathir will also be the last prime minister who earned his political credentials as member of the Kedah Malay political association that met at the Suleiman Club padang on 1: May 1946 to form the UMNO.

Malaysia's breathtaking transformation under Dr. Mahathir's watch – from an almost exclusively agricultural and resource-extracting economy to one largely based on technology and knowledge – is well known. Indeed he has reason to be proud. It is heartening to know that a few months before his retirement he begged forgiveness for his missteps and admitted that mistakes had been made.

"I crave your pardon for the mistakes and wrongs that I have committed during the length of my leadership of this blessed party," he told the UMNO general assembly in lune 2003.

MICHAEL BOCIURKIW, EDITOR



Shortly before his retirement, Prime Minister Dato' Seri Dr. Mahathir granted an exclusive interview to editor Michael Bociurkiw in Putrajaya, Malaysia's federal administrative capital. What follows is an edited transcript of their conversation. AN INTERVIEW WITH THE PRIME MINISTER, YAB DATO' SERI DR. MAHATHIR MOHAMAD

Margaret Thatcher once said of you: "We both believe in speaking our minds. It's just as well he is a man, for he'd have been lethal with a handbag." Do you agree you would be lethal with a handbag?

I suppose she understands the usefulness of a handbag better than I do. But I think, in a way, what she says is right. We both like to speak our minds. We don't think in terms of being popular all the time. When something needs to be done we are prepared to take the risk of becoming unpopular.

I think that is what leadership is all about. If you are just going to follow the trends, follow the followers, then you are not leading. You must be prepared to take decisions which you think are right and then people may not like you.

In the course of your career you have had the opportunity to deal with many foreign leaders. With whom have you enjoyed working the most?

Eve enjoyed working with, not so closely perhaps, with those from the Third World like (Namibian President) Sam Nujoma and Nelson Mandela.

With the developed countries, it's a bit more difficult to enjoy working with them. But I would say with the leaders from the developed countries, the man I have been able to relate the most to is President Jacques Chirac.

In President Chirac's tribute to you in this book, he told us you are full of surprises. What do you think he was referring to?

Well. for example, during the financial crisis (1997-1998) we did come up with a solution that was thought of as radical, not in keeping with the trends – but that were able to work and deliver. So I guess that's what he means by surprise.

Singapore Senior Minister Lee Kuan Yew is someone you have worked with for many years. How have you found working with him? The two of you go back such a long way.

My first encounter with Kuan Yew was when he was a PAP member of the Malaysian Parliament during that period when Singapore was in Malaysia. Well, we really didn't get on well. I remember disturbing his lectures. Because he had a tendency to lecture in the Parliament so I used to interrupt and ask him questions. He didn't take very kindly to that.

But subsequently we became quite friendly. He understands me and I understand him. But there are points of differences and over the point of water, for example, it has been very difficult for me to go along with him. So it's a relationship that is not constant. There are ups and downs.

Lee Kuan Yew has clearly not gone into full retirement. How about you? Do you see yourself as having a similar role as a kind of advisor to the Government?

I really want to retire. I don't have to be tied down to any work involving politics or the Government. But I have a commitment to the party, which enabled me to come to this position. I think I owe them and because of that I will continue to work for the party at the ground level. Maybe speaking for them, even during elections perhaps. It's the kind of thing I think I should do.

Singapore Malaysia relations have always figured prominently for occupants of the Prime Minister's office on both sides of the Causeway. On the eve of your retirement, are you pleased with the bilateral relationship? Will there ever be a time when the sibling rivalry doesn't exist?

We do try. I suppose Singapore will claim that it also tries. But the fact is that Singapore has not been very friendly. Even on small matters, Singapore tends to do things that hurt Malaysia.

I remember very well when I was Minister of Education, we were in this organization called the Southeast Asia Ministers of Education Organization – SEAMEO. We decided that we should increase our contributions to the organization. Singapore was asked to pay US\$10,000 more... they decided to quit the organization. It took us a long time to persuade them not to.

Now they are quibbling about the price of water. We know that in fact we pay them more for the treatded water than they pay us for the raw water. And in terms of Singapore's GDP, it is a minute fraction. Even in terms of Government revenue three sens (for every 4.500 litres of raw water) is a minute amount. Because Singapore makes every year something like 800 million dollars off the sale of Malaysian water. Whereas they pay us about two million ringgirs. So it is a pittance. And yet over this they are prepared to go to town, tell the whole world that Malaysia is being very unkind, very unfair, reneging on our promises, shifting goal pots. All kinds of accusations against us.

AN INTERVIEW WITH THE PRIME MINISTER, YAB DATO' SERI DR. MAHATHIR MOHAMAD

ASEAN has recently adopted a more interventionist approach in dealing with the problems of its neighbours - for example commenting on the approach of the Generals in Myanmar over treatment of the NID. Are you in favour of this, perhaps on a case by-case basis?

Well we wouldn't like to interfere in what happens in the internal affairs of a country. But when that affects us, then I think we have a right to make at least make some mild comments.

What happens to Myanmar now will affect ASEAN. The credibility of ASEAN is at stake. We have backed Myanmar's ascension to ASEAN and we have said that it is far better to have constructive engagement than to have confornation. That is what we have been doining all this time.

What Myanmar has done proves that constructive engagement is not effective. Our credibility is now at stake and it is only because of that that we have a right to make some comments. Otherwise the internal affairs of Myanmar are not our business.

You obviously had a vision of Malaysia, many, many years ago – even before you became Prime Minister. Is the Malaysia we sit in right now very different from the vision you had imagined?

Actually, I didn't have very great ambitions. I didn't think I could do very much.

Things just happened to perform much better than expected. For example, we decided to have an air show in Langkawi. The original intention was to have a show just for small planes like the ones in OshKosh, Wis. But the moment we suggested this exhibition there was such a great deal of interest and people wanted to bring military aircraft and things like that.

Similarly, we wanted to have a Tour de Langkawi bicycle race around Langkawi Island. But then some people said that there was a great deal of interest to come and race in Malaysia and it became a 10 day race around the country—much bigger than we expected. So, in a way, things tend to get into their own momentum. We suggested really quite small things and they tended to become quite big. Probably because civil servants and others had bigger ideas, they ddirt want to do things on a smaller scale.

What will you do when you take a day off after formally stepping down?

Get up late from bed! I want to rest a little bit; I want to feel the freedom of not having to go to the office on time. As you know, I'm a very great stickler for time. I must always be at the office exactly at 8am earlier than most people. That means I have always to get up very early. So I will be free. Yes I will still get up early but I can go to bed again. That's wonderful!

Your wife is often with you when you are traveling or on work related visits here in Malaysia. What kind of role has she fulfilled for you, perhaps intellectually and emotionally, as Prime Minister?

She is very supportive, although it is very seldom that I disclose anything to her. She doesn't complain about that. I think she is kind of a psychological backup for me. It is good to have someone along with you. Occasionally I might unburden myself, but not often because I tend to keep things to myself if I have a problem. I don't tell people about it.

You look in incredibly good health for someone who has lived and worked for so long. Is there any secret to that? Some people suggest certain vitamins or tomatoes.

I've been asked this question many times. They think it's some pill I take. But it's not really a question of Laking pills, even though you need to take vitamins and things like that. It's a Lifestyle. If you enjoy your work you are able to work continuously, if you hate doing your work and think it's a bore and a bur den then you cannot carry on. If you enjoy things, of course there is less stress. But of course! I had my heart attack and my operation. But apart from that it is really a way of looking after your health... not over eating, getting sufficient sleep, very mundane things. People lose interest the moment you talk about that.

Looking back at your entire career as a politician, do you have any regrets?

No regrets becoming a politician. I think I have been a politician since I was a schoolboy. I don't know whether I would do things differently given another chance. I think, by and large, I am quite happy. There were ups and downs at times when people tried to bring me down. But I take it as part of politics. You have to face these kinds of scurrilous attacks against you. Baseless accusations against you.

And your proudest achievement?

I think it was the ability to keep the different races in Malaysia working reasonably well. They are not hugging each other and they may not even sit at the same table at restaurants. But often enough, they do sit together. They do recognize each other's sensitivities. I have always told people that Malaysian Chinese and Indians are so different in terms of their culture and their religion and their wars. That actually they cannot sit at the same table. Chinese love pork and if you serve pork on the table the Malays will walk off. The Indians do not take beef, but Malays love beef. But somehow or other they have been able to sit at the same table and eat together quite congenially. Of course nobody does that kind of thing everyday.

Singapore 1957 Malaya becomes independent, with a new constitution. Mahathir starts a new medical practice in Alor Setar 1963 Malaysia formed 1964 Mahathir elected to parliament 1969 Mahathir denounces Tunku Abdul Rahman's leadership; expelled from UMNO 1970 Mahathir published 'The Malay Dilemma' in Singapore 1975 Mahathir elected a vice-president of UMNO 1981 Mahathir elected a vice-president of UMNO 1981 Mahathir becomes Prime Minister and President of UMNO 1991 Mahathir launches his Vision 2020 policy 1997/1998 Asian economic crisis hits; Mahathir announces economic controls 2003 Mahathir chairs NAM and OIC conferences; resigns after 22 years in office

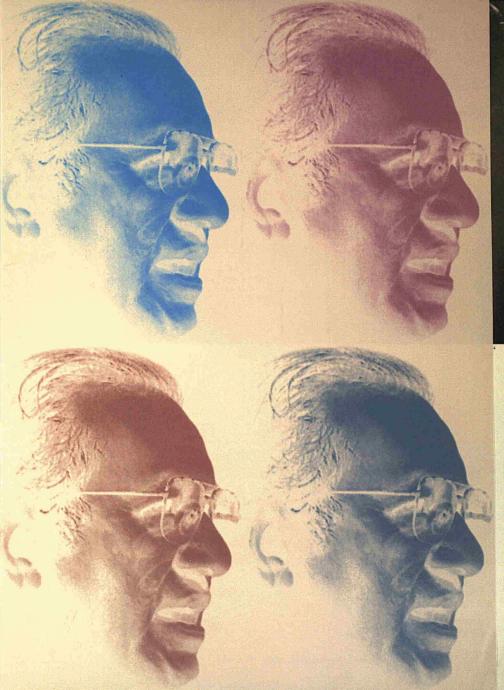
Key dates 1925 Mahathir Mohamad born in Alor Setar, Kedah 1953 Mahathir awarded a medical degree by the University of Malaya,

TWENTY-TWO EXPRESSIONS OF MAHATHIR

chapter one

Prime Minister Mahathir exhibits many expressions in public and in private: compassion, love, incredulity, curiosity, amusement and surprise. This unique collection of photographs shows the many different expressions of this contrarian, multi-faceted man.

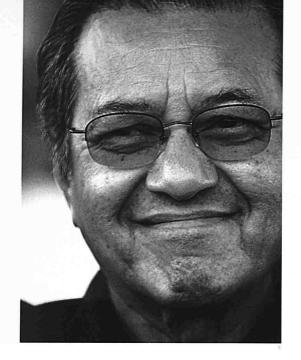






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9 C AFF 2002 DR. MAHATHIR SMILES DURING A FUNCTION IN KUALA LUMPUR IN JULY 2002.

6. C. AFF 1999 DR. MAHATHIR LISTENS TO QUESTIONS FROM JOURNALISTS OURING A NEWS CONFERENCE IN KUALA LUMPUR IN JUNE 1999.

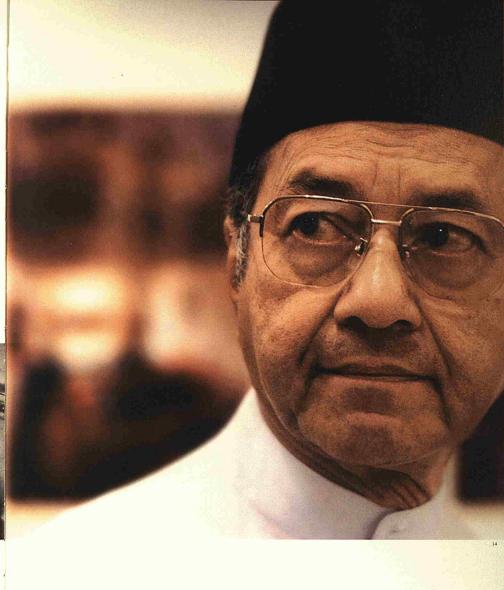
7. C AFP 2002 DR. MAHATHIR AT THE 90TH CONFERENCE OF THE INTERNATIONAL LABOR ORGANIZATION (ILO) IN GENEVA IN JUNE 2002.





- 8. © UTUSAN MALATSIA 2000 9 © SUN UNDATED PHOTO 10. © AFP 2000 11. © SUN UNDATED PHOTO 12. © AFP UNDATED PHOTO 13. © AFP 1999 A MAN OF MANY EXPRESSIONS.
- 14 G AFP 2001 DR. MAHATHIR AT THE ISLAMIC ARTS INSTITUTE IN KUALA LUMPUR IN MARCH 2001.







15 G SUN PIS 2002 DR. MAHATHIR ARRIVES IN KUALA LUMPUR AFTER A 10-DAY ITALIAN HOLIDAY.

16 C AFF 2001 DURING A VISIT TO AN EXHIBITION ON ISLAMIC ARCHITECTURE AT THE ISLAMIC ARTS INSTITUTE IN KUALA LUMPUR.

17 C APP 1998 AT THE COMMONWEALTH GAMES IN KUALA LUMPUR.

18 0 AFF 2002 THERE'S NO PLACE LIKE HOME. WAVING TO SUPPORTERS AS HE ARRIVES HOME AT THE END OF A RARE VACATION.



O AFF 2002 MARTIN BUREA

JACQUES CHIRAC

PRESIDENT

REPUBLIC OF FRANCE

Much has been said about you personally and even more about your 22 years as Malaysia's fourth and longest serving Prime Minister. Observers and admirers are never short of words when asked to voice their opinion of you.

What is for sure, you leave no one indifferent, as I myself discovered at our first meeting in Paris years ago, when I was then its Mayor. This first impression left its mark on me though I would not have guessed, at that time, that it would lead to the close friendship which we have today.

But you are the master of surprises and, in the past decade or so, you have sprung a good many.

When you became Prime Minister in 1981, no one would have imagined that Malaysia, an exporter of rubber and tin, would be transformed into an Asian tiger producing electronic equipment, steel and cars at breathtaking speed. You had a vision for your country and your people and you boldly steered them towards it. When the 1997 Asian economic crisis threatened that hard gained prosperity, you defied convention to do what you thought was best for your country.

On the international stage, Malaysia is an active player thanks to your frank and pragmatic stand on a number of problems plaguing the world. I particularly appreciate your ideas and your opinions on many international issues such as controlling globalisation, equal trade opportunities for developing countries and multilateralism. You have shaped Malaysia into a role model by showing the world that it is possible to reconcile spiritual with material development.

This winter, you may no longer be in office but your "ghost" will linger in the corridors of Putrajaya. Not to haunt your successors but to motivate and inspire them to take the country to even greater heights. You have already gone down in history as Malaysia's Father of Industrialisation. Your legacy and greatest monument is a modern, developed, united and confident Malaysia that will outlive you for many generations to come. As is the case of all legacies of great men.

Merci pour votre amitié Monsieur le Premier Ministre!



CHANCELLOR GERHARD SCHRÖDER

CHANCELLOR

REPUBLIC GERMANY

At the end of Prime Minister Dr. Mahathir's term of office, Malaysia can look back on an era of dynamic economic development that has left its bold mark on the appearance of Kuala Lumpur During my visit to the Malaysian capital a few weeks ago, I was impressed by this aspiring and modern city.

As was the case one year ago in Berlin, I found my exchange of views with Prime Minister Dr. Mahathir to be very stimulating. We agreed that terrorism and religious fanaticism are central challenges that the international community must now face. Due to its ethnic and religious diversity, Malaysia is of special significance for the worldwide cooperation of cultures. Openness, tolerance and pluralism - religious as well as political - are important values and a fundamental prerequisite for peaceful coexistence worldwide.

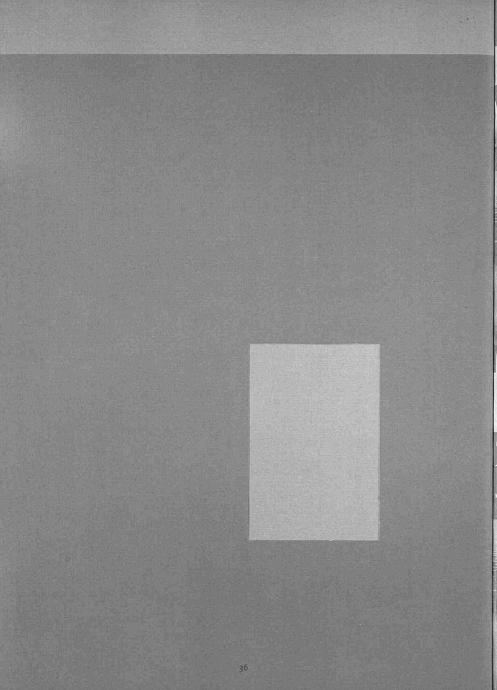
I trust that Malaysia will continue to make a significant contribution towards stability in Southeast Asia, all the more so if it co-operates closely with its neighbouring countries. Germany and the European Union also wish to contribute to this: through the comprehensive expansion of political, economic, cultural and scientific relations, we want to create a network with Southeast Asia that both regions can draw equal benefit from.

As I was able to convince myself during my visit, Malaysia has taken advantage of the possibilities of international networking. I am confident the momentum your country displays will also continue in the future.

chapter two

EARLY DAYS: A POLITICIAN IN THE MAKING Where it all began was in his home state of Kedah, in the north of Peninsular Malaysia. As a young doctor in government service, and later as a general practitioner in private practice in Alor Setar, Dr. Mahathir saw opportunities to better Malaysia and improve the lives of its people. Even early on, it was evident that his empathy with the 'rakyat' (people) – whether rural-based or urban – would endear him to the hearts of the young and the old. Glimpses of his future career as a politician can be seen in his early life: as a writer for the local paper, a successful doctor, active grassroots campaigner, and devoted family man.









PREVIOUS PAGE O MELEWAR APER SON BHOFF PUBLISHING SON BHO 2003 PHOTO COLLAGE OF BOOK COYERS FROM THE FOLLOWING BOOKS: THE MALAY DILEMMA, MALAYS FORCET EASILY, REFLECTIONS ON ASIA, GLOBALISATION AND THE NEW REALITIES.

19. O PROTOCOUNTER OF GAING OR MOTORAN BARRE KROM MEDICAL STUDENTS AT UNIVERSITY MALAYA SINGAPORE IN 1950 (BACK ROW STANDING FROM LEFT) ABOUL HANDIO DARR, DR. MAHATHIR, DATO 'ALI ABDULLAH, DR. ARSOL, DATO 'RO, DAMAB OR, MARGA MON MONDO, DR. AHMADA DANAN (FRONT KOW STATTO FROM LEFT) DR. TAUDOIN, MARZUNI, DATO 'DR. ABU BAKAR BRAHMI, DR. ROTHAPILLA, DR. K. FULLLA, TAN SETO, R. P. PILLA.

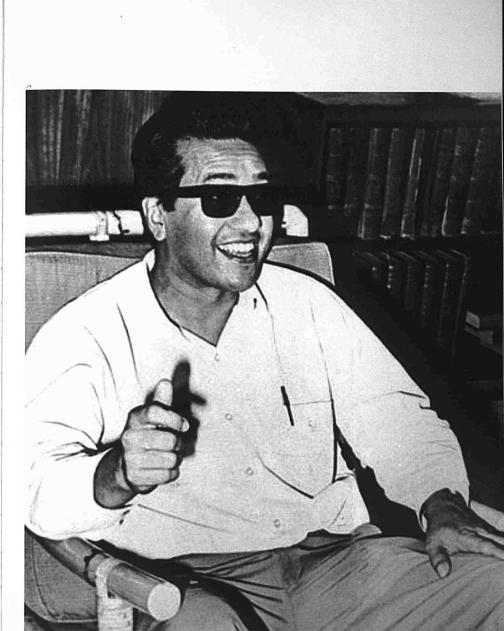
20. O NEW NATION 1981 EARLY DAYS IN OFFICE - A MOMENT ALONE.

21. G THE STRAITS TIMES UNDATED PHOTO
A YOUNG MAHATHIR AS MEMBER OF PARLIAMENT. AT THE UNIVERSITY OF SINGAPORE
CELLVERING A SPECHON "THE PROBLEMS AND PROSPECTS OF IMPROVING PRESENT
RELATIONSHIP BETWEEN SINGAPORE AND MALAYSIA".

22. O NEW STRAITS TIMESIEEE HON 1982
A MAN WHO IS OFTEN UP AT THE CRACK OF DAWN, PRIME MINISTER MAHATHIR WAS UP
ESPECIALLY EARLY FOR WHAT HE OESCRISED AS "A SPECIAL MOMENT FOR ALL OF US".
HE ADJUSTS HIS TELEVISION SET FOR THE "PEOPLE"S LIVE TELECAST".

23. © NEW STRAITS TIMES UNDATED PHOTO A CONSUMMATE WORKAHOLIC, A YOUNG DR. MAHATHIR GRABS SOME SHUTEYE.

24. O UTUSAN MALAYSIA 2000 A YOUNG, VIBRANT, ENERGETIC DR. MAHATHIR.





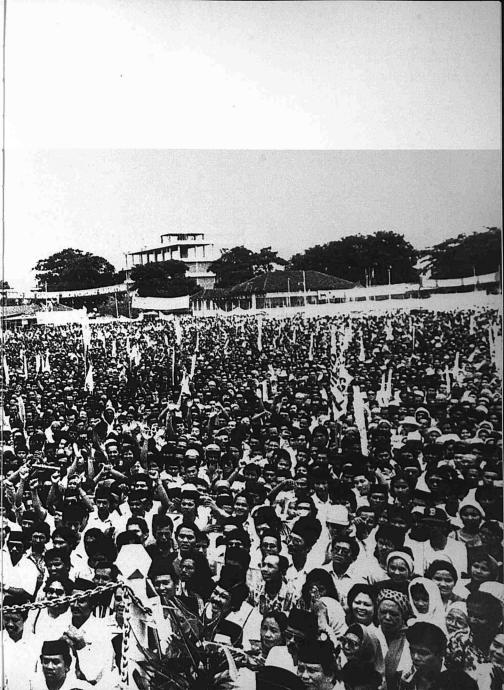
25 C NEW STRAITS TIMES 1970 TURN, ABOULLAH GREETS DR. MAHATHIR AT THE THIRD ANNIVERSARY DINNER OF ADVERTISING FIRM, ABOULLAH GREETS DR. MAHATHIR AT THE THIRD ANNIVERSARY DINNER OF ADVERTISING

27 O NEW STRAITS TIMES 1947. EARLY DAYS IN THE POLITICAL WAR ROOM WITH STRATEGISTS, INCLUDING DAUGHTER MARINA.

28 O NEW STRAITS TIMES 1976 DR. MAHATHIR WAS EDUCATION MINISTER BEFORE BECOMING PRIME MINISTER. HE HAS PLAYED & LARGE ROLE IN SHAPING THE NATION'S EDUCATION SYSTEM, MAXING IT MORE IN LINE WITH HE NEESS OF THE RAPIDLY GROWING COUNTRY.







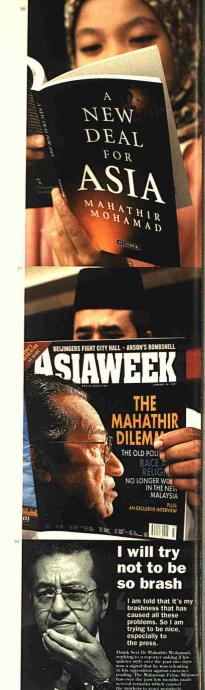
30. G AFP 1999
A WOMAN READS A COPY OF "A NEW DEAL FOR ASIA" WRITTEN BY
DR. MANATHIR. IT LOOKED AT WHETHER ASIA COULD REINVENT ITSELF FOR
THE NEW MILLENNIUM AFTER THE CHAOS AND TURMOIL OF THE ASIAN

31. 0 APP 2001

A MAN READS A COPY OF ASIAWEEK WITH A PORTRAIT OF DR. MAHATHIR
ON THE COVER IN FEBRUARY 2001, DR. MAHATHIR ACCUSED THE NOW-DEFUNCT
MAGAZINE OF USING A PHOTOGRAPH THAT MADE HIM LOOK FOOLISH.

32. O THE STEADS THES UNCATED PHOTO

OR. MAHATHIR HAS ALWAYS BEEN CLOSELY SCRUTINIZED BY THE SINGAPORE
MEDIA. LATE IN HIS SECOND DECADE IN OFFICE HE PROMISED TO BE MICER
TO THE PRESS.





TUNKU TAN SRI ABDULLAH

YAM TUNKU PANGLIMA RESAR

NEGERI SEMBILAN DARUL KHUSUS MALAYSIA

Prime Minister Mahathir is a brave man and no stranger to controversy.

It was Dr. Mahathir who succeeded in trimming the powers of Malaysia's rulers through a parliamentary amendment passed in 1993 following a period of confrontation with the executive branch over the misbehaviour of certain royals. This was a drastic action that could have gone against him, especially in his home state of Kedah.

Dr. Mahathir is remembered for courting controversy as far back as in 1969, when he lost his seat and was expelled from the party after releasing an open letter attacking the then Prime Minister, Tunku Abdul Rahman, for neglecting the Malay community. That same year he wrote his most famous book —'The Malay Dilemma'—in which he castigated Malays for apathetically accepting their second-class status. It woke the Malays up to the problems they had. The book was banned by the Tunku but later made its way into the public forum. At the time, and still to this day, few people are willing to face up to these problems.

Dr. Mahathir and I go back a long way, to 1964 when we both entered Parliament. Those of us in my constituency of Rawang stood close to him in 1969, when he was sacked from UMNO and was also almost arrested under the ISA.

One of my fondest memories is from the late 1960s, when Dr. Mahathir stayed at my Kuala Lumpur residence on his visits to the city. It gave me a chance to share many thoughts with him – and to understand him and to believe in him. (Former Deputy Prime Minister) Anwar Ibrahim used to come around to the house and ask advice on student politics.

Many people have linked Dr. Mahathir's style of governance to his training as a physician. Indeed he tends to analyze problems like doctors do and then decides whether to do surgery or prescribe medicine to make things better. He is a sincere man: he criticizes only when it's warranted.

Being a practical man, he often asks simple questions. Once, while being driven through Kuala Lumpur, he asked officials why the traffic lights were installed so far up they were difficult to see. He is known for starting workdays early, for actually launching attendance cards – and especially for instituting the practice of wearing a nametag. This was to ward off corruption. Some ministers disliked the practice but have had to follow it until this day.

Dr. Mahathir has been criticized for commissioning expensive infrastructure projects. But I think he just wants to prove to the World and to Malaysians that we can do it – thus the phrase "Malaysia Boleh." Many people would be surprised to learn that Dr. Mahathir is essentially a shy man. His wife once asked me to encourage him to be more pro-active with people and approach them with ease.

What will his legacy be? Quite simply, he put Malaysia on the World map. Thanks to Dr. Mahathir, we are known as a small nation that can speak for itself and are proud to be Malaysian.



HIS MAJESTY NORODOM SIHANOUK

KING

KINGDOM OF CAMBODIA

On the occasion of the publication of the book "Mahathir: 22 Years, 22 Voices" celebrating the 22nd anniversary of the premiership of His Excellency Dato' Seri Dr. Mahathir bin Mohamad, I would like to join other eminent Heads of State in extending warm congratulations to His Excellency Dato' Seri Dr. Mahathir for the tremendous accomplishments he has achieved for Malaysia in all its fields of national construction.

We, in Cambodia, shall forever be grateful to His Excellency Dato' Seri Dr. Mahathir for the assistance he generously extended to us in order to end civil strife and achieve national reconciliation.

We also sincerely appreciate the assistance that Malaysia, under His Excellency Dato' Seri Dr. Mahathir's leadership, has extended to Cambodia's reconstruction and national development – both bilaterally and within the framework of ASEAN.

Queen NORODOM MONINEATH SIHANOUK joins me in sending to His Excellency Dato' Seri Dr. Mahathir and Datin Seri Dr. Siti Hasmah bte. Haji Mohd. Ali, our warm personal regards and sincere good wishes for their Health, Happiness and Prosperity.



HRH TUANKU JA'AFAR IBNI ALMARHUM TUANKU ABDUL RAHMAN

YANG DIPERTUAN BESAR

NEGERI SEMBILAN DARUL KHUSUS MALAYSIA

Dr. Mahathir is a man for all seasons.

He has the characteristics of a great leader – vision, charisma and foresight. His training as a medical doctor permits him to solve national problems like a physician would treat his patient. He does this by collecting the necessary data, analyzing it, stating the problem and suggesting a treatment. He is able to find solutions to the problems faced by our country – namely, the financial crisis of 1997 and 1998.

In my view, he has done plenty for this country in his 22 years as Prime Minister. As we look back fondly on his past two decades of service, we are reminded of his many achievements—from new highways, ports and airports, to impressive strides in education, foreign policy and standards of living. The establishment of the Multimedia Super Corridor (MSC) is but one example of his vision and creativity. And his foresight in the development of Langkawi has placed the island on the itinerary of discriminating travellers.

When Dr. Mahathir speaks, people listen with reverence and awe. In my weekly meetings with him, he seemed to know everything. In this leader there is no half-heartedness: he is a totally committed workaholic.

What will be Dr. Mahathir's legacy?

People will remember him well for what he has done to improve education, health, agriculture, industry, finance and infrastructure. Some will always find fault with him, but most educated people will be able to see what he has achieved. The socio-economic status of the rakyat has improved tremendously.

chapter three

FAMILY LIFE

For over forty years, Dr. Mahathir has been happily married to Dato' Seri Dr. Siti Hasmah. Together, they have seven children and several grandchildren they dote upon. This section offers a rare glimpse into the private life of a remarkable man whose life is lived in the public eye.



ithir has been happily married to ildren and several grandchildren private life of a remarkable man



PREVIOUS PAGE O NEW STRAITS TIMES 1956

OR. MAHATHIR AND HIS WIFE, DR. SITI HASMAH, AT THEIR "BERSANDING"
CREMONY IN KULAL LUMPUS ON AUGUST 6, 1956. SEVEN YEARS EARLIER THEY
MET AT THE UNIVERSITY OF MALAYA. BOTH WORKED IN GOVERNMENT SERVICE.

33. O THE NEW PAPER 1994 FATHER AND SON BONDING. WITH HIS MIDDLE SON, MOKHZANI, ON A VACATION IN SWITZERLAND.

34. O NEW STRAITS TIMES 1972 IN SIMPLER, QUIETER DAYS: DR. MAHATHIR AND FAMILY ENJOY A BOAT RIDE.









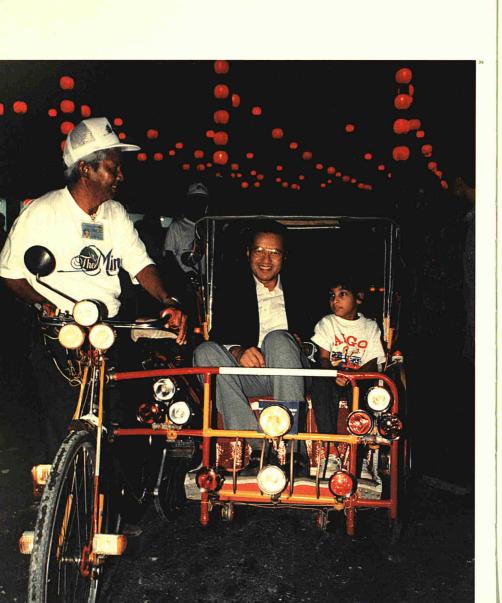


35 G NEW STRAITS TIMES UNDATED PHOTO PRACTISING CULINARY SKILLS WITH HIS WIFE.

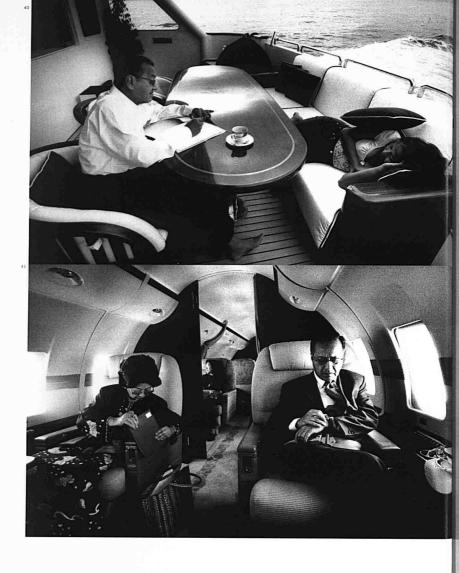
36. O NEW STRAITS TIMES (199)
PRIME MINISTER DR. MAHATHIR AND DR. SITI HASMAH AT THE ORCHID PARK
IN KUALA LUMPUR.

37 O SUN PIK UNDATED PHOTO
DR. MAHATHIR IN A PLAYFUL MOOD WITH HIS SON MAZHAR MAHATHIR AT
KINOKUNIYA BOOK STORE SURIA KUALA LUMPUR CITY CENTRE.

38 G SUN PIX UNDATED PHOTO DISCUSSING ELECTION RESULTS WITH HIS WIFE AND CONFIDANTE.



39 O NEW STRAITS TIMES 1993
PRIME MINISTER MAHATHIR RIDES A TRISHAW WITH HIS ADOPTED DAUGHTER, MAIZURA.



40. O TARA SOSROWARDOTO/TARA PHOTOGRAPHY SDN BHD 7003
DR. MAHATHIR AND DAUGHTER MARINA ON A YACHT IN SOUTHERN ITALY,
AS THE VACATIONING PRIME MINISTER PENS A SPEECH.

41 O TARA SOSROWARDOYD TARA PHOTOGRAPHY SON 8HD 7002 ONE OF ASIA'S MOST WELL TRAVELLED POLITICIANS AND HIS WIFE, ABOARD A PRIVATE JET IN ITALY.



YASUHIRO NAKASONE

FORMER PRIME MINISTER

ΙΔΡΔΝ

Prime Minister Dr. Mahathir will be remembered as a great leader in East Asia of the late 20th century to the early 21st century. Since I visited Malaysia in 1983 as the then-Prime Minister of Japan, we have had much in common, and respected and cooperated with each other with close friendship, which we recognized as an axis of north-south cooperation in East Asia. At that time, Dr. Mahathir announced the Look East Policy, and it is a matter of fact that this policy started our north-south cooperation.

Dr. Mahathir has succeeded in developing Malaysia as a modern nation, and as one of the most influential prime ministers in the world, he enhanced the prestige of Malaysia. With his aim of establishing a moderate Islamic state, he sought racial harmony within the country and promoted Bumiputra policy. He actively introduced modern industries to Malaysia, and by laying foundations for industries in such areas as information, high-technology, communications and machinery, he has succeeded in developing Malaysia both as an agricultural nation and as a modern industrialized nation.

Dr. Mahathir loves Japan as well as its nature and culture, and he and Dr. Siti Hasanh have many friends in Japan. We are delighted with our comradeship, and from time to time I have listened to his frank criticisms and rigorous advice on Japan. As Dr. Mahathir's statements originated from his true friendship, the Japanese people welcomed his comments wholeheartedly and listened to him. This must be an example of how a good friend should be.

I believe that, even after his retirement as Prime Minister, Dr. Mahathir will continue to exert great influence both within and outside of Malaysia, and stand out even more prominently as an important leader in East Asia. I would like to further deepen my friendship and cooperation with Dr. Mahathir, which will continue to serve as the axis of north-south cooperation in East Asia in the future.



O PHOTO COURTESY OF THE US ASSAU BUSINESS COUR

ERNEST Z. BOWER

PRESIDENT

US-ASEAN BUSINESS COUNCIL

Results matter, and Prime Minister Mahathir Mohamad has produced results for Malaysia and its people. Great leaders inspire their followers through their deeds, commitment and charisma. I can say with confidence that Dr. Mahathir ranks as a great leader.

Dr. Mahathir never asked Malaysians to do more than he himself was willing to do, he did not ask others to give what he would not give, and his vision guided a nation successfully for more than two decades.

What always impressed me about the Prime Minister were his eyes. They listened, cared, assessed, and sympathized. They spoke too. They told you that their owner was inspired: there was a spark – always. At the same time, they whispered that he was a bit weary, almost tired, drained from the effort of pursuing perfection – that the goal was close, but always just out of reach.

As an American, I wish that Dr. Mahathir would more publicly embrace the similarities between our countries. We are melting pots, former colonies of the English, dreamers, and lovers of children. However, since I consider myself an adopted Malaysian, I can understand his reticence in this regard.

History will show that Dr. Mahathir's legacy for our bilateral relationship will be that he gave Malaysians the confidence to feel comfortable with their unique identity. That foundation will be the core of a long and prosperous partnership between our countries.

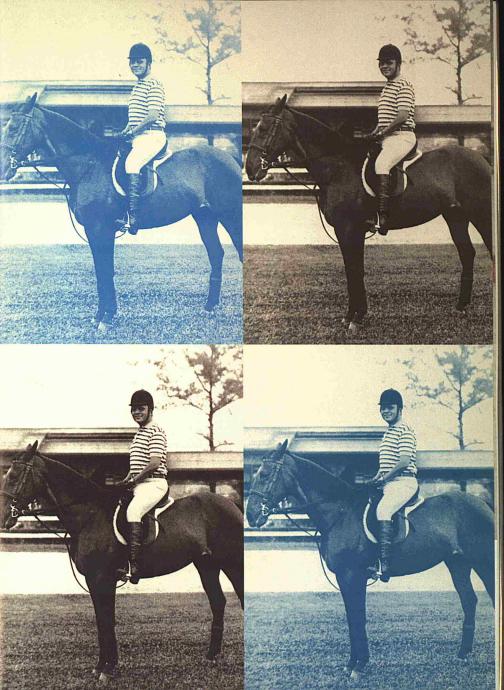
AT PLAY

chapter four

Dr. Mahathir is not all work. He clearly relishes his time away from the precincts of power, especially while on the road. Even though he has been described as a workaholic, Dr. Mahathir looks most relaxed while riding horses, relaxing on Langkawi island in his home state of Kedah, or taking a fast racecar through its paces down a deserted runway.



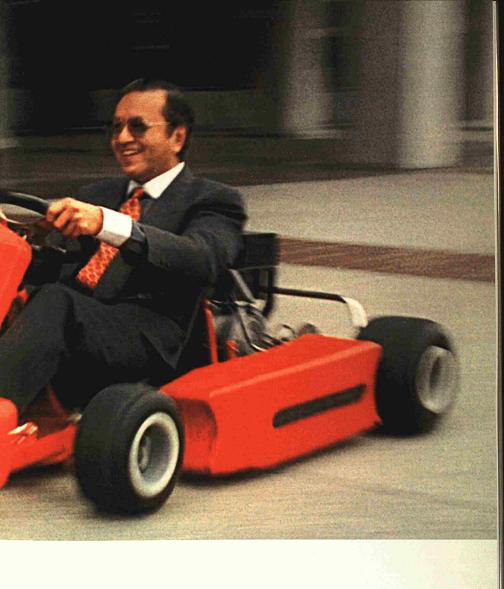
He clearly relishes his time away Even though he has been describe ng horses, relaxing on Langkawi r through its paces down a desert





PREVIOUS PAGE O NEW STRAITS TIMES 1941
RIDING IS ONE OF DR. MAHATHIR'S PASSIONS. HE RIDES WHENEVER HE GETS
A CHANCE, EVEN ON FOREIGN TRIPS.

42 © SUN PIX 1996 POWER DRESSING: PUSHING THE LIMITS ON A GO-KART!



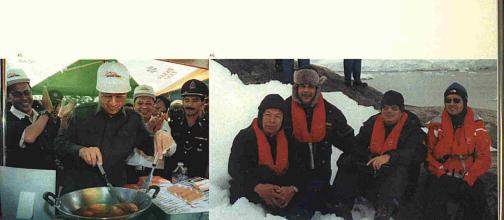
43. G AFF 1997
FAR AWAY FROM THE PRECINCTS OF POWER, DR. MAHATHIR SHOPS FOR POST CARDS IN THE
CORSICAN TOWN OF CALVI.

44.0 AF 2001
TORMULA 1, SEPAMG 2001 MALAYSIAN GRAND PRIX. IN THE PRESENCE OF DR. MAHATHIR, WORLD CHAMPHON FERRARI DRIVER MICHAEL SCHUMACHER OF SEMMANY (CENTRE) CELEBRAIES HIS VICTORY, ACCOMPANIED BY TEAMMATE RUBENS BARRICHELLO OF BRAZIL-DAVIS COUNTRAIS 15 AT RIGHT.

45. O UTUSAN MALAYSIA 2000
DEMONSTRATING TRADITIONAL COOKING SKILLS IN HIS HOME STATE OF ALOR SETAR.

46. O UTUSAN MALAYSIA 2002 ANTARETIC PENNISULA. THE FIRST PRIME MINISTER TO LEAD A DELEGATION TO THE SOUTH POLE. WITH. DEFENCE MINISTER NAHB TUN RAZAK, SYED HAMID ALBAR AND SCIENCE MINISTER LAW HIENG DING.











48 O UTUSAN MALAYSIA 2001 CARRIAGE-RACING: ENGAGING IN ONE OF HIS FAVOURITE PAST-TIMES.



THAKSIN SHINAWATRA

PRIME

KINGDOM OF THAILAND

Since being elected to lead the Malaysian Government back in 1981, Dr. Mahathir Mohamad has steered his country towards unprecedented growth, transforming a country that was basically an exporter of primary products into a modern, high-tech nation. During the time that he has served in office, Malaysia's GDP has increased almost four-fold and the per capita income of the Malaysian people is now among the highest in the region.

Prime Minister Mahathir's vision, foresight and strong leadership have placed Malaysia on the path of rapid modernisation, and have made a tremendous contribution to the progress of the region as a whole. Despite the severe Financial Crisis of 1997, he was able to guide the Malaysian economy rapidly back on the road to a sustainable recovery despite much initial scepticism and adverse global conditions.

Internationally, Prime Minister Mahathir's "Prosper Thy Neighbour" policy is one that is also shared by the Thai Government. Thailand fully concurs with the premise that all of us stand to benefit if our neighbouring countries are also living in peace and prosperity. Therefore, we are pleased to stand side-by-side with Malaysia in promoting good-neighbourly ties with our friends in the region.

As the longest serving elected leader of the entire region, Prime Minister Mahathir has become one of the eminent statesmen in Asia-Pacific. During his 22 years in office, he has paid at least twelve official visits to Thailand and visited our country countless other times, contributing greatly to the enhancement of Thai-Malaysian relations. It was in no small part due to Dr. Mahathir and the strength of our bilateral ties that I chose Malaysia as my first country to visit after coming to office. Malaysia was also the first country with which we held a joint Cabinet Retreat in December 2002.

Personally, I have been privileged to benefit from the sound and valuable advice of Prime Minister Mahathir, drawing upon his wealth of experience on many occasions in the past.

I am particularly pleased that Prime Minister Mahathir was able to visit my hometown in Chiang Mai Province during his last official visit to Thailand in July 2002. At the same time, I was delighted to reciprocate by visiting Dr. Mahathir's birthplace in Alor Setar in December 2002 during the Hari Raya Aidil Fitri celebrations. Both visits left me with some very warm memories and I hope they will have a similar impression on the Malaysian Prime Minister.

"In human history, a great leader is usually made out of exceptional circumstances. However, a great man is made by the connection between his soul and his intellect, forging the ability to create a long-lasting change for his country, and for the benefit of his people in trying circumstances, despite resistance by the enemies of change."

To me, Prime Minister Mahathir Mohamad is a truly great man.



FIDEL VALDEZ RAMOS

FORMER PRESIDENT

REPUBLIC OF THE PHILIPPINES

Few Asian Leaders in contemporary times have shown such a unique mixture of leadership qualities as Prime Minister Mahathir Mohamad of Malaysia. He can be confrontational yet charming, competitive but cooperative at the same time — while indulging in brinkmanship on controversial issues. He is capable of delivering even on visionary programs and extravagant promises. His dedication to his country's better future and unwavering support of ASEAN solidarity has produced a modern secular society in Malaysia.

For the Philippines, the most outstanding achievement of Dr. Mahathir's more than 20 years at the helm was his building up of a moderate, democratic, secular nation with a predominantly Muslim but multi-racial population that is at peace with and admired by her neighbours in Southeast Asia. To us in Southeast Asia, the secular – not Islamist – nature of Malaysia is of utmost security importance.

Although before 1992, there were no significant Malaysian investments in place in the Philippines, from 1993 onward – spurred by our exchange of state visits – Malaysian investors began participating vigorously in the Philippine economy. By 1996, Malaysia had become the ninth largest trading partner of the Philippines.

To some the partnership came as a surprise as the Philippine and Malaysian economies, on the surface, look like competitors rather than partners. Indeed, the improved cooperation between the Philippines and Malaysia clearly demonstrated the benefits of the new dynamism of regional economic integration espoused by their leaders, and the pre-eminence given by their governments to constructive and mutually beneficial people-to-people and business-to-business interaction, instead of focusing on political issues and territorial claims. This new spirit enabled us to produce a synergy beneficial to our two countries and, beyond that, the establishment in 1994 of the Brunei-Indonesia-Malaysia-Philippines East ASEAN Growth Area (BIMP-EAGA) to revive the pre-colonial trading area among the Malay peoples.

Dr. Mahathir's views and perspectives on international and regional issues such as globalisation, competitiveness, peace and security (including fighting terrorism), have always been highly valued.

As he bows out of government service, Prime Minister Mahathir will continue to be appreciated by Malaysia's neighbours and remembered as the primary mover of Malaysia's phenomenal growth.

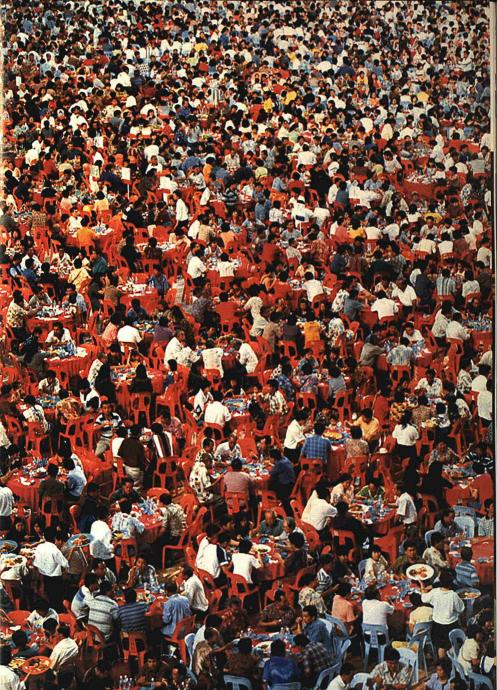
SIGNATURE MOMENTS: LOCAL AND INTERNATIONAL

chapter five

Under Dr. Mahathir's watch, Malaysia has hosted several world gatherings – from the Second ASEAN summit in 1997, and the APEC summit in 1998 to the Langkawi Dialogues, the Non Aligned Movement summit and Organization of the Islamic Conference in 2003.

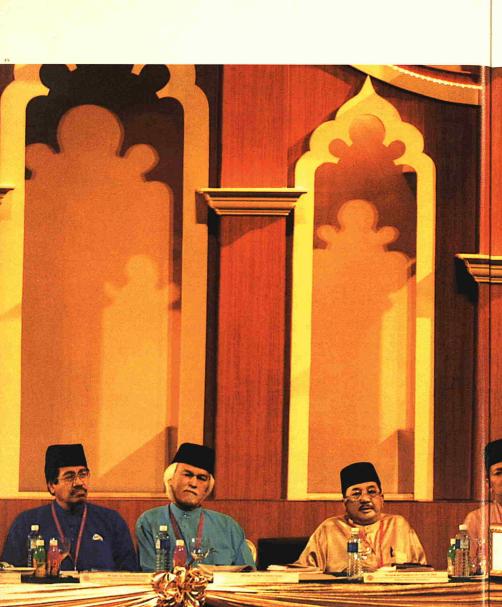


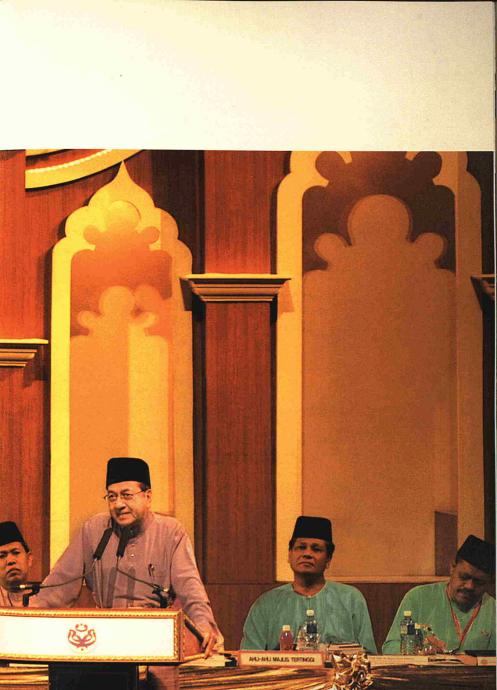
gatherings – from the Second angkawi Dialogues, the Non nference in 2003.



PREVIOUS PAGE O SUN PIX UNGATED PHOTO
SOTH ANINVERSARY OF THE MALAYSIA CHINESE ASSOCIATION (MCA), THE RULING POLITICAL PARTY'S
LARGEST COLLITION PARTNER. MORE THAN 13,000 SUPPORTERS TURNED UP TO SUP WITH OR. MAHATHIR
AND HIS WIFE.

49. GAPP 2002 AT A TUMULTUOUS UMNO PARTY CONFERENCE WHERE ITS LEADER TEASFULLY ANNOUNCED HIS RESIGNATION, THEN LATER RETRACTED IT. SHOWN DELIVERING THE TRADITIONAL CLOSING SPEECH.





50. 6 SUN PIX UNDATED PHOTO
WITH MALAYSIAN CHINESE POLITICIANS SINGING THE THEME SONG OF THE COUNTRY'S
RULING COALITION PARTY.

51. O APP 2002 A CHARGING OF THE GUARD: WITH HIS DEPUTY ABDULLAH AHMAD BADAWI DURING THE OPENING OF THE UMMO NATIONAL ASSEMBLY IN KUALA LUMPUR.









52 O NEW STRAITS TIMES 1984
PRIME MINISTER MAHATHIR IS PRESENTED WITH A MCDONALD'S TENNIS RACKET. MALAYSIA'S
FIRST MCDONALDS OPENED IN KUALA LUMPUR IN THE EARLY EIGHTIES.

53 O NIA STRUIS 1995 1999
EVEYTAIN YEODO MOHAMAD AL-FATED CAME TO MALAYSIA FOR THREE DAYS AT THE
INVITATION OF PRIME MINISTER MAMATHIR, BEFORE LEAVING, THE OWNER AND CHARMAN OF
BETIANE'S HARROS SANDOUNCED PLANS TO PUT SOME CES MILLION NOT A HARROSS OUTLET
AT KAULA LUMPUPS'S NEW INTERNATIONAL HARPOST, INTER A JOINT-VENTURE TO BUILD
AT KAULA LUMPUPS'S NEW INTERNATIONAL HARPOST, TOTAL THE A JOINT-VENTURE TO BUILD
AND ALAYSIA MARATSIA, MARKET
MALAYSIA ELECTRIC CORP. PRODUCTS AT HARRODS' STORES IN BRITAIN, AND BUY GARMENTS
FROM A MALAYSIAN SUPPTIER.

54 C APP 1997 FIRST DAY AT WORK: A PROUD PRIME MINISTER ARRIVES AT HIS NEW OFFICE IN PUTRAJAYA, THE NEW PURPOSE-BUILT ADMINISTRATIVE CAPITAL, ON JUNE 21, 1999.





LUIZ INÁCIO LULA DA SILVA

PRESIDENT

THE FEDERATIVE REPUBLIC OF BRAZIL

Amongst Prime Minister Mahathir Mohamad's many virtues, one stands out – his solid and diversified culture. I especially remember his interest in Latin America, and his continuous efforts to strengthen ties between Malaysia and our region. On three different occasions, he visited Brazil. And it was during his third visit, on March 2003, that I had the pleasure of meeting him.

Our cordial meeting took place in an atmosphere of great harmony and spontaneity. He told me about the trip he had made to the Brazilian Amazon – a dream he had harboured for a long time – and how much that experience had impressed him. Against this background, we then spoke of our two countries, reminding ourselves how much we shared since the old days of rubber extraction, despite all the distances that separate us.

The Prime Minister impressed me with the boldness and originality of his positions, both in the context of Malaysian internal affairs – as evidenced by the unorthodox measures he relied upon to protect his country's economy during the 1997 Asian financial crisis – as well as in the domain of foreign policy, as seen in his constant struggle to protect the rights of developing nations.

Now that the Prime Minister has decided to leave his country's political scene, I am happy to join others in praising the steps he has taken to defend his people, for his efforts towards achieving a safer and more just international environment, and for his decisive actions geared towards the strengthening of the relations between our two countries.



& AFP 2002/WARTIN BURS

YEVGENY PRIMAKOV

FORMER PRIME MINISTER

THE RUSSIAN FEDERATION

Since 1981, Dato' Seri Dr. Mahathir Mohamad has been heading the Malaysian Government. Such a political longevity is the destiny of a rare government leader.

The economic reforms that he proclaimed 10 years ago have yielded fruits, even during times of difficulty.

Within these two decades the political dialogue between Malaysia and Russia has become more active, while trade and economic cooperation has intensified. It is unforgettable for us, that Malaysia actively supported Russia's bid to become an ASEAN full-scale dialogue partner and a member of APEC. It was the APEC Summit in November 1998 that I had the occasion to meet Dr. Mahathir Mohamad. He gave me an impression of a wise, intellectual and influential statesman.



@ AFF 2000/ADAMENTO

FIDEL CASTRO

PRESIDENT

REPUBLIC OF

Malaysia is a marvelous country.

Its prodigious natural resources and an extraordinarily and talented leader, Dr. Mahathir, who avoided the development of a wild capitalism, are the reasons for the progress it has achieved. He was able to unite the three main ethnic groups: Malay, Indian and Chinese.

Investment was attracted that poured in from industrialized Japan and other parts of the world. Strict rules and regulations were established. Wealth was distributed as equitably as possible. The country grew at a good pace for 30 years. Education and health care were attended to. It enjoyed long years of peace, unlike Vietnam, Laos and Cambodia, attacked first by colonialism and then by imperialism.

Then, when the major crisis that devastated the rest of Southeast Asia struck it, Malaysia disobeyed the International Monetary Fund, World Bank and other similar organizations. The state intervened and established currency exchange controls thus preventing the flight of capital and saving the country and its wealth

A world away from what is happening in our own long-suffering hemisphere, in Malaysia they have developed a genuine national capitalism that, despite large disparities in income, has brought well-being for the masses. The country enjoys great prestige and respect. For the West and the new economic order, it has become a headache and a bad example.

The United States cannot be allowed to launch a war to intimidate the world with its power, to test new weapons, or to train its troops. This is something you can feel everywhere, but it was especially palpable at the summit meeting of the Movement of Non-Aligned Nations held in Malaysia. It was a momentous meeting, where the heads of state and government expressed their views with respectful language, sincere declarations and a great sense of responsibility.

Dr. Mahathir guided the discussions in an orderly, intense and efficient manner. And as is only natural, with all of the prudence required by the almost total dependence of the Third World countries on the United States and its financial institutions, since upsetting them could mean the end of a government or the destabilization of its economy.

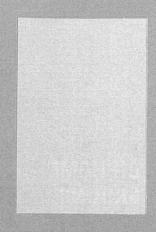
PROGESO WEEKLY, "SPEECH MADE BY DR FIDEL CASTRO ON THE CURRENT WORLD CRISIS, ON THE OCCASION OF HIS IMAUGURATION AS PRESIDENT OF THE REPUBLIC OF CUBA," MARCH 6, 2003.

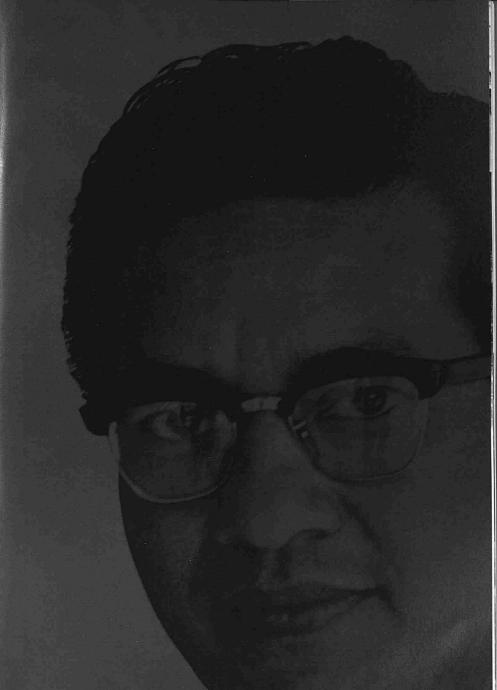
chapter six

ON HOME GROUND: PEOPLE, PLACES AND POLITICS

Or. Mahathir is publicly known as the consummate politician.
but all great men have humble beginnings, and his began in his home state of Kedah, where
we was raised and educated. It was here that he also met his wife, got married and launched a
romising medical career. Even back then, it was clear that Dr. Mahathir had a passion for
eople and an incomparable zest for life.









MAHATHIR

PRIME MINISTER MAHATHIR

SECRETARY

EXPLAINS THE CONTROVERSIAL NEW FOREIGN EXCHANGE CONTROLS ARBUTTLY INTRODUCED

BY THE MALAYSIAN CESTRAL BANK, SPFEMBER 1, 1998. THE NEW MEASURES WERE TO MELP

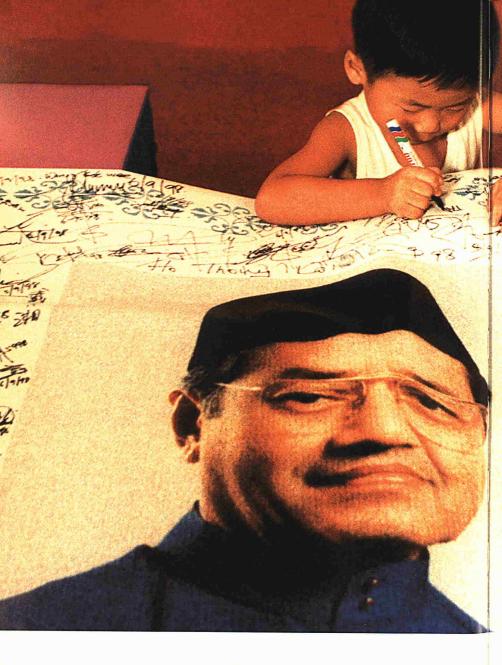
HE COUNTRY REGIAN MOMERATE MORPPHONECE AND INSULATE THE NATION'S ECONOMY

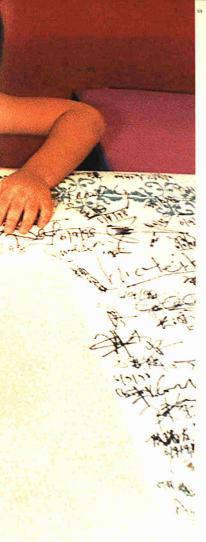
FROM THE PROSPECT OF FURTHER DETERIORATION. "MALAYSIA BOLIEM" MEANS MALAYSIA CAN

ARDENT SUPPORTERS OF DR MAHATHIR

58 C NEW STRAITS TIMES THE







60. O NEW STRAITS TIMES 1993
PENANG CHIEF MINISTER TAN SRI KOH TSU KOON AND DR. MAHATHIR TAKING
A RIDE ON A DECORATED TRISHAW FROM THE BUTTERWORTH RAILWAY STATION
TO THE PENANG FERRY TERMINAL.

61. G UTUSAN MALAYSIA 2002 SIX-YEAR-OLD HAFIKAH SULAIMAN AND HER YOUNGER SISTER, KARINA, SHOW THEIR PRIME MINISTER A NATIONAL FLAG COMPOSED ON A COMPUTER AT THE INTERNATIONAL BUSINESSWOMEN'S ASSOCIATION IN KUALA LUMPUR.









TAN SRI FRANCIS YEOH

MANAGING

YTL CORPORATION BERHAD

Dr. Mahathir is the most sensational leader this country has ever known. The West often perceives his outspoken, very independent, and often trenchant views as unorthodox. We think of him as our Renaissance man responsible for transforming us into a modern Asian nation.

Malaysia is also a beacon of stability, democracy and prosperity in the Islamic World. Dr. Mahathir would probably describe himself as a Fundamentalist Muslim – true to the fundamental values of his faith, preferring substance to mere form. He has successfully warded off racial and religious extremism whenever it threatened to upset the hard won interracial synthesis.

One man may keep the enthusiasm for 30 minutes, another man for 30 days, but this man has kept his for 30 years and more. He is an idealist – but a practical one and a strategic thinker.

He is sometimes dubbed a contrarian. I prefer to think of him as brave. In 1997, Dr. Mahathir went out to meet the financial crisis—and did his own thing, for which he was labeled a heretic. He saved us. We now have one of the best performing economies in the world and he stands vindicated before the world.

When it comes to Dr. Mahathir the man, the perception gap is widest. He is shy but not timid. He takes on responsibilities that are of the most heavy, but wields power lightly.

He is humble but not weak. Those expecting to meet an arrogant dictator, encounter a courteous Malay gentleman. He shuns the pomp and circumstance of the office and would just as soon eat at the stalls as at some sumptuous banquet. He is a good husband and father and an exemplary family man.

Dilemmas are Dr. Mahathir's specialty. The first book he wrote was 'The Malay Dilemma'. Recently he has been preoccupied with the new Malay Dilemma. He is inured to crisis because he is a medical doctor by profession — a healer not an iconoclast. His instincts point him in the direction always of human distress, be it in Bosnia or Afghanistan.

His prognosis and recommended medicine may not be pleasant, but they do come from his heart.

I wish him well and pray that God will continue to cause His face to shine upon him always.



INDUSTRY MINISTER'S OFFI

DATO' SERI RAFIDAH AZIZ

MINISTER
OF
INTERNATIONAL
TRADE
AND
INDUSTRY

MALAYSIA

It is never easy to try to encapsulate a person's achievements and accomplishments. More so when the person is Dato' Seri Dr. Mahathir Mohamad.

But having worked with him in the Cabinet since 1980, and being in Tun Hussein's team with him since 1976, and the UMNO Supreme Council of Tun Razak beginning in 1975, perhaps I can say I am able to recognize a little bit more than most, Mahathir Mohamad, the person behind the Prime Minister's persona.

He is shy, reticent even, very unwilling to project himself anywhere. And yet his very charisma and leadership qualities do not allow him the luxury of being in the shadows or in the background. He certainly is careful with money, but generous with his wit, wisdom, help and compassion. He used to tell me that he was a doctor by training, and so his tendency was to cure and to heal. Thus we have a Prime Minister who is an astute mender in many ways, propagating and effecting unity, tolerance and love for country.

But he is human. So one does get that occasional nagging, "scolding" if you may call it that, and even stern warning. But that should be so, if the country is to progress, and if those entrusted with power and authority, are to remain on the straight and narrow.

There were many moments when I appreciated Mahathir Mohamad the person. In 1991, he left me behind in Tahiti (with 3 officials!) so that I could be properly attended to by doctors there, for a stomach problem, before I could rejoin his official delegation to Latin America. Needless to say I needed the utmost persuasion by him to agree to be dislodged from the delegation. Never mind that Tahiti is supposed to be a dream tourist destination!

He once carried down the plane steps a bag of flowerpot pebbles for me, because I was overloaded with too much baggage!

I prefer to talk about Mahathir Mohamad the person, because endless volumes can be written about him as Prime Minister.

After all, without him, the Third World could not have come into the focus of the countries of the North. Malaysia would not be what it is today. Nobody would stop to think about managing globalisation. Currency traders would continue to play havoc on economies not resilient enough.

Maybe every letter of the Alphabet can index Mahathir Mohamad's achievements!

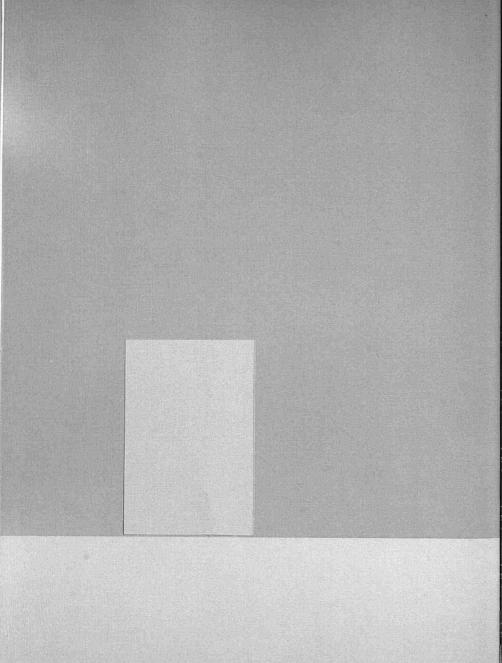
I am grateful to Allah Almighty that I had a role in persuading him to postpone his retirement, so that we can have a little more of his leadership, and to have a smooth transition of the Prime Ministership of Malaysia to his successor.

chapter seven

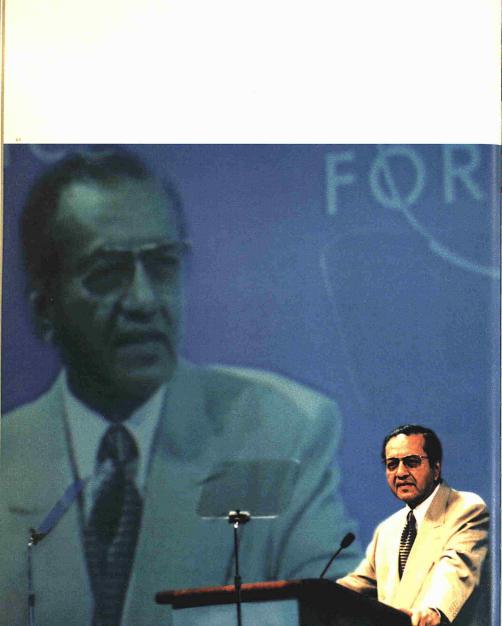
INTERNATIONAL POLITICS

Prime Minister Mahathir will be remembered as a widely travelled leader. During his tenure spanning more than two decades, he undertook many different tasks: from cutting the ribbon on an airport terminal expansion project to tasting deep-fried bananas at an open air market in his beloved hometown of Alor Setar. From representing Malaysia at the APEC summit in Vancouver to sharing with Southern African leaders his thoughts on smart partnerships.











INTERVIEWED BY RIZ KHAN ON CAN. ASKED HOW HE MAINTAINED HIS YOUTHFUL LOOKS, THE PRIME MINISTER REPLIED: "YOU SHOULD CHOOSE YOUR PARENTS WELL."

AT THE FACE IN SINGAPORE OR, MARATHIR PROPOSED AN EXCLUSIVE EAST ASIAN FORUM TO DISCUSS MONETARY COOPERATION AND PROBLEMS IN THE REGION, DURING HIS TENURE AS PRIME MINISTER, HE HAS BEEN A FREQUENT AND HIGHLY SOUGHT AFFER GUEST SPEAKER AT WORLD ECONOMIC FORUMS.

AFE LEADERS (LEFT TO RIGHT) INDONESIAN PRESIDENT MEGAWATI SUKARNOPUTRI, JAPANESE PRIME MINISTER INNICHIOR KOIZUMI, SOUTH KOERAN PRESIDENT KIM DAL-IUNG, DR. MAHATHIR, NEW YEARAND PRIME MINISTER RIPER (LARKE, BRUNE) SUUTAN HASSANAL BOLGIAN AND CHINASE PRESIDENT JIANG ZENIN WAVE DURING A FAMILY PHOTO SESSION IN SHANGRAI IN CHINASE PRESIDENT JIANG ZENIN WAVE DURING A FAMILY PHOTO SESSION IN SHANGRAI IN CHIORER COLORITE (TERRORIS IN SHANGRAI IN CHIORER COLORITE (TERRORIS IN HINGE WARKE OF THE ATTRACES ON THE UNITED STATES, AND TO BOOST TRADE TO SUPPORT





TORMER US SECRETARY OF STATE MADELINE ALBRIGHT MEETS PRIME MINISTER MAATTHEIR HIN SO FFICE IN NUALA LUMPUR ALBRIGHT WAS IN MALAYSIA ATTENDING THE ASSAN POST MINISTERIAL CONFERENCE AND RESIDNAL FORM.

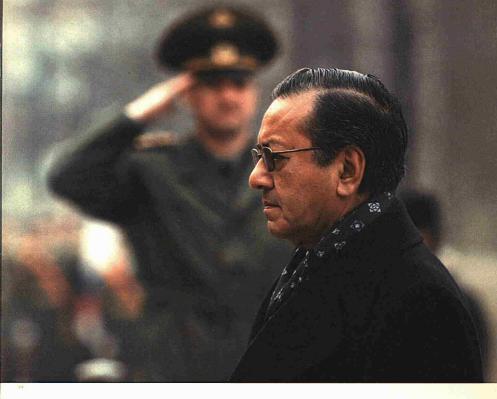
A LOVE HATE RELATIONSHIP THAT HAS ENDURED MANY BUMPS. WITH SINGAPORE'S FOUNDING PRIME MINISTER LEE KUAN YEW AT PUTRAJAYA.

FIRST OFFICIAL VISIT TO SINGAPORE IN 1981 GREETED BY LEE KUAN YEW AND HIS WIFE.



DELIVES NIK KEYNOTE ADDRESS OURING THE DINKER RECEPTION OF THE WORLD CONOMIC FORM (WEF) IN PUTRAJAYA. NEAR KUALA (LUMPUR SOME BOOP RETICENANTS FROM 300 PARTICIPANTS FROM 300 OUNTRIES ATTITIONED, SEEKING WAYS TO RETUVENATE GROWTH AND DEFLECT A LODMING CRISIS AMID GLOBAL UNCERTAINTLE.

FOR COMMANDER LISTENING TO THE ANTHEM DURING A WREATH LAYING CEREMONY AT THE TOMB OF UNKNOWN SOLDIER, MOSCOW, RUSSIAN PRESIDENT VLADIMIR PUTIN MADE HIS FIRST VISIT TO MALAYSIA IN AUGUST 2003.







BARONESS MARGARET THATCHER

FORMER PRIME MINISTER

UNITED KINGDOM

We both believe in speaking our minds. It's just as well he is a man, for he'd have been lethal with a handbag.

ASIAWEEK, "SEEN AND HEARD," DECEMBER 25, 1998 MARGARET THATCHER ON HER "CLOSE COLLEAGUE" OF THE 1980s OR MAHATHIR MOHAMAD



HIS MAJESTY KING MOHAMMED VI

KING

MOROCCO

Praise be to God, Peace and Blessings be upon the Prophet his Kith and Kin.

- ... I also wish to pay tribute to (you) Mr. Prime Minister, for the commendable steps you have always taken in support of the just causes the Islamic Ummah stands for.
- ... It is therefore necessary for us to make additional efforts to restore the radiant image of Islam which (has been) distorted by the extremist and condemnable deeds by a minority of people who do not really know what Islam is all about.

Given the fact that we are strongly committed to the ideals of the great, age-old Islamic civilization, namely those of moderation, dialogue, tolerance, openness and respect for others, we say to our partners in the international community; let us get together and ensure that we always manage our dealing and our differences in light of these divine teachings.

Let us stick to the path of peace and understanding, and dismiss force and violence which breed the feeling of injustice and trigger off counter-violence. Let us seek guidance and inspiration from these words of Almighty God:"The good deed and the evil deed are not alike. Repel the evil deed with one which is better then He, between whom and thee, there was enmity (will become) as though he was a bosom friend". True are the words of God.

WASSALAMU AIKUM WA RAHMATU ALLAH TAALA WA BARAKATUH.

EXCERPTS FROM A SPEECH AT THE MEETING OF DIC LEADERS IN KUALA LUMPUR, FEBRUARY 26, 2003.



VÁCLAV HAVEL

FORMER PRESIDENT

CZECH REPUBLIC

As a man who is introspective and selfanalytical by nature, I often reflect about my public role during my time as President.

Today, after I have left the public life, I find myself thinking even more about the nature of this public role, a role in which historical circumstances saw me occupying office for far longer than is common in established democratic countries.

Therefore, I think that I can understand the mixed feelings Dr. Mahathir must be having about stepping down. He who became Prime Minister at the time when, on the other side of the world, I was still in prison for my opinions.

The conditions we faced in our respective public roles were very different. But the same judge one day – our conscience and time itself – will judge us both.

I would like to extend my congratulations to Malaysia for having been led by such an unforgettable statesman as Dato' Seri Dr. Mahathir bin Mohamad.

LANDMARKS

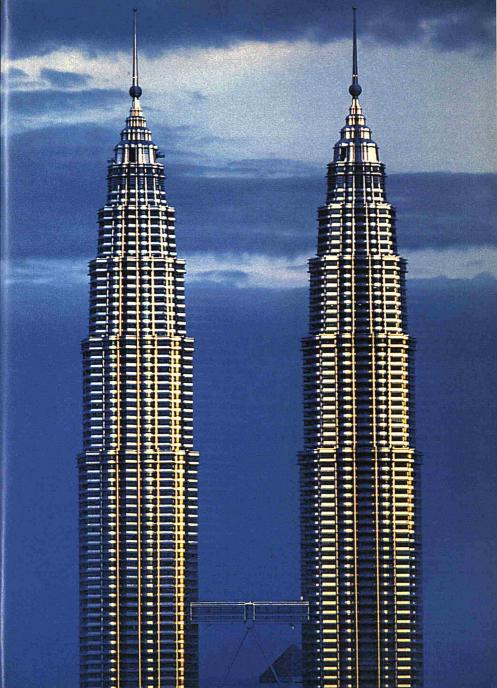
chapter eight

Some world leaders are known for building monuments to themselves.

For Prime Minister Mahathir, his work is his monument. Go anywhere in Malaysia and you'll not find his statue, for the modernized Malaysia is his monument. Dr. Mahathir has presided over a transformation of a predominantly agricultural nation to a modern country that hosts the world's tallest building, a major aviation hub and a sprawling technological base. Some may argue that it is unfair to regard these as ostentatious monuments to Dr. Mahathir. But these are living memorials of his vision, prowess and determination-qualities that moved him to continuously prod and goad the Malaysian people to success, recognition and even perfection.



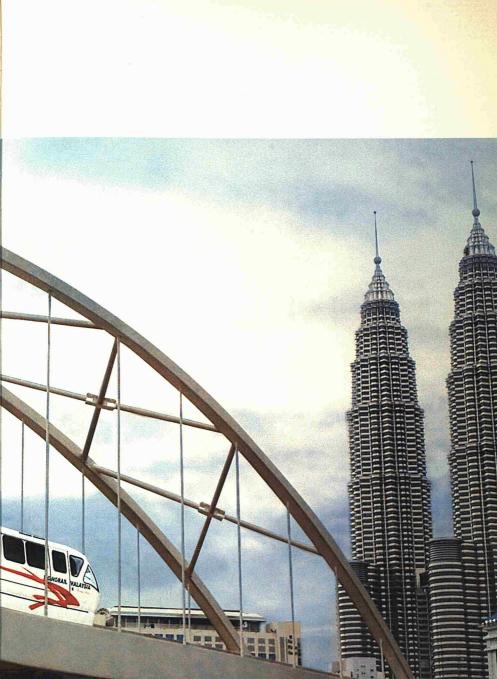
m for building monuments to the his work is his monument. Go a dernized Malaysia is his monum edominantly agricultural nation for aviation hub and a sprawling of these as ostentatious monument, prowess and determination-quiche Malaysian people to success, i



PREVIOUS PAGE C AFF 7001
WHEN THE TALLES BUILDINGS IN THE WORLD — THE PETRONAS TWIN TOWERS — WERE
OFFRED ON A BOOKST 31, 1999, IT WAS ONE OF THE PROUDEST MOMENTS IN MODERN
MALATISHA HISTORY, THE DESIGN OF THE 88-STOREY, 452-WETER STRUCTURES IS BASED
ON SEDMETRIES CATTERNS COMMON IN ARCHITECTURE OF ISSLAND HERITAGE.

FI G AFF 1000 KUALA LUMPUR'S NEW STATE-OF-THE-ART MONORAIL SYSTEM SPEEDS PAST THE PETRONAS TWIN TOWERS.



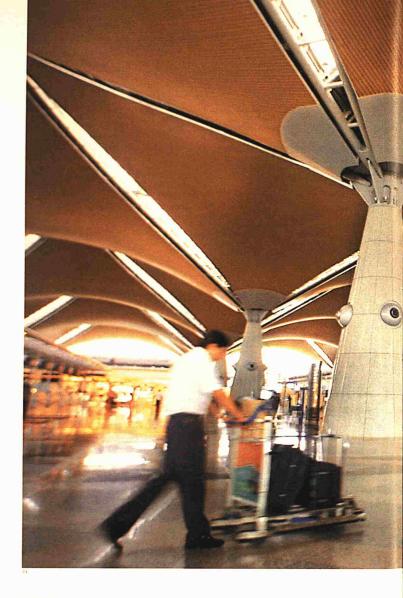


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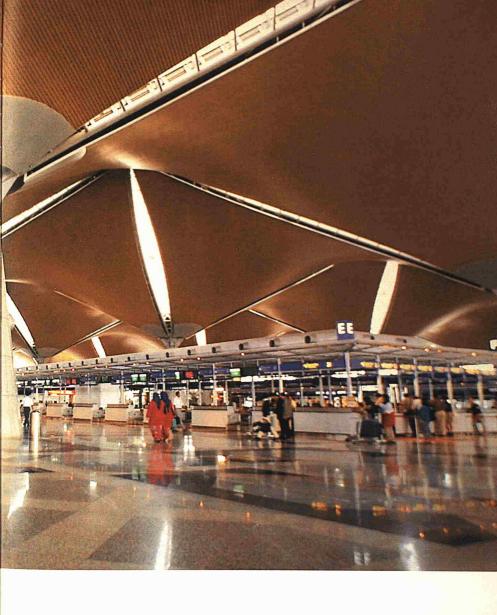
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DPENING THE CYBERJAYA TECHNOLOGY CITY - THE NUCLEUS OF THE MULTIMEDIA SUPER CORRIDOR (MSC), A 15-BY-SO KILOMETRE . CORRIDOR MODELED AFTER SILICON VALLEY.

28 CAPE 2002
A PRODUCTION LINE AT NATIONAL CARMAKER PROTON'S PLANT NEAR KUALA LUMPUR. IN HINSIASTICALLY BACKED BY DR MANATHIR MAN SET UP WITH JAPANES PARTINES, THE PROJECT WAS TO SHOWCASE MALAYSIAN TECHNOLOGICAL KNOW-HOW AND PROVIDE MALAYSIAN CONSUMERS WITH ATFORDABLE CAN

74 O GAM STAG CHOMA, 2007 IN OF KUALA LUMPUR, PUTRAJAYA IS PART OF THE MULTIMEDIA SUPER CORRIGOR AND SERVES AS THE PURPOSE-SULIT FEDERAL ADMINISTRATION CONTRE. OPEND FEBRUARY 2001, IT BOASTS 4,581 HECTARES OF SMART GARDEN TOWASHIP AND COST THE GOVERNMENT 5.8 BILLION DOLLARS. PUTRAJAYA IS ALSO KNOWN AS A TOURIST DESTINATION.



SHRI ATAL BIHARI VAJPAYEE

PRIME

INDIA

It has been truly said that Malaysia combines in itself the very best of East and West. Your generous and genuine hospitality is in the best traditions of the Orient. And from the Occident, you have taken the most modern in terms of technology to improve the lives of your people and to raise the global stature of Malaysia.

Malaysia's all-round progress is truly a testimony to your farsighted and dynamic leadership. India admires the rapid growth of the Malaysian economy under challenging conditions.

We are also struck by its fremendous resilience, as shown by the speedy recovery from the recent Southeast Asian financial crisis. You surmounted this trying situation without dependence on external borrowings and without following policy prescriptions given by outside bodies. Your experience has a useful lesson for developing nations.

India and Malaysia are maritime neighbours. Our seafaring traders have known each other through the millennia.

Your Excellency, India and Malaysia share a common cultural heritage that goes back several millennia. In later centuries, traders from India played a major role in the spread of Islam in your country.

For both of us, diversity is the signature of our nationhood. Yet, there is an inherent and essential unity in our multi-layered diversities. Both our national traditions abhor religious extremism and terrorism, which are a threat to a peaceful global order.

The large population of the Malaysian Indian community constitutes an important part of your multi-ethnic society. These people of Indian origin made Malaysia their permanent home generations ago. I am gratified that, as loyal citizens of your country, they have contributed significantly to Malaysia's rapid and all-round progress. I am confident that they will contribute in greater measure in the years to come by dint of their patriotism, hard work, and fully seizing all the opportunities that a continually prospering economy can offer.

Both our countries fully share the perspective that globalization must benefit, and not further handicap, the developing nations, especially the poorest among them. That is why, India and Malaysia often find themselves taking common positions in the WTO and in other global fora, including on important issues such as the reform of the international financial architecture.

I am reminded here of your inspiring slogan to your people: Malaysia Boleh (Malaysia Can Do It!). Allow me to extend it to our bilateral cooperation by saying: Malaysia India Boleh (Malaysia and India Can Together Do It!)

EXCERPTED FROM THE PRIME MINISTER'S SPEECH AT THE BANQUET HOSTED BY THE PRIME MINISTER OF MALAYSIA. MAY 14, 2001



GENERAL PERVEZ MUSHARRAF

PRESIDENT

ISLAMIC REPUBLIC OF PAKISTAN

Malaysia today is synonymous with rapid progress, prosperity, peace and tranquility. It is today a leading nation, a prominent Islamic country and an important player on the global scene.

It is therefore with great sadness that I have learnt of your decision to retire from politics... Your absence will create an enormous void.

I am, however, confident that your contribution and service to your country will long be remembered and cherished. I also hope that your successors will prove worthy of your legacy.

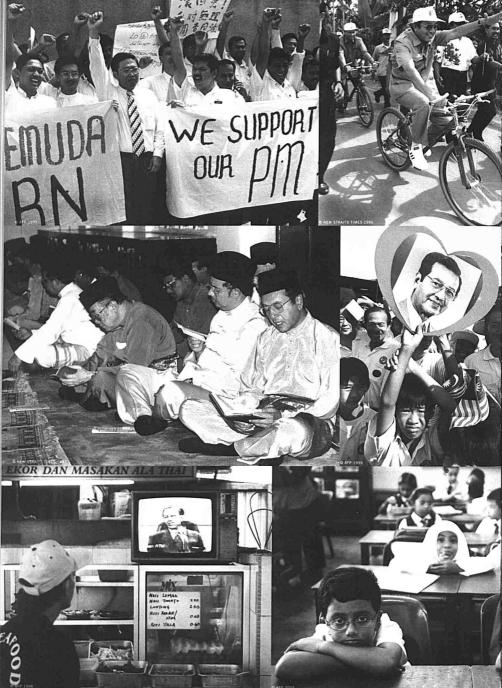
REMARKS BY GEN MUSHARRAF DURING AN OFFICIAL VISIT TO MALAYSIA ON MARCH 28, 2000.

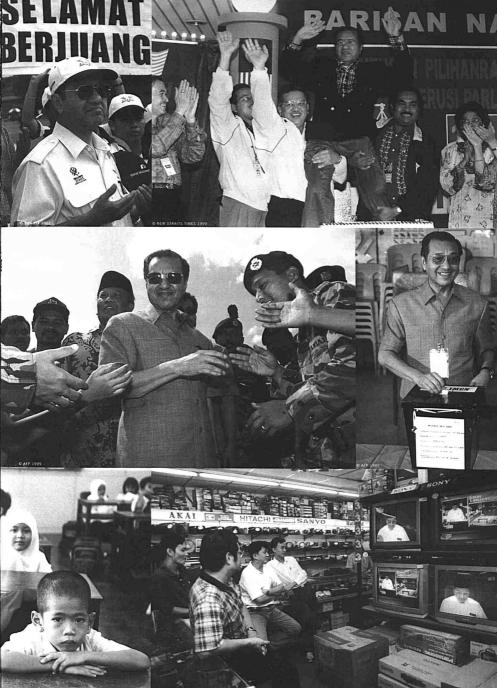
chapter nine

FACES OF MALAYSIA: RAKYAT

Dr. Mahathir is a man of the people, and as such, leaves the confines of office frequently to meet his constituents. In 2002, when he announced his intention to resign after more than two decades in power, few people could believe their ears. There was widespread disbelief. This collection of images illustrates the affection shown towards Dr. Mahathir by the people of Malaysia. It is intended as an eloquent reminder of the extraordinarily strong public support Southeast Asia's longest serving leader enjoyed into his last days of office.









TAN SRI DR. NOORDIN SOPIEE

DIRECTOR

INSTITUTE OF STRATEGIC AND INTERNATIONAL STUDIES (ISIS)

Objective historians will say that in the last thousand years, the Malay Peninsula has produced two great Malays. The first was Tun Perak, who was the First Minister of Malacca under Sultan Mansor Shah in the middle of the 15th century. The second was Mahathir bin Mohamad, who was Prime Minister of Malaysia in the two decades which took his country into the 21st century.

When he came to power, Malaysia was an economy subsisting on agriculture and oil. By the time he stepped down, his country was the third most industrialized economy in the world, struggling to transit to the post-industrial, knowledge economy. When the greatest Malaysian that his country has yet produced came to power, a truly Malaysian nation had yet to materialise. On his watch, such a nation at last emerged.

When the greatest Malay of the last five hundred years took the reins of power, his people were chronically insecure, lacking in confidence, doubting of their abilities. By the time he stepped down, there was nothing that looked beyond the reach of a self-confident people steeped in the ethic of Malaysia boleh.

We will all miss him. We must honour him.

There is no better way to do so than to complete the journeys he began and to fulfil the dreams he weaved for his nation.



DATUK PATINGGI TAN SRI DR. HAJI ABDUL TAIB MAHMUD

CHIEF

SARAWAK

Prime Minister, Datuk Patinggi Dr. Mahathir Mohamad is our most proactive and innovative leader.

This is a man who is never short of ideas on transforming Malaysia into a developed nation by the year 2020. He will effect changes where they are deemed necessary, and will introduce new strategies when conventional ones do not bring the desired results.

A leader who has command over details like our Prime Minister is very rare. At home, his distinguished leadership is unsurpassed. His leadership has brought unprecedented changes and development to our nation. He is essentially the Father of Modern Malaysia. Present and future leaders should emulate his leadership style and dedication.

Dr. Mahathir is a leader who is fully committed to the cause of his struggle. He is not swayed by criticisms or condemnation when fighting for the good of the country and her people. Although he has encountered strong opposition for his unconventional ideas and ways, he has never abandoned his struggle.

Being the modest leader that he is, Dr. Mahathir conceded he had failed to encourage the Malays to become more progressive. However he has managed to plant the seeds of Melayu baru (a new Malay) among the Malays, something that has never happened in our country in modern times.

Dr. Mahathir will be long remembered for his innovative leadership and his relentless struggle to pursue his declared goals. Malaysia has indeed benefited tremendously from his leadership.



DATO' SERI DATIN PADUKA DR. SITI HASMAH HAJI MOHD. ALI

WIFE OF DATO' SERI

One would have thought that over weekends, Mahathir would spend his time with his family and totally relax from the onerous duties of a Prime Minister. On the contrary, his freedom begins at 5.00pm sharp on Saturdays, when he drives the Pajero himself with his driver by his side. He has given up asking his wife to go with him as he doesn't like "back-seat drivers" and takes his time in coming home, sometimes past 7.30pm.

Where does he go then? During those days when the KI Tower and the Petronas Twin Towers were under construction, Mahathir was a familiar figure at the construction site and the guards allowed him in. He was interested to see this magnificent architectural and engineering feat grow week by week. He was once up on the 80th floor before the Towers were completed. Now that the Twin Towers are completed, he spends time in the bookshops in KLCC and buying foodstuff at the supermarket, in between shaking hands with his loyal "fans".

Horse riding on Sunday mornings with his family and riding buddies is another weekend hobby. Having started to ride horses when he was 60 years old, he enjoys riding for the exercise and the companionship derived from it. Bukit Kiara, UNITEN, UPM and Bukit Tinggi are favourite starting points for the ride. To give the ride more excitement, he leads his buddies to construction sites in Putrajaya. They have gone into the new Convention Centre in Putrajaya twice before its completion.

The most adventurous and exciting experience Mahathir undertook was to lead his riding buddies in a vacation in the pampas of Argentina and climb the mountains of the Andes on horseback. He has done this twice and is probably the first prime Minister to reach the Argentinian Chilean border on horseback. Being more than 12,000 feet high, the expedition had to stay in tents for three days and nights, encountering strong winds, snow and very cold temperatures. The ride was not easy because of the height, slate and rocks that rolled down frequently. There were rivers to cross with the waters reaching the belly of the horses. But the horses were mountain horses and were absolutely sure-footed.

Crusing on the Mediterranean is his favourite vacation. The calm seas and beautiful environment give him the atmosphere to write his articles or speeches. We did this often when he was preparing his UMNO speeches, including the most recent one. That one – Mahathir rejected the 100-150-page manuscript he had written just a week before the General Assembly and wrote another text.

One of his best "vacation" was the expedition to Antarctica in 2001. This included braving the high seas in Drake's Passage in the South American continent. While most of us were sea sick and fearing the worse, Mahathir and a few strong-hearted "sailors" were up and about. I guess it was worth the trip when the beauty and pristine scene of Antarctica appeared before us. Mahathir's vacation and leisure time are filled with pleasurably observing things around him. That is his style and he loves doing it.





Malaysia's economic success has been due in large part to the vitalit of the business community. Local and foreign companies have enthus iastically embraced Prime Minister Mahathir's call for Malaysia t

become a fully developed nation by 2020. The Prime Minister regard

all businesses as vital components of nation building – whether a obscure technology start-up or a huge conglomerate. The followin pages contain profiles of companies wishing to pay special tribute this pro-business minded Prime Minister.



A PROVIDER OF INTEGRATED ENGINEERING AND CONSTRUCTION SOLUTIONS

When Malaysia achieved independence in 1957, many people predicted that the country, with its unique racial mix, could never be stable or prosper economically. Forty-six years later, Malaysia has made enviable economic progress, coupled with social stability and political sophistication.

Ranhill is proud to have participated in the country's development and after three decades in the Malaysian engineering industry, Ranhill has evolved into a leading owner, developer, engineer and constructor of infrastructure, utilities and energy corporation.

With capabilities stemmed from experience in more than 1,500 projects in Malaysia and overseas, Ranhill provides technical, management and directly-related services to develop, manage, engineer, build, own, operate & maintain installations and facilities in the sectors ofl & gas, utilities and infrastructure. Its projects cover water treatment plants and distribution systems, highways, bridges, power plants, hospital and related facilities, airports and oil and gas installations.

A PARTNER IN NATION-BUILDING

When the Prime Minister announced his Vision 2020 objective of making Malaysia a fully developed country, he emphasized the need to grow in all dimensions —economically, politically, socially, spiritually, psychologically and culturally. In its own way, Ranhill through its involvement in the development of infrastructure and utilities projects, had played a part in this Vision—it has increased the quality of life in Malaysia, and aims to continually contribute to Malaysia's quest in becoming a fully developed nation.

The KLCC Twin Towers – the world's tallest buildings, the Malaysia Singapore Second Crossing, the state of the art Kuala Lumpur International Airprot and light rail transport system are all part of an industrialization program of which Ranhill are proud to be associated with. The company also recently played a role in the engineering and construction of the slugcatcher facilities for the largest liquified natural gas (LNG) complex in the world, PETRONAS MLNG Tiga LNG Plant in Bintulu, Sarawak. By the end of 2003, Ranhill is on track to complete the engineering and construction of the bzo bed super modern Serdang Hospital and 160 million litte per day water treatment plant and distribution system in Johor.

Ranhill has also progressed rapidly to become owner and developer of water infrastructure and power generation assets. SAJ Holding Sdn Bhd, a wholly owned subsidiary, was granted a concession to exclusively supply water to consumers in Johor for a period of 30 years commencing 1 March 2000. The concession in Johor allows the Group to be the first privatised integrated water supply services in the country, involved in the sourcing and treatment of raw water, distribution of treated water as well as bill collection. As a private sector governed by the need to maximise its return to shareholders the Group did not negate on its social obligation to the 2.2 million population in the State. To this end the Group has a well-planned capital works programme for the next 30 years to address all the water services requirement of the public.

Newly acquired EPE Power Corporation Berhad generate 120MW of electricity through an open cycle gas fired power plant in Sabah and is being expanded to a 180MW combined cycle. This will initiate the company's entrance into asset ownership in the power sector, in line with the Group's vision to be an owner, developer, engineer and constructor in the oil and gas, utilities and infrastructure sectors.

Says Tan Sri Hamdan Mohamad, its President and Chief Executive: "Ranhill justifiably can be proud of the integral role we have taken in the development of Malaysia's infrastructure and in her rapid industrialization."

THE QUINTESSENTIAL ROLE MODEL

With the aggressive moves that Ranhill has been making throughout the years, how do the company and Hamdan persevere through economic slowdowns, business obstacles and veer through the industry's intense competition.

Through the ups and downs of his career, Hamdan has always looked up to Prime Minister Mahathir's sheer determination, unwavering strength, visionary mindset and strategic non-conformance.



KUALA LUMPUR CITY CENTRE PROJECT

Clearly, this has resulted in the success of Hamdan steering Ranhill towards many successes. Ranhill was voted "Malaysia's Best Newly Listed Company 2007" by Asiamoney magazine. The Group has recently caught the attention of fund managers. In a January 2003 paper, JP Morgan described Ranhill and Ranhill Utilities as "undiscovered gems, under-covered and under owned by foreign investors."

In August 2003, Ranhill was recently voted as the company with best shareholder value in the construction and property sector by KPMG. Also as a result of its commitment to provide the best to its customers, the Group was conferred the "Malaysian Outstanding Water Award for Management 2002" in March 2002 for its services in water supply in Johor.

INDEBTED TO A PRIME MINISTER

Hamdan says he and the company are deeply indebted to Prime Minister Mahathir, not just for his vision but also for pushing Malaysian companies to grow and spread their wings overseas. "The Prime Minister taught us to be proud of our culture and move out into the world. We are taking on new challenges. I've always told the Prime Minister that we aim to be the Bechtel from this revion."

Even Hamdan, who comes from a lower middle class background, says he is "truly a product" of the National Economic Policy." I owe a lot to the NEP and I'm totally indebted to the Government and Prime Minister Mahathir."

In the new millennium, Ranhill will become a true regional multinational, global in reach and perspective, but with a sensitive local touch.

Says Hamdan: "Look at the Prime Minister. He is still not satisfied with all that's been achieved. No matter what, there's always more to do -- and better ways to do it. And that type of spirit has been imbued in us. His attitude is a good lesson to people like us."

PLANS FOR THE FUTURE

Several exciting opportunities have been identified as Ranhill embark on a journey towards expansion. Ranhill is currently advancing towards securing significant water privatization and power generation concessions not only in Malaysia but also abroad – a move of high prospects, based on its sound track record in Johor and Sabah.

In the water and power industry, Ranhill hopes to succeed in providing solutions to the Government's 8th Malaysia Plan, unveiled by Prime Minister Mahathir to the Parliament in April 2001. The plan focuses on the need to increase the capacity and accessibility of water and electricity to the communities, enhancing efficiency and improving public services.

The plan spells out strategies and programs to achieve knowledge driven growth, restructure key economic sectors and attain greater socio-economic stability. It also identifies the major issues and challenges that will arise during the term of the plan, including globalization and liberalization.

Hamdan notes, "With our strength and expertise, I strongly believe that we shall excel in providing solutions to the challenges identified in the 8th Malaysia Plan."

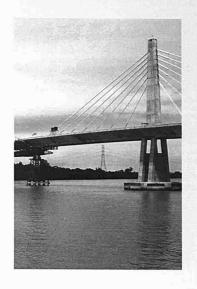
GOING GLOBAL

On going global, Hamdan explains, "We have since been taught by Dr. Mahathir to spread our wings and take on challenges overseas. Today, as the Prime Minister leaves office, we have reached maturity, and the greatest tribute we can now pay to Dr. Mahathir is to make our own way in the world."

Ranhill wants to become an international heavyweight with a significant global presence. Its international projects range from a road project in Sudan to an offshore platform in Myanmar. It is now aggressively bidding for international engineering and construction projects and privatisation of utilities, infrastructure and energy.

"We can't be complacent," Hamdan says, adding that with the relatively small market in Malaysia Ranhill need to expand its order book overseas to fuel its growth.

Looking into the future, Ranhill will aggressively pursue its overseas expansion, while at the same time continue to provide its nation building services to Malaysia wholeheartedly. Hamdan thinks that Prime Minister Mahathir's vision will remain steadfast in years to come, "because the real legacy of Dr. Mahathir's premiership is not about the past, but the future that he has steered for us."



MUAR BYPASS PROJECT

SIEMENS

SIEMENS

INTERNATIONAL NETWORK, LOCAL PRESENCE

Over the past three decades, Siemens has proudly played a significant role in Malaysia's astonishing transition to a developed nation status.

The Siemens brand is synonymous as a major player in various industries in Malaysia and its name is known for providing technological advances that enhance peoples' lives. To date, Siemens has invested more than RMa billion locally. With a turnover of about RM2 billion per annum, Siemens Malaysia is quickly developing into an important regional entity in Asia Pacific for various types of businesses.

THE POWER TO ENHANCE LIFESTYLES

Siemens works positively to change peoples' perspective – providing the energy, clean water and lights for your home, helping you communicate and commute, and adding value to the high-rise buildings sprouting in cities.

Our performance and initiative in the Express Rail Link (ERL) – the most reliable high speed train that travels between KLIA and KL Sentral – and the double tracking technology for the Trans Asian Railway Link from Rawang to Ipoh will enable faster, cheaper and reliable transportation to local destinations.

In the arena of Info communications, mobile and networks, Siemens has set up a communications server, wiring up more than 10,000 rooms with 16,000 terminals at the First World Hotel in Genting Highlands.

A major Siemens' breakthrough came about in 1994 when the company was contracted to build two power plants – Paka and Pasir Gudang, Both leading technology power plants were built in record time and to date, there have been no interruptions. Four other power plant projects followed in different states in Malaysia.

Siemens has supplied leading edge systems in the region's first fully digitised hospital in Selayang and provided the many lights that illuminate the Petronas Twin Towers at night. Other major successes include crane solutions for the region's fastest growing port, Port of Tanjung Pelepas, and engine management system & components for PROTON, the national car.

OUR PEOPLE, OUR STRENGTH

All of this is made possible through continuous innovation, which comes from our greatest asset – our people! And it is through their motivation and passion for the business that have enabled Siemens to increase the company's value.

For Siemens, this 'people' culture has been spearheading Malaysia's progress for over 30 years.

CULTURE-RICH COMPANY

As a multi-national company in Malaysia, Siemens has been actively involved in arts and culture, sports and charity. These activities have helped us to adapt to the local culture, and in turn, serve our customers in Malaysia better.

In the field of culture, we have continuously lent our support to the Islamic Arts Museum Malaysia (IAAM) even for the conservation of Islamic artefacts.

In sports, Siemens, working together with the Malaysian Football Association and the Ministry of Youth and Sports, sponsored the annual Siemens Cup – aimed at nurturing young football players between the ages of 8 and 12. Siemens recently conducted a 'Health, Peace and Harmony' drive in Taiping for 60 families comprising the three racial groups.

MALAYSIA BOLEH!

Siemens practises the Malaysia Boleh culture. We believe that the country is growing steadily and development efforts are tremendous. Presently, we have contributed to this growth by setting up a regional hub for transportation systems and a regional head office for information & communication networks beside the already existing APAC hub for power generation.

We have successfully partaken in many projects in the country and this is testimony enough of our trust in Malaysia, the people, the political and economic stability of Malaysia.



DATO'SERI
DR. MAHATHIR
DURING HIS
OPENING SPEECH
OF KL SENTRAL,
THE MAIN
STATION OF
KLIA EKSPRES.



MAA HOLDINGS BERHAD

HOMEGROWN INSURANCE COMPANY

MAA Holdings Berhad is the leading insurance and financial services group in Malaysia.

Its insurance arm, MAA Assurance, is one of Malaysia's successful homegrown companies and among the country's top three life insurers. Incorporated in 1968, MAA became listed in December 1970 as a composite insurance company underwriting all classes of life and general insurance husiness.

MAA's success as a leading Malaysian-controlled company is a result of focusing on its core competencies, which are operating a life and general insurance company, managing innovative and profitable products and actively managing investments.

MAA has a bold vision that one day, every Malaysian will be protected by an MAA insurance policy. Indeed, analysts say the spillover effect of a recovering economy and stock market will see more Malaysians buying insurance policies. To this end, the Group has formed strategic partnerships with established banks to gain alternative distribution methods.

To grow into a major regional insurer, the Group, which is controlled by the Melewar Group, has expanded its business to Labuan, Indonesia, the Philippines and soon, India.

TRUST, QUALITY AND EXCELLENCE

As an early entrant into the market, MAA benefited from being involved in a sector which remains relatively undeveloped and where the potential for revenue growth is strong.

Says MAA Holdings Chairman Y.A.M. Tunku Tan Sri Abdullah Ibni Almarhum Tuanku Abdul Rahman: "MAA is a name synonymous with trust, quality and excellence. We are a household name to be reckoned with in the insurance fraternity. Through smart partnerships, we have created rewarding careers, enhanced our knowledge skills, upgraded our quality of life and, more importantly, brought security, innovation and value added products to the people of Malaysia."

Analysts say MAA's strengths include the good market position of both the insurance funds, its extensive distribution channel, the strong performance of its life insurance business and the potential of cross selling opportunities between the funds.

MAA's life division ranks second amongst the 18 life insurers in the Malaysian market, measured by new business generated in 1999/2000, accounting for 14.6% of total industry new business premiums.

The company is now refocusing on achieving growth in traditional products. Its large agency system of 19,000 agents is an important competitive advantage that has enabled MAA to capture a significant market share.

SETTING NEW STANDARDS

In December 2000, MAA became the first Malaysian insurance company to achieve the ISO 9002 certification in consistent quality customer service presented by Lloyd's Register Quality Assurance.

Almost a year later, MAA Assurance was awarded "Life Insurance Company of the Year 2001" at the prestigious 5th Asia Insurance Industry Awards held in Singapore - beating 400 other firms in the region. The award cited MAA as "a leading Malaysian life insurer with a clear vision beyond insurance to serve the best interests of the individual."

Listed on the Kuala Lumpur Stock Exchange, MAA Holdings has a paid up capital of US\$147 million. Premiums accounted for 95% of 2001 revenues of RM2,280 million.

In 2001, Group profit before taxation increased by 88 percent to RM47 million compared to RM25 million in the preceding year.

www.maa.com.my



CORPORATE
HEADQUARTERS
OF
MAA
HOLDINGS
BERHAD
KUALA LUMPUR
MALAYSIA



MALAYSIA MINING CORPORATION BERHAD

A HOME GROWN CORPORATE GIANT

Despite its name, Malaysia Mining Corporation Berhad (MMC) is hardly a mining company. The 27-year-old conglomerate has repositioned itself from the world's largest tin miner into a corporate giant that spans the high growth areas of infrastructure, utilities and engineering.

In fact today, less than one percent of turnover is derived from the mining business. MMC has taken its operations well above ground – operating the fastest-growing container port in South East Asia, becoming the largest independent power producer (IPP) in Malaysia and a leading provider of natural gas and engineering services.

PORT OF TANJUNG PELEPAS: MMC'S CROWN JEWEL

The crown jewel in MMC is its port operations. As controlling shareholder of the 783 hectare Tanjung Pelepas Port on the southern tip of peninsular Malaysia, MMC presides over a port that is set to handle over 3 million TEUs by the end of 2003. This makes Tanjung Pelepas one of the top 20 container ports in the world just four years after commencement of operations.

Low costs, a strategic location, high productivity and the introduction of high technology have helped lure major shipping companies such as Maersk Scaland and Evergreen from neighbouring Singapore.

With plans for additional berths and more storage space, Tanjung Pelepas is poised to become the leading trans-shipment and logistics hub in the region. In 2000 and 2001, Tanjung Pelepas garnered Iloyd's List award for best emerging container terminal.

PTP will be a key player in the Group's new strategic focus in infrastructure and is expected to drive our long term earnings growth in this sector, says Group Chief Executive Dato' Ismail Shahudin.

THE DAWN OF A NEW ERA FOR MMC

Analysts agree MMC has exciting growth prospects. Its engineering and construction subsidiary, MMC Engineering Group Bhd, is pursuing such prestigious, high volume projects as the RM2 billion Kuala Lumpur flood mitigation project.

MMC's utilities business is expected to contribute stable cash flow and earnings, with Malakoff Bhd, the nation's largest IPP, continuing to be the major earnings contributor in the short term.

Malakoff's effective generation capacity has more than doubled in two years and it is on track to increase generation capacity to over 4,000MW upon completion of its acquisition of stakes in the 550MW Prail Power Plant, 2420MW Kapar Power Plant and the 2,100MW Taniung Bin Plant Plant and the 2,100MW Taniung Bin Plant Plant. Gas Malaysia 5dh Bhd, the sole natural gas distributor to the non-power sector, is experiencing a sharp increase in demand for natural gas with the introduction of new tariffs, and MMC expects an increasing contribution from this subsidiary in the coming years.

Says Group Chief Executive Dato' Ismail Shahudin, "With our new revenue mix, MMC has all the right synergies for success. We remain confident in our ability to meet the challenges required to transform the MMC Group into Malaysia's premier infrastructure, utilities and engineering conglomerate."

www.mmc.com.my



ALLIANCE BANKING GROUP

A CUSTOMER-CENTRIC BANK

The illustrious origins of Alliance Bank can be found way back in 1958, when Banque de L'Indochine – subsequently Banque Indosuez – commenced operations in Malaysia with its first branch in Kuala Lumpur.

Fast forward to 2001, when Multi-Purpose Bank merged with International Bank Malaysia, Sabah Bank, Sabah Finance, Bolton Finance, Amanah Merchant Bank and Bumiputera Merchant Bankers to create a new financial powerhouse known as Alliance Banking Group.

Today Alliance Bank ranks as Number Eight among the so-called 10 anchor banks in Malaysia. With assets of RM16,781.6 million, Alliance is evolving into a niche player — concentrating on key sectors such as housing, infrastructure, plantation and related services.

In the first quarter of 2003, Alliance opened three new branches – bringing the total to 79 nationwide. All offer a wide range of products and services from deposits, loans, 24-bour electronic banking with ATM and cheque eXpress deposit services, internet banking, SME/SMI financing, tental of safe deposit boxes and Alliance Privilege Banking Centres at six branches.

A NEW NAME, A NEW BUSINESS CULTURE

Under its new name, Alliance Bank has bagged several honouts. In 2002, it was awarded Superbrand status by the Malaysian Superbrands Council. The 'Alliance' brand achieved recognition as a 'Superbrand' as it had scored high points for criteria such as goodwill, customer loyalty and overall market acceptance in Malaysia.

And consistent with the Malaysian Government's emphasis on developing a cashless society, Alliance launched an Internet banking service in mid-2001 at www.allianceonline.com.my. It allows consumer, commercial and corporate customers to access a wide range of services online.

Says Chief Executive Director Ng Siek Chuan: "We strive to be the financial services provider of choice by providing our customers with excellence and innovation in services and products."

"Our leverage of technology and intensive customer relationships affirm our position of providing case and accessibility for people to bank with us to help them get on with life."

TECHNOLOGY TO ENHANCE CUSTOMERS' LIFESTYLE

By upgrading its core banking system Alliance strives to be a bank that is virtually open 24/7.

Says Mr. Ng: "Technology will be a key enabler of our relationship with customers. New and improved service levels at all Alliance Bank branches will be made possible through the deployment of advanced technology. For example, the Bank has completed the upgrade of its electronic switch system to allow it to interface different products, namely the Malaysian Government's multi-purpose cards."

Alliance Bank is the first to offer the following: a higher daily ATM withdrawal limit of up to RM3,000 for chip based cardholders, with services available 24 hours; using MyKad for hasslefree and faster account opening without the need to fill up application forms; and loading of MEFS Cash card at all Alliance Bank ATMs.



ROYAL LANGKAWI YACHT CLUB

WHERE STANDARDS ARE SET AND EXCLUSIVITY KEPT

Framed by pristine waters, magnificent tropical islands, blue skies and lush tropical vegetation, the Royal Langkawi Yacht Club (RLYC) ranks as one of the most sensational yacht clubs in the region. Indeed many yacht owners call the club's newly upgraded marina a permanent home to their oceangoing masterpieces, including 150-foot yachts.

Rising elegantly above Kuah Harbour, the RLYC Clubhouse roof elegantly looms over the waters, conjuring the image of a bow of a ship. A safe haven for boat owners, captains, crew, members and guests, it looks out over Pregnant Maiden Island and the gleaming luxury yachts berthed in the 205-berth marina.

The RYLC was opened in September 1996 as a joint venture between Nilam Timur Sdn Bhd, a subsidiary of the Melewar Group of Companies, and the Langkawi Development Authority. The two dozen distinguished founding members include Y.A.M. Tunku Tan Sri Abdullah Tuanku Abdul Rahman. who is chairman and commodore of the club.

A recent upgrade to the marina has brought an additional 157 berths and a 340 meter sea-wall to protect yachting vessels from ferry wakes and inclement weather.

A SAFE HAVEN FOR YACHTING ENTHUSIASTS

There are a host of reasons why yachting enthusiasts are attracted to the RLYC. Top notch marina facilities, which include: eight wet berths for ocean going vessels; the direct supply of electricity, water and fuc! 24-hour security patrols and port clearance services. The management, crewmembers and local captains are highly skilled professionals who were trained by an English team of consultants. Luxury boat charters can be hired seven days a week – as well as diving lessons, sea sports and island hopping and sailing lessons.

On shore, visitors are offered a wide variety of services and food and beverage choices. The main clubhouse consists of the waterfront Charlie's Place Restaurant and Bar – serving reasonably priced international and local fare – the Captain's Deck Restaurant, The Boatique, the CyberCentre and The Bottle Shop.

The location of the yacht club – a short drive from the Langkawi International Airport and astride Kuah Ferry Jetty and the Sheraton Perdana Resort – makes it a popular destination for tourists and sailors alike. Nearby is the town of Kuah, a duty-free shopping and dining haven.

Moreover, pristine waters and isolated islands beckon. The RLYC is astride an untouched natural water paradise, perhaps unmatched in Southeast Asia. Discover dazzling white beaches, clear azure seas, lush verdant jungles and exotic flora and fauna. Langkawi's skies are dominated by magnificent birds of prey.

PROMOTING MARINE TOURISM

RLYC Chairman and Commodore Tunku Abdullah has long had a vision to transform this corner of Langkawi into a world-class anchorage for sailing enthusiasts and a popular destination for yachting events.

Since its inception, the RLYC has hosted several prestigious events—including the final leg of the Raja Muda International Regatta and, from 2003, the annual Royal Langkawi International Regatta, which includes the Prime Minister's Challenge Trophy and the RLYC Commodor's Cup.

Says Tunku Abdullah: "Our aim is to promote to the international regatta participants the safety of our waters, the natural sea winds and the beauty of our islands."

www.langkawiyachtclub.com



ROYAL LANGKAWI YACHT CLUB



SOUTHERN BANK BERHAD

Southern Bank, with four decades of banking experience and possessing a rich pool of talent, is positioning itself for leadership in those markets where it has the greatest comparative advantage.

Dato Tan Teong Hean, who has been the Bank's Chief Executive Director for 20 years, has relentlessly driven the Bank to excel in markets where it has strength, notably consumer banking, wealth management and small- and medium-sized enterprises (SMEs). The success of this strategy is shown by the Bank's track record of profitability, even during times of economic downtum, and by the substantial gains in shareholders' value over the period. To deliver higher levels of performance, a programme is currently underway for the Bank to reinvent its core business models.

DIFFERENTIATING ITS CORE BUSINESSES

In the consumer banking segment, the Bank's chief focus is on housing loans, credit cards and wealth management. The Bank has moved away from branch-based retail banking to the nation-wide deployment of sales professionals with cross-selling capabilities, to capture a larger share of the market.

Today, the Bank's branches are being re designed to serve as one stop Financial Advisory Services Centres where customers can conduct banking transactions and seek personalised advice on their financial needs and on wealth management, from a team of professional relationship managers.

The Bank has also established 15 new Commercial Banking Centres at strategic locations throughout the country. Here, experienced relationship managers, knowledgeable of the special financing needs of SMEs, are available to provide customised banking solutions to customers.

Islamic banking is another important segment of the industry where Southern Bank has made substantial inroads, offering a broad range of deposit and financing products. Its finance subsidiary, Southern Finance Berhad currently ranks as Number Two in terms of Islamic banking on the retail side while its unit trust company, SBB Mutual Berhad offers a number of Islamic unit trusts.

MEETING CUSTOMER NEEDS THROUGH CHANNEL AND PRODUCT DIVERSITY

Besides having 103 branches and a sales force to serve the needs of its customers, Southern Bank has also introduced alternative delivery channels for the added convenience of its customers and to raise operational efficiency. A retail customer may choose to conduct his banking transactions at ATMs or through 24-hour phone banking (Direct Access) and internet banking (SBB Direct). For the corporate customers, Southern Bank's award winning Enterprise Banking System enables them to perform on line transactions and access banking information from their office locations.

Another attraction of the Bank is that its customers also enjoy wide product diversity. The Bank was the first Malaysian anchor bank to be accorded Institutional Unit Trust Agent (IUTA) status in 2001. By distributing third party unit trust products, besides its own, the Bank has enabled customers to have a wider portfolio of funds to choose from. Customers also have access to a wide range of insurance products of American International Assurance (AIA) and American Home Assurance (AHA) through a Bancassurance Agreement with Southern Bank's strategic partner, American International Group.

Indeed, by leveraging on its broad product mix, efficient distribution channels and enhanced customer relationships, Southern Bank is showing that notwithstanding the increasing level of competition in the market place, it can still deliver greater value to its customers.





RENAISSANCE KUALA LUMPUR HOTEL

COMFORT, CONVENIENCE AND HOSPITALITY

The 5 star Renaissance Kuala Lumpur Hotel is known among business and leisure travelers for many things. It boasts a unique design with two distinct wings—the Renaissance Wing and New World Wing—its Olympic sized free-form swimming pool, 24-hour fitness centre, large meeting and convention facilities, unparalleled service, and a destination in itself for excellent dining and entertainment.

Located at the key junction of Jalan Sultan Ismail and Jalan Ampang, the 921-room hotel is just a few minutes walk from the world famous Petronas Twin Towers and the KLCC shopping complex. A quick taxi ride brings guests to the heart of Kuala Lumpur's old quarter, with its alluring Chinatown and historic Merdeka Square.

ONE HOTEL, TWO DISTINCT WINGS

The 400-room Renaissance Wing is the epitome of superb luxury in stylish and elegant surroundings. Spacious rooms and suites are furnished in elegant European style and the latest amenities. For discerning business travelers, the Renaissance Wing has spacious Executive Suites – offering luxury, comfort and the perfect environment for a productive business or relaxing leisure trip.

For the utmost in excellence, the Renaissance Club offers four exclusive floors of exquisite luxury with the latest state-of-the-art amenities and personalized butler service. A hotel within a hotel, it symbolizes a new level of haute service that sets new industry standards.

The 521-room New World Wing appeals to the young at heart with its contemporary décor and relaxed atmosphere. With rooms that are tastefully furnished and comfortable, the rooms in this wing offer every modern convenience.

A HAVEN FOR DINING

With nine food and beverage outlets, the Renaissance Kuala Lumpur Hotel caters to most tastes and whims. Vogue Café and Tempts Coffee House both offer all day dining, with buffet and a lacarte menus. Sagano offers exceptional Japanese food in an authentic modern Zen setting. Marche restaurant specializes in Mediterranean fare while the Dynasty is one of the capital's best-known Cantonese restaurants. Guests looking for tempting beverages and a relaxed atmosphere can head for the Mezzo Bar. And for a relaxed get together for afternoon tea, few places can rival the Lobby Lounee.

The Renaissance Kuala Lumpur Hotel has the only hotel gym in the city which operates 24 hours. The state-of the art facility is also Kuala Lumpur's largest, and comes complete with sauna, Jacuzzi and steam bath. Sports facilities also include two all weather tennis courts close to the swimming pool which are set amidst lush tropical green surroundings.

A PREMIERE LOCATION FOR MEETINGS AND SOCIAL EVENTS

The Renaissance Kuala Lumpur Hotel is also known in this South-east Asian capital as one of the premiere gathering spots for seminars, meetings, conventions and top social events. The 1,500 sq. metres Grand Ballroom is among the largest pillarless function rooms in Malaysia, able to accommodate up to 2,000 people for a cocktail reception and 800 for a sit-down banquet.

The Grand Ballroom and all 22 multi-purpose function rooms come with state-of-the-art technology and the finest in service and amenities.

www.renaissance-kul.com



AMBANK GROUP

EVOLVING WITH MALAYSIA

In recent years the Malaysian economy has become more diversified with the private sector assuming a leading role, while the Government continues to provide strategic guidance and support in the spirit of Malaysia Incorporated.

Amid all of this, Prime Minister Mahathir Mohamad has laid down the foundation for Malaysia to sustain its long-term development and meet the goals of his Vision 2020. He is committed to developing Malaysia into a knowledge-based economy, particularly through utilisation and development of information and communication technology. We are confident these initiatives will enhance productivity and international competitiveness and help Malaysia to become a fully developed nation by 2020.

Dr. Mahathir also contributed to and supported the financial sector, particularly in steering the sector out of the 1997-1998 crisis and elevating it back to the path of growth and stability. We are confident that the Financial Sector Master Plan, together with the Capital Market Master Plan, will enable the domestic banking sector and capital market to compete in a more challenging globalised environment.

Today, we have successfully established 10 core domestic banking groups with more integrated functions, which could serve and contribute more effectively towards nation building.

A FINANCIAL SUPERMARKET

The AmBank Group is determined to continue serving the country's growth and socio economic development. Since its inception as Arab-Malaysian Merchant Bank in August 1975, the Group has empended to also note of the leading banking groups in Malaysia with its holding company, AMMB Holdings Berhad, listed on the Main Board of the Kuala Lumpur Stock Exchange.

It has entrenched itself as a financial supermarket, offering a wide range of services, which include investment, commercial and retail banking; leasing; stock broking; asset/funds management; life and general insurance; futures; options trading and offshore banking. All these services are offered under the various companies within the Group; AmMerchant Bank, AmFinance, AmBank, AmAssurance, AmSecurities, AmInvestment Services, AmProperty Trust and AmInternational (L) Limited. AmMerchant Bank is the largest merchant bank in Malaysia and following the merger with MBf Finance, AmFinance became the largest finance company in Malaysia.

FROM STRENGTH TO STRENGTH

A new era for the Group occurred on June 15 2002 as Arab-Malaysian Banking Group changed its branding name to the AmBank Group. The new name came with new corporate colours of vibrant red and golden yellow. Red symbolises prosperity and good fortune while yellow represents commitment and unity.

The Group is what it is today with the strong support of the Government under the leadership of Dr. Mahathir, who had witnessed the progress of the Group from its early days. The AmBank Group is now the fifth largest banking group in Malaysia. Fifteen years ago, the Prime Minister launched Bangunan AmBank Group, then called Bangunan Arab-Malaysian, in Kuala Lumpur. In January 2003, he attended another auspicious occasion for the Group, the launch of our second landmark building. Bangunan AmFinance. The support, advice and guidance given by the Prime Minister have enabled the Group to progress to its position today.



YTL CORPORATION BERHAD

HOMEGROWN SUCCESS

First time visitors to Malaysia may be taken aback at the long shadow homegrown YTL casts over the country's economy.

Upon arrival at the futuristic Kuala Lumpur International Airport, travelers are whisked at 160 kms per hour to the city center in 28 minutes on TTL's Express Rail Link (ERL). Enroute they will pass rail cars sporting the YTL logo carrying cement to major infrastructure projects. The electricity powering the train is likely provided by one of YTL's generating stations.

Upon arrival in the capital, they can check in to one of YTL's two 5-star hotels—the Ritz Carlton Kuala Lumpur or the JW. Marriott. For relaxation they can find food and beverages at one of YTL's trendy eateries along nearby Bukit Bintang or flee the city for the sun-drenched beaches at one of two YTL resorts—Pangkor Laut or Tanjong Jara.

YTL is one of the Malaysia's largest integrated infrastructure companies, and well known for its commitment to public service and economic development. Government buildings, factories, universities, hospitals and office buildings are just some of the structures built by YTL in Malaysia. The business empire also spans several countries, including UK and Australia.

After a period of aggressive overseas expansion, more than half of YTL's revenue now comes from outside Malaysia.

Managing Director Francis Yeoh credits much of his company's success to a pro-business government. 'I am very blessed to have a progressive government that can work with the private sector to produce world class infrastructure at 'Third World' (extremely competitive) prices."

COMMERCIAL SUCCESS IN PARADISE

In the tourism sector, VTL is best known for Pangkor Laut – a private island entrusted to the group in 1982 by the late Sultan of Perak, with the proviso that the lush tropical rainforest be left as intact as possible.

Commercially, Pangkor Laut has been a success. Having hosted more than 300,000 guests, many of them famous individuals, the resort has continuously garnered numerous international accolades, including being polled the 'Best Island in the World' by Conde Nast Traveler Magazine. Luciano Pavarotti officially opened a swanky new spa at the island in late 2002.

YTL's investment in the famous Eastern and Oriental Express train – which transports the rich and famous from Singapore through Malaysia to Bangkok – has generated much interest.

Says Yeoh: "Anybody who has journeyed on this train will agree that this is one of the most beautiful trains in the world. Since the launch in 1993, it has been patronized by glitterati from around the globe."

AFFORDABLE POWER

The strategy of YTL International Power Berhad is to sell world-class products at third world prices, YTL Power has been able profitably to sell power at the most competitive price in the world (3.4 US cents per kw/h).

Currently ranked as the country's third largest independent power producer (IPP), YTL Power has consistently raked in more than RMr billion in revenues and over RM400 million in pre-tax profits every year since 1998.

The bulk of YTL Power's profits are generated in Malaysia. The company's two power plants in Terengganu and Johor, which together produce up to 1,212MW, serve as the backbone of operations.



GEORGE TOWN HOLDINGS BERHAD

FROM SMALL PHARMACY TO CORPORATE HOLDINGS

George Town Holdings Berhad (GTH) grew from a small pharmacy to become an active player in the Malaysian market. In 1961, George Town Dispensary Ltd was listed on the Kuala Lumpur and Singapore stock exchanges and in 1983 changed its name to George Town Holdings Berhad to allow for expansion and diversification. In the same year, George Town Pharmacy Sdn Bhd was established in Penang to trade in pharmaceuticals.

On October 8 1988, George Town Chemist Sdn Bhd (GTC), a wholly owned subsidiary of GTH, was incorporated. True to its motto of 'A Pharmacy That Meets Your Daily Needs', GTC focuses on the retail pharmacy business and offers specialty services in professional pharmacy consultations with convenience as its objective. The first outlet was opened at Jalan Masjid India, and expanded to 27 other branches at various locations within the Klang Valley and Johor, and 8 other franchies outlets in Penang and Perks, GTC is still planning for expansion.

SUPERMARKETS THAT SET NEW RETAILING STANDARDS

GTH is also known for its departmental stores cum supermarkets. In the 1987-88 period, it acquired a chain of supermarket cum departmental stores in Kuala Lumpur, Penang and Ipoh.

Super Komtar, which was established in 1986, is the leading department store and supermarket in Penang, It was totally refurbished at the end of Oct 2001 and is situated within KOMTAR—the unique towering landmark that lies within the heart of Georgetown city. This 65 storey building houses many of the government departments and the podium has 280 shops. As the showcase of Komtar, Super Komtar offers a wide selection of international and branded merchandise and cosmetics. Super Komtar has been carefully planned with a sophisticated and conducive shopping ambience. The merchandise are delicately selected with distinctive quality and value to cater for the different lifestyles of people from all walks of life. Food lovers can also savour some of the delightful delicacies of Penang's hawker cuisine like Char Koay Teow, Assam Laksa, Penang Cendol and Ais Kacang as well as Eastern and Western food at the new Food Junction of the supermarket. Super Komtar truly lives up to its tagline, Always the Best.

Super Tanjung at Island Plaza epitomizes the realms of modern retailing. Strategically located at the gateway to the sandy bays of Batu Ferringghi and the popular Gurney Drive, Super Tanjung exudes the best of the shopping world. There is so much to make the shopper's dreams come true; from contemporary fashion to home décor. The alluring aroma is simply irresistible when you walk through the perfume and cosmetics sections. The renowned best value supermarket will always maintain its proud tradition of giving 'good quality, good price and good value.' Every shopping spree at Super Tanjung is extremely satisfying and memorable.

Super Kinta Departmental Stores Sdn Bhd, (Ipoh) started business in 1983. It is strategically located at a prime shopping area, the centre of Ipoh City, the Central Market Building, Ialan Dato' Onn Jhafar and occupies a floor area of approximately 123,000 sq. feet. Super Kinta has since positioned itself as a major departmental store cum supermarket and with continuous regular loyal customers support, we are proud to claim that we are still one of the leading stores in Ipoh.



IRIS CORPORATION RERHAD

"Today, I stand on Malaysia's first smart technology complex, conceived by Malaysiams, built by Malaysiams, staffed by Malaysiams who are developing a test century smart products and applications hased on smart technology innovated and counted by Malaysiams, Ladies and Gentlemen, it is precisely this kind of spirit of innovation that I have been talking about for the past decade." – Prime Minister Mahathit Mohamad, at the opening of IRIS Corp. building

Malaysia's vision to be in the forefront of smart card technology has been achieved through its homegrown technological company, IRIS Corporation. IRIS Corporation is an award winning Multimedia Super Corridor (MSC) status company with expertise in all types of smart cards. It is the first company in Asia to set up an integrated manufacturing facility for contact and contactless mart cards, contactless book inserts and smart card readers.

MADE IN MALAYSIA, WORLD CLASS TECHNOLOGY

"This is not a company you'd expect to find in a developing country" - Tan Sri Razali Ismail, IRIS Chairman

In 1994, the Malaysian Government (MHA) decided to upgrade the existing Malaysian passport. Proposals and offers came from many American and European suppliers of security travel documents but it was IRIS's creative and innovative technology design that provided the high end security features. In 1995, IRIS became the first company in the world to develop electronic passports. The passport incorporates facial and fingerprint security features, which are displayed and verified when a Malaysian traveler places his passport against the reader in the AutoGates.

IRIS has also developed the Government Multi-Purpose Card, known as "MyKad". Launched in 1998. MyKad is one of MSC's flagship applications. MyKad combines the national identity card with driving license, immigration and passport details, health information, digital cash system, public key infrastructure (FKI) and ATM Bank facilities among others. It provides high-end security features via the chip's operating system, called the "Multi-Chip Operating System" (MCOS), as well as facial and thumbprint recognition. Soon, those travelling to Indonesia as well as to other ASEAN countries will also be able to use Mykad.

SHAPING THE FUTURE

With the whole world looking at ways to enhance security, smart card technology, especially for travel documents and other identification purposes, has been the focus of much attention. Developed countries such as those in the European Union, Australia and even the United States are frantically looking into enhancing and upgrading security features in travel documents.

Nigeria, the most recent, is currently implementing IRIS's entire electronic passport system in 39 locations within the country. The electronic passport system has been introduced as a way to combat rampant passport forgery in the country. It is hoped that the introduction of the electronic passport in Nigeria will spur the other 15 members of the Economic Community of West African States (ECOWAS) grouping to consider implementing the system as well.

Founded in 1994 from its modest beginnings, IRIS is now a truly world-class technology company. www.iris.com.mv

CORPORATE SPONSORS
EXECUTIVE
GLOBAL
PERSPECTIVES

The corporate leaders in the preceding sponsorship pages have had an enormous impact in their respective industry sectors. Whether through the introduction of innovative products and services, or

taking on extraordinary risk to bring Malaysia into a new marke they have, in one way or another, helped enhance Malaysia's eco nomic profile. In this closing corporate section, we spotlight th

legacy of these companies - many of which can take credit for trans

forming Malaysia into a regional economic powerhouse. All express a debt of gratitude to Prime Minister Mahathir, especially for his determination to create a business friendly environment in Malaysia

His Government's emphasis on industry consolidation and liberal sation policies will remain an enduring legacy.



MALAYSIA: INCUBATING PAN-REGIONAL SUCCESS STORIES

The overseas investment strategies of some Malaysian companies may hold lessons for others in Asia. As Malaysian companies strive to diversify overseas – in part through strong encouragement from the Malaysian Government – they lessen dependence on their home markets.

Moreover, as they spread their wings overseas, they can turn themselves and Malaysia into a springboard for companies from far afield.

Cambodia is a good example of a country that has attracted significant Malaysian investment, particularly tourism-related businesses.

Currently, Malaysia is the largest foreign investor in Cambodia. Total Malaysian investment in Cambodia approved from 1994 to 1999 amounted to US\$1.9 billion, and for the year 2000, Malaysia's investment was valued at US\$1.1 million.

Prime Minister Mahathir has been a major force behind the drive to push Malaysian companies to move beyond their home markets—often taking representatives of Malaysia Inc along on his frequent trips abroad. It os not uncommon for Malaysian companies to rush in where others have feared to tread.

"Many doors have been opened by the Prime Minister," says Ranhill Berhad President and Chief Executive Tan Sri Hamdan Mohamad, who often joins Dr. Mahathir on overseas business missions.

MALAYSIA FIRMS TREAD OVERSEAS

The rush to expand Malaysia firm's foreign order book is consistent with Dr. Mahathir's Vision 2020 strategy — which sets as a target an eightfold increase in GDP and achievement of industrialised country status by the year 2020.

Petroliam Nasional Berhad (PETRONAS) has raised significant funds to help pay for overseas expansion plans from Chad to China. The state owned company is looking to expand abroad as oil and gas reserves in Malaysia dwindle. By operating in countries its international rivals have shunned or have been barred from entering, the Malaysian company has built a formidable portfolio of overseas assets that account for over 75% of its revenues.

Another major Malaysian company involved in the oil and gas sector is homegrown Ranhill. The conglomerate – which is also involved in construction and engineering – has significantly expanded its operations abroad.

In 2001, Ranhill went to Sudan for a road construction project. Ranhill also has projects in Qatar and Nigeria. Ranhill is aggressive in its overseas bidding for projects in Turkey, Algeria, the Indian sub continent and Lebanon.

Hamdan says overseas expansion is part of the group's growth strategy. His aim for the company is to become 'a multi-faceted organization contribution to the building of a new Malaysia. And at the same time strategically positioned to expand globally, crossing all cultures and boundaries."



MANJUNG COAL-FIRED POWER STATION

SIEMENS

SIEMENS

SUSTAINABLE SUCCESS

The trend amongst large conglomerates in Asia in recent years has been to slim down and focus on core competencies. Some of the most dramatic corporate restructuring has been seen in South Korea, Taiwan and Malaysia.

An example of a company that has bucked this trend is Siemens – the global powerhouse that has made a name for itself in electrical engineering and electronics. Fortune Magazine once described the conglomerate as a GE but with Nortel and some Nokia attached.

To continually safeguard the company's stability in the future, it has maintained the breadth of its portfolio – sometimes in the face of considerable outside pressure.

Maintaining an extensive business portfolio is one of the reasons why Siemens is mastering today's challenges better than most of its competitors, says 63 years old President and CEO Dr. Heinrich von Pierer.

Many analysts, who believe that in lean years companies with multiple arms are better positioned to reap the spoils, back him up. A diversified structure also means that when one sector -e.g. telecommunications -goes through lean times a global enterprise such as Siemens, the world's fourth-largest vendor of wireless phones, can lean more heavily on healthier units. (All units in Siemens are financially independent and cross group subsidies are not allowed).

BIG IS BETTER

If there was any doubt about whether a giant corporation like Siemens is in a position to handle the current challenging times, Forbes Magazine put them to rest in a recent survey. In its 2002 list of "The World's Best Companies" – which rates the ability of a company to expand its sales and income, earning good profits that reward shareholders over the long haul – Siemens made the top ten. To qualify for the list, a company has to be big in volume: It must have annual sales of USs5 billion or a stock market value of USs5, billion.

Siemens, with US\$77 billion in revenue, is an international powerhouse in information and communications, power generation, medical health systems and transportation systems. The company has a philosophy of maintaining a presence only in sectors where it can enjoy the Number One or Number Two spot globally. International sales in more than 190 countries account for approximately 80% of Siemens' total revenues.

In Malaysia, where the German conglomerate casts a long shadow over the national economy, Siemens portfolio comprises information and communications, automation and control systems, energy, transportation, medical, lighting, opto-electronics, semiconductors and home appliances.

Diversification stems from Siemens's belief that its wide range of products and services can help people and enhance their quality of life. Siemens wants to offer its customers new levels of cooperation that allows them to concentrate better on their own business success and improve their market position.

Says Siemens Malaysia President and CEO Rainer Althoff: "We are constantly striving to assist our customers to increase efficiency within their industries by providing them with premium products, services and solutions that will enable them to better compete in this competitive environment."

Being big also demands being nimble. When Siemens' medical unit was showing sluggish performance, management rebuilt the unit from top to bottom, transforming it into a world leader. At the medical unit, sales doubled between 1997 and 2001 to US\$6.4 billion globally. Siemens is now the world's largest application service provider to the health business.

A SMART PARTNER FOR MALAYSIA

Venturing into Malaysia for the first time some three decades ago with semiconductor factories in Penang. A decade later in 1982, Siemens Electrical Engineering Sdn Bhd was incorporated. In 1999, Siemens's futurel@b was launched by Prime Minister Dr. Mahathir Mohamad on the 55th Floor of the Petronas Twin Towers. The installation demonstrates how a comprehensive range of IT applications can be provided using Siemens technologies.

The local Malaysia unit has now become a key player in the US\$70 billion corporation's business development strategy in the Asia Pacific region. It now ranks as the largest German company in Malaysia with an annual turnover of more than US\$350 million and more than 9,000 employees. Among milestones, 1994 was a contract to supply Maxis with a PDH transmission system, GSM mobile network and later on an intelligent network. At the same time YTL ordered two modern power plants for Pakar and Pasir Gudang. Siemens was also involved in the region's first high voltage direct current (HVDC) project in 2001, which linked the power grids of Thailand and Malaysia. Recently it was awarded a contract by the world's largest hotel at the Genting Highlands Resort for the set up of the new communications infrastructure to connect more than 10,000 rooms with about 16,000 rerminals.

In the medical field, after building an all digital "hospital of the future" in the United States, it is now doing the same in Malaysia with the installation of a state-of-the-art medical imaging network in the first fully digitized hospital in Southeast Asia.

Siemens says there are many more challenging opportunities for its expertise in the Malaysian coonomy. The Malaysian Government, under Dr. Mahathir, has made generous allocations in the 8th Malaysia Plan for infrastructure development.

SPIRIT OF INNOVATION

Siemens' innovative spirit - generated worldwide in its own laboratories and in cooperation with customers, universities and business partners. Siemens believes that while the world is limited in resources it is boundless in possibilities and borderless in cooperation.

Emphasizing technological innovation, Siemens, which in the 19th century commercialized the X ray and the telegraph, has more than 120,000 patents to its name.

Each year it invests about ©5.8 billion in research and development—generating more than 30 inventions a day. In its 2002 fiscal year, Siemens hired 600 young engineers in China alone and even in Malaysia in 2003 more than 100.

GLOBAL KNOWLEDGE NETWORK

With its incredibly extensive global presence and strong human resource base, Siemens is in a position to leverage on a huge knowledge base. Experts in one country can solve a needed solution in another. Borderless team spirit is one of the winning factors. To this end it has established a global network of innovation in more than 190 countries. Intranet and Internet access at all locations enable its employees to leverage the network.

Explains Siemens' Dr. Klaus Kleinfeld: "If I have people sitting in Sweden who specialize in offshore oil drilling and I have a customer sitting in Texas who wants to do some offshore oil drilling. I need to make sure that the data flows between these two parties in the shortest time possible. Companies have to tap the knowledge that sits with every individual. There's huge potential if we can do that and do it quickly. Responsiveness counts.



MAA HOLDINGS BERHAD

DOMESTIC INSURANCE MARKET

When Malaysians shop for insurance they have no lack of choice. The domestic insurance market comprises more than 50 direct insurers.

Not unlike the banking industry, the insurance industry is expected to assume a bigger role in supporting Malaysia's economic development and growth in the future. It has been encouraged to consolidate to become stronger and more mature – especially in terms of capital strength, competitiveness, and management capability.

The latest merger candidates in the insurance industry are PacificMas and GEL Capital, which made their intentions known in early 2003.

While there is no lack of insurance companies, analysts say room for expansion exists, especially in the area of niche products. Malaysian International Trade and Industry Minister Rafidah Aziz says with higher life expectancy and lower birth rates, medical and life insurance are becoming components but that "there is also a need for innovative and new types of insurance."

FURTHER ROOM FOR GROWTH

In 2002, it was estimated that only 30 per cent of the population in Malaysia were insured and a majority of them were not adequately and comprehensively covered. According to official figures, a total of 1,364,582 insurance policies worth RM5,249.5 million had been issued through about 88,504 registered insurance agents throughout the country.

Officials say that life insurance is crucial in a country that has a notoriously low savings rate. One study done in the late 1990s showed that for Malaysians at age 54-81. per cent had less than RM30,000 in savings and only 11 per cent had savings exceeding RM50,000.

The Acting Sabah Chief Minister Datuk Musa Aman says the life insurance industry can help Malaysia realise its aspiration to become a fully industrialised nation through the billions of ringgit of savings made by the policyholders every year. And indirectly, this prevents the people from depending too much on the government for welfare and subsidy.

"This scenario will definitely assist the country in generating income," says Aman. "The government wants the people to have good financial planning and buying insurance is one of the saving cultures."

With the encouragement of Bank Negara, self-regulation is also underway. The insurance industry has been urged to upgrade the entry requirements and enhance continuing education programmes for insurance agents. Additionally, best advice regulations that hold intermediaries liable for advice given in procuring sales.

The National Association of Malaysia Life Insurance (NAMLIFA) president Phang Siang Yang says that the group works to develop a spirit of professionalism among the life insurance agents and financial advisors in the country.

He said every life insurance agent should transition from being a 'push-based' insurance salesperson to being a respected insurance-based financial advisor to his clients.

Indeed, Minister Rafidah Aziz has encouraged the insurance industry to focus on after-sales service, and target low and middle income clients who are ignorant of the benefits of insurance.

INNOVATION THROUGH NICHE PRODUCTS

The level of life insurance market penetration is still relatively low at about 30%. Domestic consumers are said to be getting more sophisticated and are demanding a wider range of products.

Certain classes of general business such as medical expenses, personal accident and marine cargo, have yet to be fully exploited by insurers.

Malaysian Assurance Alliance Berhad (MAA), one of 52 general insurers in the country, has developed a reputation for developing niche products, in such areas as education, finance and healthcare.

In the first quarter of 2003, MAA launched a new niche product called the Master Capital Guaranteed Plan. A single premium investment policy, it guarantees an investor his or her capital. The plan also comes with such add

Another example of innovation in the Malaysian industry is MAA's Maaster Wanita – which offers protection exclusively for conditions suffered by women. Three different plans offer limited coverage for medical check-ups such as mammograms and pap smears, up to RM500 in newborn allowances for a maximum of three births, and for elderly women, disablement protection for "activity of daily livine."

Says MAA Assurance Chairman Tunku Ya'acob: "MAA takes great pride in having the ingenuity to be the leader in creating quality driven products that have been accepted not only by the public but by relevant insurance consortiums."

REINSURANCE SECTOR

The profile of the reinsurance market is quite different than the general insurance sector as nine out of the 11 professional reinsurers in Malaysia operate as branches of major global reinsurers.

Under the World Trade Organisation (WTO) Agreement, Malaysia is committed to issuing a number of new general and life reinsurance licenses by the end of 2005. Bank Negara has issued eight new general reinsurance licenses since 1906.

ISLAMIC INSURANCE: THE TAKAFUL SYSTEM

The takaful system is an alternative form of insurance written in compliance with Islamic Sharia. Even though this sector of the industry is in its formative stages, Malaysia is now one of the largest markets outside the Arab region for takaful, writing 72% of the non-Arab takaful business, according to the Arab Institute of Banking and Insurance.

Successful companies offering takaful in Malaysia have grown at 60 percent per annum, compared to 10 percent for companies in the Middle East. The growth in takaful business in Malaysia has been impressive," says the Arab Institute of Banking and Insurance.

In 2000, Malaysia accounted for 27 percent or US\$143 million worth of the global takaful business.

Currently in Malaysia, there are two licensed takaful operators registered to underwrite both family (life) and general takaful business.

In Family takaful, the products sold are individual and group term and savings products, mortgage policies and pension plans. In General takaful all classes of business are sold.

For the Malaysian industry, with this level of growth and with the market penetration rate for the Muslim population reported to be as low as 10%, it is not surprising that conventional life insurers have been clamouring for a share of this sector of the market.



ALLIANCE BANKING GROUP

BUILDING A KNOWLEDGE-BASED SOCIETY

One of Dr. Mahathir's key themes, while Prime Minister, has been building a knowledge-based society. This has been accomplished mainly through the Multimedia Super Corridor, and the promotion of information technology in all levels of society.

In a widely quoted speech in 2000, Dr. Mahathir pledged that no Malaysian should be left behind in the drive towards a knowledge based society. "The K-economy, the maximum application of knowledge to every Malaysian economic and business endeavor in every economic sector, is not an ellitist process, but one involving every Malaysian from the teacher in the classroom to his pupil, to his fisherman father and housewife mother, to the driver who drives the school bus, to the mechanic who maintains it, to the engineer who designs the vehicle, to the entrepreneur who owns the company, to his secretary, the janitor, and the Chairman of the Board."

With a view towards empowering less privileged young Malaysians in ICT and to bridge the information divide among them, the Alliance Banking Group launched a K-economy programme that brings computers and technology learning to orphanages nationwide.

NARROWING THE INFORMATION DIVIDE AMONG CHILDREN

During the 2002/2003 fiscal year, the group invested RM200,000 in the Alliance Banking Group Community Programme to assist more than 100 children in seven children's homes nationwide.

Says Chief Executive Director of Alliance Bank, Mr. Ng Siek Chuan: "The aim of our community programme is to narrow the information divide among the less fortunate within our community. At the same time through the community programme, we hope to develop long-term relationships with our community partners in a way that will make a significant difference to the lives of less fortunate Malaysians."

The programme comprises both online learning and classroom tutorials. Under the online programme the students are equipped with proactive learning of the school curriculum via the Netcousins website while the classroom tutorials serve to motivate the students in their academic life as well as to help upgrade their social skills and self-esteem.

Bank officials say to simply deposit technology on the doorstep of a recipient and not follow up with training is insufficient. High achieving tertiary students are enlisted as tutors to coach, guide and mentor the students during the tutorials, which are held for five hours on a fortnightly basis.

LEARNING AND EXCHANGING IDEAS

In launching the programme, Dato 'Dr Hajah Siti Zaharah binti Haji Sulaiman, Minister of Social Unity and National Development said, "Besides helping the country to build a knowledge-based society; I am glad to note that the Alliance Banking Group Community Programme supports the country's multi-racial and multi-religious environment by encouraging young Malaysians of diverse races and religions to learn and exchange ideas together."

The Alliance Banking Group Community Programme was conceived out of a desire to help those in our community who are less fortunate, to participate in the Knowledge Age and to better their lives. The programme reflects Alliance's belief in playing a role in community development and out of this belief it is providing less privileged, young Malaysians access to the e-knowledge world so that they can create new knowledge in the areas of education, skills development and self-improvement.

The seven children homes participating in the programme comprise Peyakin (Klang), Rumah Bakti, Rumah Hope, Shelter 5, Pure Life Society, Rumah Ilham in Klang Valley and Princess Anne in Kota Kinabalu.



MMC GROUP OF COMPANIES

SMART INFRASTRUCTURE FOR A DEVELOPING NATION

One thing distinguishes Malaysia from is its obsession with infrastructure development. To keep the country hospitable to local and foreign investors, the Government of Malaysia has made it a priority over the past two decades to provide state of the art infrastructure: from seaports and airports to broadband networks and highways.

It is at the country's seaports where some of the most important strides have been made – thanks to robust growth in Malaysia's external trade and pro-active government policies.

Malaysia has 7 international ports and 8 domestic ports, which handle 95% of the country's trade. Modern and high-tech facilities and equipment enable a full range of cargo handling and related activities including containerized and conventional cargo.

Major ports include: Port Klang, Penang Port, Johor Port, Kuantan Port, Kemaman Port, and Port of Tanjung Pelepas (PTP) – which is majority owned by Malaysia Mining Corp (MMC).

Malaysian ports benefit from a number of factors: a strategic location astride some of the world's busiest shipping lanes, competitive costs, cutting edge technology and generous government incentives. Moreover, low congestion and a promise of zero waiting time for ships have helped lure industry giants.

PELEPAS OUTSHINES ALL OTHERS

PTP, located at the southern tip of Peninsular Malaysia, ranks as one of the top 15 containers ports in the world. Prime Minister Mahathir Mohamad officially opened PTP on 13 March 2000.

With the volume handled, FTP has emerged as the single biggest container handling facility with 2.66 million TEUs in 2002. Phase Two, to be completed by early 2004, will enhance the port's ability to attract large main lines.

Pelepas benefits from costs that are as much as 30% lower than in Singapore.

PTP is poised to become a haven for port-related industries, as PTP will be a free zone with abundant land for distriparks and other warehousing requirements.

SMART SOLUTIONS

Malaysian cities, led by the capital, Kuala Lumpur, have been the beneficiaries of some of the most impressive infrastructure spending. Sleek flyovers and highways criss-cross the capital and towering skyscrapers, capped by the Petronas Twin Towers, define its skyline.

In 2002, to help keep traffic flow moving even during the heaviest torrential downpour, the Government commissioned the design and construction of so-called smart tunnels to help channel floodwaters away from congested areas. The tunnels are described as intelligent because, aside from efficiently transporting storm water, they can carry traffic during dry spells.

Known as the Stormwater Management and Road Tunnel (SMART), the dual-purpose channels will accommodate traffic and storm water. The 11.5 km single-bore tunnel will divert Ampang river waters which cause storm water overflow during the rainy season.

MMC Engineering Group and partner Gamuda Berhad were awarded in 2003 the RM2.1 billion contract for the Kuala Lumpur Flood Control Project to build integrated bypass tunnels—complete with separate decks for traffic. In collaboration with MMC Engineering Group, Gamuda is undertaking the design, engineering, procurement, construction, installation, testing and commissioning of the integrated bypass tunnel and motorway.

Prime Minister Mahathir has described SMART as an intelligent way to overcome the problem of flash floods in the capital.



SOUTHERN BANK BERHAD

THE MALAYSIAN BANKING INDUSTRY — CONSOLIDATING TO MEET GREATER COMPETITION

The Malaysian banking industry has undergone significant transformation to support national development and so as to meet greater competition in a liberalised financial environment. The merger of 54 domestic banks into ten anchor groups, including the Southern Bank Group, has strengthened the banking institutions and enhanced their capability to be customer focused in the delivery of their products and services.

DRIVING FOR EXCELLENCE IN SOUTHERN BANK

Since the early 1980s, it was evident to the leadership of Southern Bank that the business of banking would have to constantly change in response to regulatory, business and market dynamics. Above all, banking business will have to be able to understand and respond to what the customer wants.

BUILDING THE FOUNDATIONS OF A STRONG BANK

By focusing on sustained growth, building organisational capabilities and skills, focusing on target market segments through differentiation of its delivery and services and by strengthening its capital base and corporate structure, the Bank has succeeded in achieving growth and an unbroken track record of profitability in the good times and in the bad.

FOCUS, STRENGTHEN AND DIFFERENTIATE AS A WINNING STRATEGY

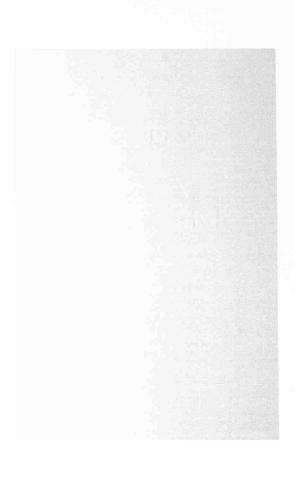
By adopting a competitive strategy to focus, strengthen and differentiate its products and services, Southern Bank has successfully gone on to gain significant market share in those segments with growth potential. In consumer finance, Southern Bank has become the third largest issuer of credit cards amongst domestic banks. Its unit trust business is now the second largest in the country in terms of the size of funds managed. The Bank has also set out to capture a larger share of the vital middle markets by offering customised financial services to Small and Medium Enterprises (SMEs).

HARNESSING TECHNOLOGY AS AN ENABLER

Today, the Bank has established several alternative delivery channels to better serve its customers, a result of its continuing investment in technology. Its move into e banking began in 1997 when it introduced PC-based banking, In 2000, the Bank offered a fully-fledged internet banking delivery channel called SBB Direct. The Bank's Enterprise Banking System won in the 'e Business project' category of the Asian Banking Awards 2000. This System enables corporate customers to perform on-line transactions and access banking information from their offices. To bring interactivity to new levels, Southern Bank's financial portal was launched at the end of 2001 to enable customers to access financial information and advice on a 24 hour window.

INTEGRATING THE VALUE CHAIN

These days, being technology savvy is not enough. The greater challenge lies in the Bank's ability to differentiate itself through product innovation and to sustain customer loyally through high standards of customer care and operational efficiency. Southern Bank is reinventing itself to deliver this value chain through agility, focus and adaptability. These strengths in the organisation will enable the Bank to continue to excel in the market place.



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