



OVERSEAS

Haven Report



**Olango Island, Philippines:
A Back-To-Basics Lifestyle In A Tropical Paradise...**



OVERSEAS

Haven Report



Living a simple, tropical life on Olango Island, the Philippines

By Victoria Clair

As I young adult, I often dreamed of the kind of place I would like to live...and it never involved snow storms. I dreamed of a tropical paradise where the sun was almost always shining, it never got cold, and I could swim in the ocean whenever I liked. I dreamed of breakfasting on tropical fruits...of sipping mango lassies while feasting on curry at a beachside restaurant. Now these dreams have come true: I live on Olango Island in the Philippines.

Olango Island lies five kilometers east of Mactan Island, between the islands of Cebu and Bohol. Olango and its neighboring islets have a total land mass area of approximately 10 square-kilometers (about four square-miles)... it's a small tropical dream. Olango has much to explore in the way of natural delights including sandy beaches, rocky shorelines, sea grass beds, mangrove forests, and coral reefs.

I've lived in the Philippines for three years now, mostly in Cebu; I moved to Olango just five months ago. Olango, along with neighboring Mactan Island, is officially part of

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Live and Invest
OVERSEAS

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Cebu. Mactan can be reached from Cebu either by a bridge or by ferry but to get to Olango, one must take a 20-minute boat ride from Mactan across the sea channel.

A reef lagoon surrounds Olango Island and is one of the most extensive reef areas in the Central Visayas. (The Visayas are one of the three principal geographical regions of the Philippines). This makes it an ideal place for water enthusiasts to snorkel or scuba dive close to the island. Many visitors hire crewed pump boats, at US\$60 to US\$100 a day, for day-long island hopping excursions. It's common to spot dolphins from a pump boat as they play off shore, especially just after a rain.

The channel between Mactan and Olango Islands is often dotted with jet skies or motor boats pulling parasails, or groups straddling "banana boats."

A Mass of Islands

The Philippine Islands lie about 800 kilometers (500 miles) off the southeast coast of China and to the north east of Borneo. Over 7,000 islands, originating from volcanic activity, form the Philippines, yet the total land mass is about the size of the State of Arizona. Only about 7% of the islands are larger than one square mile, and only one third of them have names. They form three main groups: Luzon, Visayas, and Mindanao.

Manila, the capital of the Philippines, is the largest city, with a population of over 10 million in the greater metro area and 1.5



An island nation



Looking back at Olango

million in the city proper. Cebu City has nearly 1 million residents, and is the second largest city of the Philippines. As of 2010, the country's estimated population was just under 100 million.

Some Like it Hot

The Philippines has a tropical climate that is often hot and humid. Cebu, Mactan, and Olango are protected by outer lying islands from the fierce typhoon winds that beat on the island of Luzon most years. The rainy season runs from October through December, but this only means that it usually rains for an hour or less every day. The rest of the time, the sun shines and people enjoy all that the islands have to offer.



Mactan Harbor, near Cebu

Summer is from March through May, when temperatures hover around 100 °F (about 38°C) for days on end and the pace of life slows considerably. Winter in Cebu is delightful, and runs from October through February. This is when temperatures are mildest, at about 75°F (24°C), accompanied by gentle breezes. Winter nights, temperatures can sometimes dip as low as 65°F (18°C).

Those who want to escape the summer heat take day trips to the mountains where the temperatures are about 10 degrees cooler, even during the day, and the evenings sometimes require a light sweat shirt.

Influential Colonial Power

The Philippine aboriginal inhabitants came from the Asian mainland. Later, the population included settlers from both Indonesia and Malaysia. By the time Magellan, the Portuguese navigator in the service of Spain, came to the Philippines in 1521, the well-established trade industry with India, Indonesia, China, and Japan made an impression on the Philippine population.

Twenty-one years after Magellan first explored the region, the Philippine Islands received their name in honor of Prince Philip, who later became King Philip II of Spain. Spain retained possession of the islands for the next 350 years.

Even a casual observation shows the powerful influence of the Spanish occupation on the Philippine culture. It can be seen in the local architecture, religious practices, food, festivals, and even family names carried by many Filipinos.

The Spanish influence is clearly seen in the architecture of many churches, which were almost always given Spanish names. St. Roque, for example, the parish church in Cordova, on Mactan Island, has a decidedly Spanish flavor to its architecture.

Until Mexico proclaimed independence from Spain in 1810, the islands were under the administrative control of Spanish North America, resulting in significant migration between North America and the Philippines. This period was the era of conversion to Roman Catholicism. A Spanish colonial social system was developed with a local government centered in Manila with considerable clerical influence. Spanish influence was strongest in the Luzon region and the central Visayas, but less so in Mindanao.



St. Roque parish church, Cordova

Church and State

84% of the Philippines population is Roman Catholic, and although there is an official separation of church and state in the Philippines, the Roman Catholic Church brings a great deal of pressure to bear on the government, especially with regard to issues like birth control and abortion.

Following Admiral Dewey's defeat of the Spanish fleet in Manila Bay, the United States occupied the Philippines. Spain ceded the islands to the U.S. under the terms of the Treaty of Paris in December, 1898, bringing an end to the Spanish-American War.

U.S. administration of the Philippines was always intended to be temporary and aimed to develop institutions that would permit and encourage the eventual establishment of a free and democratic government. In 1935, the Philippines became a self-governing commonwealth, and Manuel Quezon was elected president.

However, on December 8, 1941, Japan launched an attack on the Philippines just 10 hours after attacking Pearl Harbor. They occupied the Philippines until September 2, 1945 when MacArthur's allied forces finally drove the Japanese out. The Philippines suffered great loss of life and tremendous physical destruction by the time the war was over. An estimated one million Filipinos were killed, a large portion during the final months of the war. Manila was extensively damaged.

The Philippines presently has a representative democracy modeled on the U.S. system. However, the government continues to face threats from terrorist groups, including groups on the U.S. Government's list of Foreign Terrorist Organizations. An international monitoring team continues to watch a cease-fire agreement between the government and the separatist Moro Islamic Liberation Front. The parties again pursued peace negotiations beginning in February, 2011. This political struggle is mostly evident on the more southern islands.

A Melting Pot of Languages

Spanish was the official language of the Philippines for more than three centuries, and was the "lingua franca" of the Philippines in the 19th and early 20th centuries. Spanish was also the official language of the free public education system. Today, Filipino (or Tagalog) and English are the official languages of the Philippines. English is used for educational, governmental, and commercial purposes. Though English is the "official" language used in education, elementary and high school teachers, and even some college professors, often lapse into the local dialect when teaching classes. It is not uncommon for young people from the provinces to graduate from high school with only rudimentary English.



Simple yet inviting – a winding Olango beach path

There are 175 native languages in the Philippines. In Cebu, most Filipinos speak Cebuano, but are also able to speak Tagalog. The great majority of Filipinos living in Cebu can speak at least rudimentary English. Most often, education and economics dictate the individual's level of spoken English. Almost all Filipinos understand English, though many, especially in the provinces, are not comfortable speaking it. Those who attend good schools and universities speak excellent English, and are as comfortable in English as they are in Filipino.

The All Important Family

Family is the centre of the social structure in the Philippines, and includes parents, grandparents, brothers and sisters, aunts, uncles, and cousins. Family can also include *titas* and *titos* or honorary aunts and uncles. People are drawn into the circle of a family or clan by being named aunt, uncle, cousin, and even grandmother. On Olango, as is the case in many of the provincial areas, people often live in family compounds. The wealthier families buy a large piece of land and, as the children become adults and marry, a house is built for them on the property. In the poorer, more rural areas, the “family compound” consists of makeshift shacks surrounding the family well.

There is a price that comes with such close family bonds. In poorer families, great sacrifices are made on behalf of, and by, the oldest child. This child is expected to go to college for a degree in a profession that is relatively lucrative. Many are sent to nursing school because it is fairly easy to get a nursing job in the U.S. where the salaries are high enough to live a modest life while sending a good portion of income back to family in the Philippines. Because many parents work at low paying, temporary jobs, they will not have retirement funds or medical insurance; they depend upon their children to support them when they get old and can no longer work. The older children who have gone to college are expected to pay for the college education of their

siblings. Once the children are all through school, they are then expected to support their parents.

Food, Glorious Food

Food is an important part of any culture, and the Philippines is certainly no exception. The Spanish influence is very evident in the most popular foods here in the Philippines. A popular dish is paella; a classic dish from Spain.

Cebu is quite famous, even within the Philippines, for *Lechon Baboy*, usually simply called “*Lechon*.” *Lechon* is a whole pig, roasted on a spit; usually a suckling pig is roasted and is called “*Lechon de Leche*.” There are many ways to make *Lechon Baboy*, but the most popular is to stuff the cavity of the pig with lemongrass, salt, and spices, put it on a spit, and allow it to roast over coals for several hours.



Sweet, tender pork

Lechon is the first thing Filipinos think of when they plan for big celebrations like Sinulog, Christmas, and weddings. Smaller malls often have a kiosk where an employee carves from a whole pig and sells one- and two-kilo bundles of this sweet, tender pork. The skin is considered to be one of the best parts of *Lechon*. When the pig is killed, the blood is reserved for making such delicacies as blood sausage, stew and something called *dinuguan* which is made from the pig's blood, onion and other spices. This is ladled over rice and served alongside the *Lechon*. There's virtually no waste when it comes to meat; the whole creature is eaten: skin, blood, eyes, brains, and, especially in the case of pork, the fat. In fact, many Filipinos consider the fat of the pork to be the best part.

Fried fish is a staple in the Philippines and is typically served with head and tail intact! The whole fish is dredged in flour and fried in oil. The cooked fish may then be served as is, most often though it is served with a sweet and sour sauce, which is also available in large bottles in just about every supermarket.

Tamarind is a tropical fruit, most popularly used here in the Philippines to flavor soups, especially fish soup. Many people have a tamarind tree growing in their yard and will harvest it whenever they need to flavor their cooking.

Desserts in the Philippines also have a heavy Spanish influence. One of the most popular is Leche Flan, otherwise known as Crème Caramel. Egg Pie, known in the United States as Custard Pie, can be found in just about every Filipino bakery.



Über delicious Ube

Until I ate so much that I got sick of it, Ube ice cream was my favorite. Ube is a purple yam that is native to the Philippines. Pudding, called *Haleyang Ube*, can also be made from this yam. And, of course, one can purchase Ube jam in the supermarkets.

One of my very favorite desserts here is fried plantains. The dessert is called *Matamis na Saging*, and is very easy to make. My first Filipino helper showed me how: melt some butter, then add brown sugar and water until a thick syrup forms, then lay the plantain slices in this syrup and cook it until the plantains are soft and sticky with a thick coating of the caramel. Street vendors sell *Matamis na Saging* on a stick. It is truly yummy. And nearly impossible to eat just one or two!

Fresh tropical fruit is so plentiful and cheap in the Philippines; mangos, papayas, coconuts, bananas, and pineapples are available everywhere for very little money (see: [Cebu Shopping List](#)). In America I never really liked bananas or fresh pineapples. When I tasted my first tree-ripe banana here in the Philippines, I realized what I'd been missing. Bananas are harvested green for overseas export and are often still green when they reach the supermarkets. These taste nothing like the sweet, tender bananas allowed to mature on the tree.

In the larger cities like Cebu, there are also many opportunities to eat Western food. Places like Pizza Hut and Starbucks can be found in just about every mall.

Much of the food that is most popular with Filipinos is fried or boiled and can be very high in fat and cholesterol. A rule of thumb with most poor Filipinos is that if it's not soup or rice, it's fried. Doctors in the Philippines have a very difficult time helping patients with heart disease or high cholesterol to understand that consuming large amounts of pork fat and fried food is not healthy. And so, heart disease is a common problem in this country.

A Typical Cebuano Expat

Manila and Cebu draw a good number of foreign retirees. There are also younger expat families living in Manila, usually they move there for work with multi-national companies.

Although the expats living in Cebu come from all over the world, the majority of them are from the United States, England, and Australia, and a few from Germany. It seems that almost all are men who range in age from about 45 to their mid-60s, are either retired and/or are disabled veterans. There are few retired foreign women living in the Philippines; to my knowledge, I am the only one in the Cebu region. Most of the single male expats come here for two reasons: firstly, their income will stretch much further here and, therefore, they can have a more comfortable life in the Philippines than they might in their home countries. And secondly, they want to restart their lives married to a younger Filipina and, perhaps, start a second family.

Zero- To Five-Star Living

Most expats either live in rented apartments or houses, or they have bought land through their Filipina wives and built a home.

Don't Play the "Bad Guy"

Some expats build houses on their wife's family compound, but this can have definite drawbacks. David is a 49 year-old retired carpenter from England and is married to 30 year-old Maria. They are building a house on Maria's family compound on Olango Island. David's advice to expat men is: "Live on another island from your in-laws and have arranged visits." He is finding that living in such close proximity to his in-laws can be difficult. Part of this is because of the close-knit family that Filipinos have and their what-is-yours-is-also-mine way of thinking. And so, expat men often find themselves playing the "bad guy," having to draw boundaries as to how much interference they will accept from their wife's family, and how much they are willing to help with the support of her extended family. And so, most expats who marry Filipinas live enough distance from their wife's family to afford a sense of independence and healthy separation from them.

Housing costs vary greatly. There are new, high-rise apartments going up in Cebu that are designed to appeal to Westerners. They offer all the amenities a foreigner might expect, but also have a higher price tag than the “local” options. These one- to three-bedroom apartments, with separate quarters for live-in help, can cost from US\$800 to US\$1,500 a month. One can also rent a three-bedroom, three-bathroom condo for anywhere from US\$250 to US\$500 a month. The lower end apartments will not be in the heart of the business district of Cebu and will, most likely, not have hot running water. But that’s easily overcome with an investment of about US\$160 for a water heater.

One of the corporations building high rises in Cebu is [Horizons Cebu](#). These buildings are located near the Ayala Mall in the middle of the business district.



The tallest building in Cebu City -
The Crown Regency

Here are a couple of web pages with rental properties: [My Property](#) and [OLX](#) (with Cebu and Mactan search options).

In the end, I found all three of my houses by going around the neighborhoods where I wanted to live looking for “For Rent” signs.

Finding a house for rent on Olango is strictly by word-of-mouth. I came here for four consecutive Saturday mornings to meet with people I had previously been put in touch with. I looked at several houses before I settled upon the place where I’m now living. Rent on Olango is considerably less expensive than in Cebu or Mactan; my apartment costs just under

US\$100 a month and I pay about US\$20 a month for electricity (see [Monthly Budgets](#) for more details).

Rents on Olango are so much lower because houses have few amenities and, despite all the wonderful reasons for living here, there is still the inconvenience of having to take a boat and other transportation to shop and do other errands. There just aren’t many places to shop here on Olango other than the small, local, family-owned, convenience stores.



Shopping for basics

Right now, foreigners are not allowed to own property outright in the Philippines. However, in a few exceptional circumstances foreigners can acquire land in the Philippines:

- 1) If land acquisition was made before the 1935 constitution.
- 2) If acquisition is thru hereditary succession (if the foreigner is a legal heir).
- 3) Through the purchase of not more than 40% interest in a condominium project as a benefit of the [Special Resident Retiree Visa](#). Most condominiums are mid- to high-rise buildings. There are a very few single-detached homes or townhouses in the Philippines with condominium titles.

A foreign national or corporation may enter into a lease agreement with Filipino landowners for an initial period of up to 50 years, renewable for another 25 years. Or a foreigner may lease the property in a Philippine corporation name for an unlimited period of time.

Setting Up and Settling In

Electricity costs about US\$20-US\$30 a month if you don’t have air conditioning. Some expats buy an air conditioner for the bedroom and only run it at night. This can boost the electric bill by another US\$50 a month. Running air conditioning in the main



Cebu City's Osmena Boulevard

rooms of the house during the day and early evening, and then in the bedrooms at night could bring the electric bill to at least US\$150 a month. I have found that well-placed fans help to keep me relatively cool, especially for sleeping.

Water, for showers and washing, is generally included in the monthly rental. Drinking water must be purchased. A 5-gallon container of drinking water is about US\$0.45 on Cebu and about US\$1 on Olango.

Trash collection in Cebu is covered with the rental fee. On Olango there's no trash collection; everything is buried.

Detailed living costs for Cebu and Olango are included in my monthly budget [here](#).

How To Avoid Banking Pitfalls

Banking in the Philippines is a whole other experience, but many pitfalls can be avoided if you know some of the basic banking "rules." It is a good idea to shop around before settling on a bank, as charges and the initial amount you need to deposit will vary from bank to bank. The Philippine government affords very little protection to bank account holders in the case of the collapse of a bank, so it is advisable not to deposit too large a sum.

Banks in the Philippines will not allow a foreigner to open an account if there is less than 30 days on their visa. So, for those on a Tourist Visa (see "[Dealing with Immigration](#)") this means getting to the bank to open an account soon after having visited immigration. [Bank of the Philippine Islands](#) (BPI) does offer an [online application process](#) which can be done before arriving in the Philippines. However, you will still need to submit paper work to the bank on arrival.

When opening a bank account in person you will need to take your passport, at least one other form of identification, two passport-size photos, and proof of address such as a copy of your tenancy agreement or a local utility bill.

Most expats are offered a savings account and debit card. Credit cards are not usually available to expats until they have resided in the Philippines for some time (how much time that is will vary from bank to bank). Paying for utility bills is either done in person with cash, or via online banking. Most savings and current accounts will provide the account holder with an ATM card though some still use passbooks so cash withdrawals can only be in person, inside the bank. Something to ask about before joining a bank. Avoid using Philippine credit and debit cards outside of the Philippines as bank charges are high.

Shopping for More than Basics

If you live in, or close to, Cebu city, shopping is not a problem at all. There are two major malls in Cebu: [SM City Mall](#) and [Ayala Mall](#). Ayala is the more upscale of the two, and also has the most restaurants. SM City Mall is the only one of the two that has fabric stores - an important feature for many expat women who are bigger than size 0 or 2 (see below: 'Putting Cloth on your Back'). SM Mall has recently opened a new supermarket about one kilometer from the actual mall, but well worth the side trip. I find I need to visit both malls, to meet my needs.

Adjusting to the Filipino concept of "customer service" is difficult for most foreigners, especially in those stores that have a high employee turn-over. Employees in these stores are there to stock shelves, run the cash registers, and bag purchases. They know very little about what is actually sold in the store. If asked if an item is available they often reply, "We are out of stock," regardless of the actual situation. Foreigners soon learn that "We are out of stock" actually means nothing, and it is up to the buyer to decide if they will continue to search for the product. This can be quite frustrating.

To avoid this problem, I choose to shop at the more upscale supermarkets. The produce is fresher and more attractively arranged, the meat is handled more safely, and the employees are



Upscale shopping at Ayala Mall

long-term and, therefore, know more about what is available in the store. Even the baggers are better trained, and know not to put light, soft items at the bottom of the bag! These more upscale supermarkets also carry more international foods, so foreigners can often find products that they would have been purchasing back home and hanker after such as German sausage, cranberry sauce, spaghetti squash, cold cereals, favorite beer brands, international coffee, and other favorites.



SM City Mall – a source of fabric

Eating local produce is inexpensive and healthy. A papaya that would easily serve two costs about 25 cents. One mango is about the same price. Bananas are about 5 cents each; coconuts are also plentiful and inexpensive. There are many coconut trees on the property where I live, so I can get as many as I like for free. Vegetables are a little more expensive because they are not grown locally. For instance, carrots are sold shrink wrapped in packages of two or three for up to 75 cents. Chicken, pork, and fish are also plentiful and inexpensive. Beef, not as popular a meat with Filipinos, is not as plentiful and, therefore, costs more. For a complete list of grocery prices see my [Cebu Shopping List](#).

Most of my food shopping dollars are spent on things like soy milk, juice, cheese and yogurt, and canned goods like tomatoes, tomato sauce, mushrooms, and some soups. The larger, more upscale supermarkets carry produce like strawberries, cherries, plums, peaches, and other fruits that are plentiful in the U.S. The prices are often prohibitive; a small package of 25 cherries might cost US\$6.

Book Worms and Book Bugs

As with department stores, there are also two kinds of bookstores here in the Philippines. [National Bookstore](#), a large chain, operates much as the department stores; their employees are all six-month temporary workers and, consequently, know very little about the

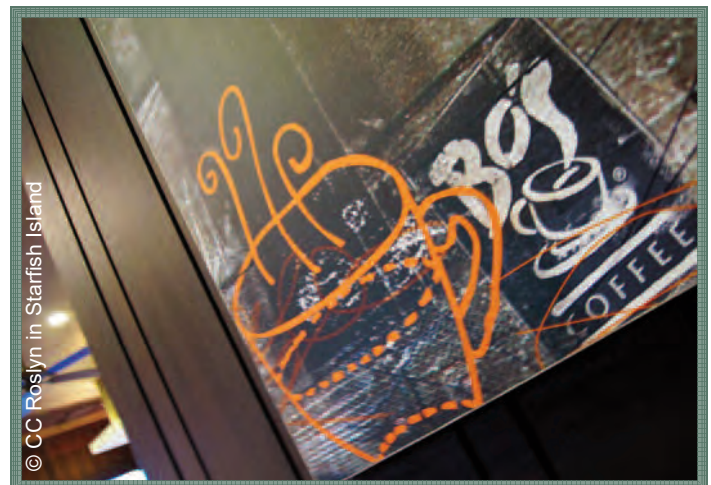
store and its stock. There's another bookstore in Ayala called [Fully Booked](#). Their employees are permanent and know their stock much more thoroughly. Most of the books in any bookstore here in the Philippines are shrink-wrapped. This protects the book from humidity, moulds, and book bugs. An employee will always be gracious and take the wrapping off a book so that you can look inside, but it certainly discourages browsing an armful of books on any one visit. Fully Booked carries most of the latest releases, if not you can order any publication. I have an ebook reader and download what I need at my home on Olango.

The Business of Eating Out

Cebu has many wonderful restaurants that will appeal to the foreigner; many of these can be found at Ayala Mall including Starbucks, Pizza Hut, Bo's Coffee Shops, and McDonald's. There are also independent eateries, often owned by expats. One of my favorite restaurants at Ayala is owned and operated by an Australian and his Filipino wife. There's another that is owned and operated by an Italian expat which offers authentic Italian fare. Owning and operating restaurants seems to be one of the ways expats invest here in Cebu.

Some expats frequent the restaurants of some of the better hotels and resorts. Most resorts on Cebu and Mactan offer a day-visitor's package that includes use of the pool, beach, bathing facilities, and a voucher for lunch. These lunches, especially on the weekend, are buffet-style, and are quite good. A day at one of these resorts costs anywhere from 500 to 1300 pesos (US\$11 to US\$25), depending on the amenities offered. The most expensive has the largest salt water swimming pool in the world, and the day rate includes a locker for valuables and use of their gym.

On Olango, one can use the pool, beach, and bathing facilities of the small resorts there for about 100 pesos (about US\$2). A



Bo's Coffee Shop

meal costs about 250-400 pesos (US\$5-US\$7). So, spending an afternoon there and finishing the day off with dinner is quite reasonable.

Putting Cloth on Your Back

Buying clothing and shoes is easy enough for an expat man here in the Philippines, even if the man is larger than the average Filipino. There are enough tall and large Filipino men for the larger department stores to carry x, xx, and xxx sizes. It is much more difficult for women to purchase the clothing and shoes they need. First of all, wide shoes for women are difficult to find, and most Filipino women are small, many wearing size "0" or "2." Larger women have most of their clothing made for them by a local tailor or seamstress. Many expats have their clothing copied by local seamstresses. One takes an article of clothing and the fabric to a seamstress and a week or two later the finished product will be ready to collect. Most articles of clothing cost about 300 pesos (US\$6.50) to have made. Seamstresses will work from patterns, but you have to supply them, there aren't any available here. I have had a bathing suit made for me, and all I did was supply a very basic drawing of what I wanted.



Cebu...Something old, something new

Most shoes sold in department stores are of very poor quality with little more than one layer of material between the customer's feet and the ground. However, the malls do have some good shoe stores with internationally recognizable, imported brands. These shoes cost between US\$50 and US\$150; pretty much the same price that you would pay in the United States.

There are no charges or extensions necessary to stay up to one **And Fido Comes Too**

Getting a pet to the Philippines is relatively easy. The following are the requirements for the transport of pets to the Philippines according to the Embassy of the Philippines, Washington D.C.:

1. Obtain an Import Permit from the Director of the Bureau of Animal Industry online via www.bai.ph (click "services" then "Online application for import permits of dogs and cats")
For more details, email quarantine_bai@yahoo.com, or call 632-920-0816.
2. Obtain a Health Certificate for each pet from a duly licensed veterinarian or from the U.S. Department of Agriculture, which is dated within 30 days before the date of arrival. The Health Certificate should certify that the animal is free from, and has not been recently exposed to any dangerous or communicable disease, and that it has been given anti-rabies and other required inoculations.
3. Bring the papers or mail them to the Embassy/Consulate for authentication. A consulate fee of US\$25 is charged (personal checks, credit/debit cards NOT accepted).

You will be sent an import permit which will cost about US\$1. You can pay this fee when you arrive at the airport with your pet. The Import Permit and Health Certificate must be presented at the airport upon the arrival of the pet. Failure to obtain authenticated import permits and health certificates may result in pets being quarantined upon arrival in the Philippines...not something you would want to happen to your four-legged companion.

Western and Non-Western Health Care

Choosing how to approach your healthcare here in the Philippines can prove to be quite interesting. I, personally find it one of the chief reasons I would want to stay here. I could never afford the level or kind of medical care I choose to have here, back in the States.



Long-Term Living In Philippines

Read all about visas,
residency, and citizenship
options in Philippines [here](#).

PASSPORT



The Sisters of St. Paul of Chartres

There are all kinds of hospitals in the Philippines. Those that are considered “first rate” here might be considered average in the United States. Those that are charity hospitals here would be a foreigner’s nightmare. Cebu has several good hospitals. Chong Hua Hospital is an “Accredited Institute of the Joint Commission International.” [Cebu Doctors’ University Hospital](#) is also an excellent facility. [Perpetual Succour Hospital](#) is run by an order of Sisters. These three hospitals have up-to-date modern facilities and technology and offer excellent medical care.

There are however a couple of important points a foreigner needs to know about the difference between hospitals in the Philippines and Western countries. The actual medical care provided by doctors and nurses is similar but the day-to-day care of the patient is left to family members. It is expected that patients will have family members stay with them throughout their whole hospital stay. It is the family’s responsibility to change the bed linens, get water, and even to help the patient bathe, get to the bathroom, and eat.

The second very important point is that a hospital can refuse you care if you do not have the cash to pay for it. There is a charge for your room, one from your doctor, and you pay for all medications as you go. The hospital does not keep medications in a centralized pharmacy. Your doctor will write prescriptions for what you need, and a family member is expected to go to a local pharmacy to get these for you. This even includes IV tubes and needles.

Fortunately, hospital stays in the Philippines are much less expensive than in the United States. You might be charged US\$30 a day for your room and have to pay out another US\$25 a day for meds and care from a physician. Any foreigner without health insurance needs to have about US\$2,000 put aside so that the funds are there should there be a need for hospitalization. The hospital will make arrangements with you for regular payments, but it is always better to have at least some cash reserve to start the process should you need to go to the hospital. Chong Hua Hospital

asks that the patient, or family, have a credit card or pays a 5,000 peso (US\$125) deposit upon admission.

The Philippines shines when it comes to alternative health care. Medical doctors here are trained in “Western Medicine,” but they are also very open to using alternative healing methods, especially herbal medicines. Most of them grew up with mothers and grandmothers who knew which greens to steep to cure loose bowels, a cough, or to take down a fever. I have had one medical student lament to me that more and more Filipinos simply want their doctors to write a prescription for a pill. They think of it as more advanced; more modern.

I see two doctors here; both are medical doctors. One of them teaches at a medical school. One doctor gives me regular acupuncture treatments. The other is monitoring my success in using herbal remedies in place of the pharmaceuticals I have been using for years. So far, he is pleased with my progress...so am I. Outpatient visits to the doctor are much less expensive here than in the States. The average office visit is about US\$20.

Health Insurance can be purchased here rather reasonably. [Blue Cross Insurance](#) is available for less than US\$200 a month, depending upon your age. There are also peso-based health insurance plans that cost less, but have a ceiling with regard to how much they will cover per illness. It’s usually more than enough for something even as major as heart surgery, but can easily be gone through with ongoing cancer treatment.

Dental work is also very inexpensive in the Philippines, but it is important to find the right dentist. Many work with the very poor and don’t even have an x-ray machine. They will fill a cavity not really knowing if there might be an abscess. A good dentist with a well-equipped office still charges bargain prices. The average charge for a cleaning is US\$15. A small, two-teeth partial is just over US\$20. A night guard is less than US\$20. Many foreigners take annual vacations in the Philippines so that they can get all of their dental work done for the year.

Eye care is pretty similar here to that in the U.S., but prices are considerably lower. You can expect to pay about 50% less for a pair of glasses.

Hiring Home Help

Most foreigners hire local help, especially for cleaning and doing the laundry. The average wage for household help is about 200 pesos for a full day’s work. Some employers choose to hire live-in help and provide a small bedroom, meals, and between 4,000 and 5,000 pesos a month for six full days of work (between about US\$90 and \$110 – Jan 2012).



Little ol' Olango...one expat's dream

Foreigners soon learn that it saves them a great deal of money to have their home help shop at the local wet markets or even go to Immigration for them. Wet markets are very much like Farmers' Markets, with locals selling vegetables, fruit, fish, chicken, pork, and eggs. There are also stalls that sell anything from flip flops to household items. Filipinos make no secret of the fact that they will charge a foreigner as much as they think they can get, often two or three times the going Filipino rate. A Filipino helper can cut through this and get their employer the best price.

Most expats either use public transportation or buy a motorcycle. If, however, you have the funds, it can be very helpful to purchase a car and have a Filipino driver. There are traffic laws in the Philippines; very few follow them! Many foreigners feel much safer letting a local do the driving. Besides driving you, a driver can keep the car clean and serviced, carry groceries and other packages for you, do yard work, and run errands. Their pay is similar to that of household staff.

If you aren't the "handy man" type, you can hire one to do anything from building to hanging shelves. It is typical to pay these workers 250 pesos for the day, plus provide lunch and two snacks. Some will also ask for 30 pesos to cover their transportation costs. The actual carpentry skills of these men vary; some are skilled workmen, many are not.

Life on Olango Island

I feel so blessed; I live on a very large, rather isolated piece of property right on a sandy beach. I am close to Santa Rosa, which is the "heart" of the island where food, lumber, water, and gas can be purchased but there are trade-offs:

- It's a 20-minute boat ride to get to Mactan where basic shopping can be done at one of the two small, local malls. Cebu international airport is also on Mactan, as are many hotels and resorts.
- There is a boat schedule, but it is seldom kept. I've waited for up to an hour for my boat ride across the channel.
- Brown-outs (power cuts) can be frequent. Locals tell me that even when all three generators are working, brown-outs still occur. I do have a rechargeable combination light/fan that allows me to read. When I go to bed, I simply shut off the light and use the fan component to stay cool.
- There are few trucks on the island, and no cars that I've seen. Most people here either own a motorcycle, or get a ride on the back of one or in a side-car attached to a motorcycle. The rates are pretty cheap: 15 pesos (about 30 cents) will get you a ride to just about anywhere on the island, though if you want the



Island hopping from Olango



Low speed taxi ride

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© Victoria Clair

whole side-car for yourself and your groceries, the price can go as high as 60 pesos (about US\$1.25).

- Food is more expensive here on Olango than it is at the supermarkets on Mactan or Cebu; the small shop owners purchase the food at one of the warehouses in Cebu and then pay to bring it over on one of the boats. The cost is, naturally, passed on to the customer.

Even with all of these drawbacks, I love my life on Olango. It is quiet and smog free. I live right on a lovely, private sandy beach with yellow, pink, white, and red wild flowers growing everywhere. Except for those days when I need to take the boat over to Mactan or Cebu for errands or for visiting with friends over lunch at a restaurant at one of the malls, my days are free and unstructured.



Olango's wetland pit stop for migratory birds



Dirt road on Olango

Structure to an Unstructured Life

Each Philippine island is divided into towns, and each town has several *barangays*. A *barangay* is the smallest administrative division in a township and is a Filipino term for a village. Each *barangay* has a "Barangay Captain," a barangay hall, and even its own chapel. These chapels often serve as funeral parlors for the locals.

San Vicente Barangay on Olango is home to a lovely bird sanctuary where migrating birds stop to rest between the months of November and March. Visiting the bird sanctuary is a lovely way to spend a day. Olango is also home to a fish sanctuary where precious reefs and sea life are protected from exploitation. Many expats scuba dive along the reefs surrounding Olango and other close-by islands. "Island hopping" is a favorite day-long excursion for both tourists and expats, who swim, scuba dive, snorkel, and picnic amongst the

islands and islets. Some expats buy or build their own "pump boats" so that they can island hop as often as they like.

Night life on Olango pretty much ends at about 20:00, except when the local church or a barangay is having a fiesta... then the party can go on well into the night. Locals gather for roast suckling pig and other favorite foods, dance, and play cards or Mahjong. No fiesta is complete without Karaoke. Filipinos, who are naturally shy, suddenly blossom with a Karaoke machine even in front of a crowd. It's amazing how many Filipinos own a Karaoke machine; it has become an important source of family and neighborhood entertainment, especially on the weekend. On the down side, fiesta is often the time when locals host cock fights and drink too much.

There are several small resorts on Olango Island and the restaurants run by these resorts are popular places for expats to have an evening out. Delicious meals can be purchased for about US\$6 per person. You can pay an extra US\$2 and have use of a



Basic living on stilts

salt-water pool for as long as you like. Most of these resorts are built right on the water's edge, so swimming in the sea is also an option. I use the pool at one of the resorts to exercise three or four times a week.



Olango-Cebu...a short ride to a dream

Most of the locals on the island are quite poor, so it's the foreigners who frequent the resorts and their restaurants. The locals eke out a living fishing, drying seaweed, collecting sea urchins and star fish, or making shell crafts. Many live on family "compounds" with a central water well that is shared among all the houses. Their homes are basic, one-room affairs, usually with dirt floors and an outhouse. Some are built on stilts. Many homes do not have electricity, and few have appliances like cook tops or refrigerators; cooking is mostly done outside on a wood fire.

Cultural activity is limited on Cebu, and there's certainly no high-brow culture on Olango...just local "culture" and fiestas. Small museums can be found in Cebu, mostly housed in a university or church, but there are no play houses, and no symphony orchestra. There's the Cebu Art's Council, which offers six or so events a year ranging from free concerts at Ayala Mall, to ballet, and occasional world-class concerts such as the one by Libera.

Cebu has a very active writer's group (part of the Philippine PEN - Poets & Playwrights, Essayists, Novelists), that meets monthly.

I attended their annual International Writers Conference in Dec. 2010, where there were about 150 attendees, and an impressive panel of writers. Many were award winners, not only from the Philippines, but from throughout Asia and North America.

A three-hour ferry ride will take you to the island of Davao, where you can explore the Chocolate Hills, the Philippine Eagle Center, and Mt. Apo National Park. An hour by plane from Cebu will get you to Manila, where the "Old City" beckons; going through the gates is like time traveling to a by-gone Spanish era.

And Now Your Story Begins...

Perhaps the Philippines was already on your list of countries to explore; perhaps having read this you now want to discover more about Cebu, or maybe even Olango. You now have a good idea about how to find a place to live, where to meet other expats, deal with immigration, where to shop, and how to open a bank account. But what now?

Well, that depends upon the kind of lifestyle you dream about for your retirement. If you're a water sports enthusiast, there's no end to the world of exploration. With so many small islands to explore during day trips, your inner Robinson Crusoe will be delighted. If you yearn for a simple, uncomplicated life, Olango might be the answer. Here you can explore the native culture, participate in local fiestas, and enjoy some roasted suckling pig as you listen to music and watch the dancing. Or perhaps you prefer more amenities and more Western-style living in Cebu, with the chance to re-charge on Olango when you feel the need.

Olango Island is my base of tranquility from which I explore. Here I have time, and the opportunity, to be still for a while and let my dreams come to the surface. It could work for you too... ■

Online Olango Island Resources:

[Cebu and Olango Monthly Budgets](#)

[Cebu Shopping List](#)

[Philippine Visas and the Special Resident Retiree Visa \(SRRV\)](#)

[Taxes in the Philippines](#)

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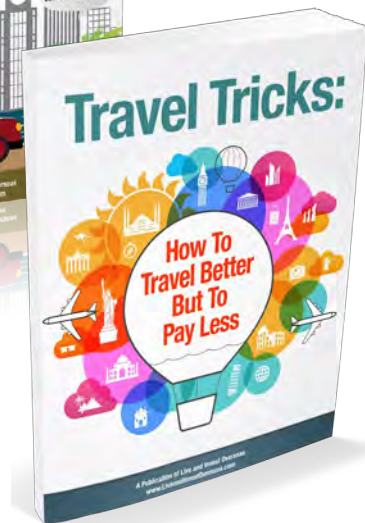


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