Casco Viejo, Panama City:
The Eclectic, Ever-Evolving Old Quarter...
The Never-Ending Evolution
Of Panama City’s Historic
Casco Viejo

By Matt Chilliak

Often regarded as the Soho of Latin America, the historic Casco Viejo neighborhood offers a different kind of city life than is found throughout the rest of Panama City, or even all of Central America.

Yet the narrow cobblestone streets, plazas, and centuries-old buildings give this town an Old World impression. The architecture is reminiscent of French-colonial New Orleans or Old Montréal, along with late Spanish-colonial Latin America, neo-Renaissance, and Art Nouveau influences. This French twist owes itself to the unique French history in Panama, where French engineers tried fruitlessly to construct the Panama Canal before the project was handed to the United States. Their efforts were not in vain, however, as their impact on this old shell of a neighborhood is in large part what makes it the unique setting it is today.

Panama’s original peoples, the Spanish conquistadors, the French engineers, the U.S. military, and the many other groups from around the world that have arrived to Panama—all are reasons for why Casco Viejo continues to evolve.

This international mix of people with their sights set on this neighborhood has helped it adopt a café culture, accompanied by jazz bars, art galleries, and museums. Like much of Panama City, modern Casco Viejo is a multicultural mosaic from around the world.

Casco’s beginnings arose from the ashes of its predecessor. Several kilometers east of Casco lay the ruins of Panama Viejo, the original Spanish settlement on the isthmus. In 1671, Sir Henry Morgan besieged and burned down the prosperous town, which devastated locals.

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Two years after that ruinous attack, in 1673, the survivors began anew with reconstructing their city. Building materials were a bit harder to come by those days, so scraps taken from the ruined city provided material for building the new city. In the case of Iglesia La Merced, rebuilt in 1680, the church's entire facade was rebuilt with the same old stones from its former site.

The city's new location had better access to fresh water and was an advantageous spot for fortification. Most of these built-up fortifications and seawalls still stand today. But the new location couldn't escape the danger of fire. In 1737, 1756, and 1781, fires tore through Casco, badly damaging the city.

The 19th century was full of political change for Panama, as it was for much of the region. After it secured its independence from Spain as part of Gran Colombia in 1821, Panama hosted the Amphictyonic Congress, organized by El Libertador, Simón Bolívar. The objective was to unite the new republics of Latin America in developing a unified policy toward Spain and to establish a common military, mutual defense pact, and supranational assembly. Years before the League of Nations or United Nations, the congress would have been the first multinational continental congress in history. However, Bolívar's ambitious goals failed to materialize, and it would be more than a century before the present-day Organization of American States formed.

Despite the failure of Bolivar's bold vision for American unification and cooperation, the congress was attended by delegates from Mexico, the United Province of Central America (Guatemala, El Salvador, Honduras, Nicaragua, and Costa Rica), the Netherlands, Great Britain, and the United States. The multinational mix of delegates congressed in Panama foreshadowed Panama's future rise as a center of global trade and cooperation. At the end of the ultimately failed congress, the sly Brits did manage to eke out a trade deal. (The U.S. delegate arrived late, missing out on an equal opportunity.)

As predecessor to the Panama Canal, the transcontinental railway in Panama was a boom to the county, continuing to attract international attention and trade. Casco's population grew from 5,000 in 1821 to 10,000 in 1870 to 25,000 by the end of the century.

The Difference A Century Makes

In 1904, Panama had just gained its independence from Colombia the previous year when U.S. construction of the Panama Canal began. At that time, Panama City consisted of Casco and nothing more; the entire city was the neighborhood. The sprawling city that exists today was wilderness, but that would soon change.

With the completion of the canal, Panama City became a boomtown. But this boom was of little benefit to Casco. Instead, Panama’s newly minted elite abandoned the neighborhood and moved to the expanded neighborhoods that make up the rest of the city today. Casco
fell into decline, becoming a slum that, by the 1950s, mostly consisted of over-occupied buildings in decay. Eight years after the devastating U.S. invasion that hit Casco and surrounding areas particularly hard (Manuel Noriega’s headquarters was nearby), the neighborhood’s rejuvenation finally began to take root. In 1997, UNESCO World Heritage Site status was granted to Casco Viejo. At the time, an inventory of the area found that only 5% of buildings were in a good state of conservation. By 2013, about 75% of buildings were in a good state of conservation.

Recently, Casco’s UNESCO World Heritage Site status was put in jeopardy by a highway built into the ocean, wrapping around the small peninsular neighborhood. Immediately, this put the heritage status in danger, with concerns about how the highway would affect Casco’s historical character. UNESCO itself noted that the highway could jeopardize the area’s status. Strong opposition didn’t stop the highway’s construction though. The highway was built, opened, and, so far, it seems that the heritage status will remain.

The views of Panama City’s skyline from Casco remain spectacular (albeit with a slight distraction of the highway), and, in fact, the views from the highway as you drive on it are equally impressive.

The dispute over whether or not to build the highway, given the jeopardy that it placed on the heritage status, underlines the divergent nature of Casco. A delicate balancing act must take place in order for Casco to retain its historical relevance while the rest of the surrounding city sprints ahead into modernity.

**Taking In The History**

Walking around Casco’s streets is one way to take in the history of the area. But simply marveling at the architecture of a building can only reveal so much.

What was going on in Panama when the building was erected? Why was it built? What occurred in the building and why is it important? These are the questions that can be answered if you go inside and explore a little. The first up on any history buff’s list has to be the Panama Canal Museum, open Tuesday through Sunday from 9:30 a.m. to 5 p.m. for US$3 admission, for nationals and residents, plus another US$3 for headphones to listen to English narration of the Spanish presentations. (Admission is US$10 for nonresidents.) Built in 1874 as a...
luxurious hotel, later serving as the headquarters of the French Canal Company, then transferred to the U.S. Isthmian Canal Commission, and subsequently made into a post office, this well-conserved, three-story building now functions as a museum. The displays include many details about the canal: the attempts, failures, and eventual success of construction, along with the 30,000 deaths to make it so; the segregation within the U.S. controlled Canal Zone and the ensuing 1964 rebellion; the 1977 Torrijos-Carter Treaty, which granted Panama full sovereignty over the canal; and the canal’s surrounding wildlife.

The information is so plentiful and detailed at the canal museum that it makes for a good general Panama history museum to boot. For a good general Panama history museum, head next door on Plaza Independencia, where the Museo de Historia can be found on the first floor of the Municipal Palace. It’s open Monday through Friday from 9 a.m. to 4 p.m. and admission is only US$1. The documents, artifacts, and works of art are assorted into three distinct periods in Panama’s history: the colonial period (1501 to 1821), the departmental period (1821 to 1903), and the republican period (1903 to present).

The Museum of Colonial Religious Art, open Tuesday through Sunday from 9:20 a.m. to 4 p.m., is even cheaper to enter, at only 75 cents. The museum is next to the Iglesia Santo Domingo and the Flat Arch and displays some surviving 16th- and 17th-century artifacts from Panama City’s original ransacked location (also worth the taxi trip to go see).

The oceanfront Plaza Francia, the original plaza of Panama City, is steeped in history, dedicated to the original French attempt to build the canal and the thousands who perished in the attempt. Statues, busts, a rooster-topped obelisk, a dozen large inscribed marble plaques telling the history of the canal, the French Embassy, the National Institute of Culture and its theater, and Las Bóvedas make up the surroundings. Las Bóvedas are the original vaults and dungeons of the fortification wall initially built around Casco. Restored a few decades ago, they now house a gallery, a shop, and an expensive French restaurant of the same name. A row of vendors on the walkway above Las Bóvedas hawk some impressive artwork, handicraft, souvenirs, and jewelry.

Throughout the country, Panama’s religious buildings are extraordinary examples of architecture. In Casco, the churches are everywhere. It almost feels as if every 50 feet you walk, you pass another church.

La Catedral Metropolitana is the heart of Casco and is the main Catholic cathedral in Panama City. The church is located at the area’s main plaza, Plaza Independencia (also known as Plaza Catedral), a bullfighting ring until 1887.

Busts of the city’s founders can be found here, as can weekend flea markets and eclectic street performances.

Built by Dominican friars immediately after the founding of Panama City’s new location, Iglesia de Santo Domingo was destroyed by the fire of 1756. While all of the wood material burnt to ash, the building’s stone flat
The stone flat arch remained. The stone flat arch’s durability was seen as proof of the lack of seismic activity in Panama and contributed to the case for building the canal. The ruins are undergoing reconstruction to provide a future spot for culture and art presentations. Several other churches are worth checking out, too. Iglesia de la Merced, one of Casco’s oldest buildings, at one point housed all of the city’s birth and baptism records and was moved and rebuilt stone by stone from the destroyed settlement in 1680. Iglesia de San José is an impressive sight, with its golden altar that was saved from the original settlement, according to local legend, by a priest who painted the altar black to disguise it from the imminent pirate attack. Iglesia de la Compañía de Jesús was built in 1741 but was damaged from the fire in 1781 and an earthquake in 1882.

Plaza Bolívar is surrounded by many historical buildings, centered on a statue of El Libertador of Latin America. Iglesia de San Francisco is one of the oldest and smallest churches in Casco but also one of the most decorative. Built in 1676, the fires of the 18th-century did some damage, but the church underwent restoration in the late 1990s. Bolívar’s 1826 Amphictyonic Congress’ documents are exhibited in the nearby Palacio Bolivar, now the Foreign Ministry. Built in the early 1900s on the site of an 18th century monastery and renovated a couple of times in the last few decades, the National Theater is also located on this plaza. The ceiling frescos inside the theater were painted by well-known Panamanian artist Roberto Lewis.

Although it doesn’t look like much, nothing more than an abandoned shell of a building, the antiguo (old) Club Unión was built in 1917 and frequented by Panama’s wealthy elite. The place was a favorite hangout of former dictator Manuel Noriega, who took it over during his rule in the 1980s. Predictably, the building was targeted heavily during the U.S. invasion and is now crumbling in a drastic state of disrepair. Rumors swirl that the building is going to be renovated into a luxury hotel by some deep-pocketed investors, but not much has been done to bring this plan to fruition. Those in the know say not to hold your breath.

Casco’s official office offers free guided tours of Casco Viejo on Fridays and Saturdays at 10 a.m., 10:30 a.m., and 11 a.m., leaving from Plaza Independencia.

**On The Edge**

El Chorillo and Santa Ana are two of Panama City’s poorest and most dangerous neighborhoods, and both are on the edge of Casco’s tourist safe-zone. Casco is a neighborhood in transition, but the forecast for trendy nightlife and uber-chic art galleries contends with the reality on the ground: Many of the inhabitants in and around Casco won’t be visiting these upscale places.

Gentrification is definitely part of Casco’s transition. As money flows into the real estate market and business startups in the area, many of the established residents, some who’ve lived here for decades, either get crowded in or pushed out. The continued development of the area needs to be sure to keep this in mind and mitigate any negative side effects on the area’s residents and the hostility that might arise.

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Tomás Herrera, a historic leader in Panama’s path to independence
Some social programs have had much success in ensuring that Casco’s newfound glory works with the local residents rather than shoving them aside. One group, the Esperanza Social Venture Club, seeks to provide educational and entrepreneurial assistance to the area’s ex-gang members. The program has been widely regarded as a success in not only helping the young members’ lives but also in improving general neighborhood safety. In the first four months of 2015, only one robbery occurred—an amazing statistic given the previous frequency of robberies and other crimes. The push to rehabilitate Panama’s gang members has gained traction with the government as well, with an announced US$35 million for a nationwide safe neighborhoods outreach program.

Today, Esperanza’s ex-gang members offer visitors guided tours rather than picked pockets. You can see some of what used to be considered the “red zone” of Casco, including bullet-riddled buildings, ending with a cocktail at a small, makeshift, outdoor restaurant set up in an alleyway. The tours begin every Wednesday, Saturday, and Sunday at 5 p.m. from the foot of the General Tomás Herrera statue in Herrera Plaza.

Plaza Herrera sits on the edge of this crawling gentrification. Walk to the south or west of the plaza, and tourist police, everywhere in Casco, may politely point out that you’re venturing out of their territory. But, in the daytime, as long as you keep your wits about you and don’t flash any wealth, you should be fine (nighttime is a different story). The luxuriously renovated American Trade Hotel is located here, along with a part of the city’s original wall on the western side of the plaza. A large building is under construction, with a sign saying that it will be a high-end hotel when it opens.

Rundown Buildings Run Up Prices

Looking at some of the hollowed out building lots in Casco gives the impression that real estate must be a bargain. How could a neighborhood that is half rubble command anything but rubble-like prices? Well, it turns out that rubble brings high demand on the real estate market these days, especially when that rubble is steeped in history and enjoys UNESCO World Heritage Site status.

Real estate prices in Casco today command some of the highest per-square-meter prices in all of Panama City, even for the rundown fixer-uppers. For a renovated property, prices run between US$2,500 to US$3,500 per square meter. Pre-construction offers can be priced even higher. To compare to other high-end areas in the city, Punta Pacífica, the area’s most modern neighborhood (with an exclusive Trump Tower), generally sells between US$2,000 and US$2,500 per square meter.

If you do buy in Casco, be aware that the heritage status can be both a blessing and a curse. While the status definitely helps keep the property in high demand by making the area a tourist attraction, it also means some restrictive laws dictating what you can do with your property. Sanctions for destroying heritage assets are stiff and can even result in jail time. Also, you are given a two-year window after purchase...

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**Fundación Calicanto**

Founded in 1994, Fundación Calicanto works with Casco’s most disadvantaged residents to create solutions to the problems brought by Casco’s evolution. Their stated mission is to safeguard the historical and human heritage of Casco through social, educational, cultural, and conservation programs and actions.

Hildegard Vásquez, president and founder of the foundation, attended college in the States and then returned to her home country of Panama to open a small firm in Casco that focused on restoring the structures of this historic district.

“Calicanto Foundation is an NGO founded when members of the community came together to save the historic Old Town of Panama City,” Hildegard explains. “The group works to prevent project developers from demolishing the beautiful buildings that have shaped these streets for hundreds of years.

“However, the primary purpose of the organization is educating displaced women from the Casco to help them to find work and function in the greater society.”

Hildegard works with single mothers who have no families, no education, and no support. Through the foundation, the women receive education, life skills, and job training. This program is doing great practical work on the ground, making a real difference. If you would like to know more or to help, visit their [website](#) and sign up to volunteer or make a donation.

"Fundación Calicanto"
to begin construction on empty or condemned lots. This time restriction ensures that the rejuvenation isn’t held up by speculators who only intend to buy, hold, and then sell for profit without actually doing anything to their property.

Central America’s Best Nightlife And Café Culture, Bar None

After taking in Casco’s architecture, museums, and outdoor markets, why not enjoy a latte (or beer) at an outdoor patio area in one of Casco’s plazas, accompanied by melodies from a live harpist or Spanish guitarist? Nowhere else in Panama City, or even Central America, can you experience the quality of café culture as in Casco. All of the plazas are surrounded by tables of eateries and coffee houses, serving a variety of cuisines.

One of Casco’s best cafés is Casa Sucre. Lattes, frappés, teas, and an extensive menu for a café are available here for a reasonable price (coffee and breakfast for US$9). They’re well-known for their Bloody Marys, too. The atmosphere inside is cozy, with high ceilings, wide French doors, and antique décor. The place is busy on weekend mornings, often full of foreign expats and tourists.

Dodó café, on a corner of Plaza Francia, is a neat little place for tea, coffee, or breakfast, brunch, or lunch. The tucked-away French-bistro ambiance makes this a truly unique find. The French Embassy is even across the street. The fresh salads, hearty sandwiches, and Nutella pancakes are well-priced, too.

One of Casco’s, if not all of Panama City’s, most popular restaurants is the
Fish Market. The menu consists of fresh tuna, prawns, squid, salmon, and more, and the selection of craft beer is impressive—all for prices that aren’t jacked up like at some other popular Casco eateries. Just make sure you don’t end up at the actual seafood market on Avenida Balboa, where the fish smell overwhelms and the eating options are mostly just varieties of ceviche in styrofoam cups.

Another choice for fish is Aki, a new sushi restaurant with some funky art and décor. On one occasion, many of the menu offerings were unavailable, owing to the growing number of customers discovering this place.

Something a little more high-end, and high-priced, is Capital Bistro, near the Avenida Balboa entrance to Casco. The Capital’s rooftop view of the city skyline is a perfect way to wind down a day exploring the area over drinks or dinner. To give an idea of the type of place this is: Having rose petals in your drink is an option here.

Casco is where the city’s hip and trendy find themselves on a Friday or Saturday night, and it is home to the city’s annual international film festival, along with all sorts of other events and performances.

At the entrance of Casco, just a little ways from the Capital, is a La Rana Dorada brewpub (they also have locations in El Cangrejo and Costa del Este). Rana’s craft-brewed pilsner, blanche, amber ale, and porter are all finely brewed cervezas.

One popular spot for late night drinks is Mojitos sin Mojitos, at Plaza Herrera. Placed in the abandoned ruins of a centuries-old stone building, this bar’s cheap drink specials attract a large crowd, often pouring out into the sidewalk. Around the corner, just a few steps from Mojitos, is Villa Agustina, another abandoned old building transformed into a great dance spot. Other good dance spots include La Buat, Casa Jaguar, and Teatro Amador.

Staying Healthy In Panama

It’s safe to say that Panama has the best deal for health insurance in the hemisphere, and the country guarantees health care facilities for both nationals and foreign visitors who may need them.

First off, it’s good. Really good. Many doctors are trained in the U.S., can speak English, and are well-versed in all prescriptions and ailments.

Second—it is inexpensive, even as little as US$20 for a doctor’s visit. Even massage therapists charge less than half what they do in the States. Private health insurance and prescription drugs are readily available and much less expensive than their U.S. equivalents. Or keep your current policy: American private health insurance policies are accepted in some Panamanian hospitals.

Finally, it’s accessible. You’ll find excellent, modern hospitals and clinics, many with U.S.-trained doctors, in Panama City.

You won’t find any medical facilities directly in Casco Viejo, but they are a mere five-minute car ride away.
Hospital Punta Pacifica, the only Johns Hopkins-associated hospital in Central America, is probably the best—and most expensive—in Panama. Also recommended is Clinica Hospital San Fernando, located on Via España in Panama City, which was Panama’s first private hospital.

Hospital Nacional, on Ave. Cuba in Bella Vista, began as a women’s hospital more than 40 years ago. It accepts international health care plans and offers ambulatory and emergency care for U.S. veterans. Its international department has a bilingual staff to assist tourists and foreign residents. Centro Medico Paitilla, in Punta Paitilla, is one of Panama’s oldest private hospitals. It has a well-known oncology unit.

**Schooling Options**

Panama boasts many good international school options and can be a top choice if you’re thinking of making a move abroad with children, and Panama City is home to the majority of international and bilingual schools in the country.

There are over a dozen private options for primary and secondary education in Panama. Many offer programs in Spanish and English. There are also nine universities in the city for those who may like to continue their education overseas.
Taxes

Panama continues to be one of the best options for going offshore. As a resident of Panama, you pay no tax on foreign-earned income, nor on bank interest, certificates of deposit, wealth, inheritance, or U.S. Social Security. Property taxes are low, and newly built units are granted exemptions of up to 15 years.

Income earned in Panama is taxed in Panama (but could be exempt from U.S. tax if you qualify for the Foreign Earned Income Exclusion) at a progressive rate from 15% to 25%. Panama has a minimum threshold of US$11,000 for the amount of taxable income that must be earned before any tax is due.

For the entrepreneur, Panama’s business-friendly tax code provides many advantages. Panama’s corporate tax rate is 25%, but, depending on the type of business you start, you could qualify for 10 years of tax exemption. Set up a Panamanian corporation that does business outside Panama, and you could have zero tax liability in Panama.

A Panama City Staycation

Living in Panama City, as in any major city, can be overwhelming. The car horns, police sirens, business traffic, and unceasing buzz of the concrete jungle makes it necessary to take periodic escapes, usually to the lush interior or breezy beaches. But if you’re looking for a relaxing escape from the city, Casco is just as good an option.

Walking around Casco, you could be forgiven for forgetting you’re even in Panama City. The complete shift from modern and polished to historical and worn distinguishes Casco like no other part of the city.

Spend US$50 on food or drink at the hotel Casa Nuratti (whose bar and restaurant are called Gatto Negro and Gatto Blanco), and you receive a promotional offer to rent one of their rooms for only an additional US$50. The all-you-can-eat risotto on Tuesday nights for US$15 and a couple margaritas for two should be enough to hit US$50. A night’s stay in the elegant rooms here can make for a fun date night, especially if you’ve had one too many drinks to drive home. Any excuse not to have to haggle with a cab late at night in Casco, where they’re known for being extra stingy and try to rip off drunk patrons leaving the bars.

Similar to the deal at Casa Nuratti, a stay at Luna’s Castle hostel pays for itself if you visit their downstairs bar, Relic. For the US$8 bed in the hostel (US$30 for a private room), you get happy hour prices on your drinks all night. For a couple, three or four drinks each covers the cost.
of the bed or room. Pancakes in the morning are included.

Another hotel worth checking out is Tántalo. The room prices are a little steeper, costing US$125 and up, but the restaurant and rooftop bar are highly regarded. The room prices are justified, too, in that each one was commissioned to a local Panamanian artist to do whatever they wanted. Each room is truly unique. Tuesday nights, Tántalo hosts Artes Martes, when painters, performers, musicians, dancers, and photographers come together to create and share their cutting-edge art.

**Not Only For Tourists**

With all the historic attractions and trendy nightlife, not many foreigners who move to Panama consider locating themselves in Casco. Sometimes, Casco is demeaned as too touristy, or too far from the tourist area (causing concerns about safety), or too expensive, or too poor, or too old, or not old enough.

These negative Nancies and pessimistic Petes usually have one thing in common: They don’t live in Casco, but they secretly wish they could.

Housing in Casco is more expensive than most any other neighborhood in Panama City. Even condos on the oceanfront Avenida Balboa aren’t as expensive on a cost-per-square-meter basis. Want to live surrounded in history and architectural glory? You pay big for it.

As more and more people move into Casco’s high-end renovations, the neighborhood’s services and amenities have begun to shift to meet their needs. The El Rey grocery store in Casco may be one of the cleanest and organized supermarkets I’ve even seen in Panama. There is also a small pharmacy in Casco.

Though Casco does have several local schools and a health center, big-picture life necessities such as internationally accredited schools and hospitals should be sought elsewhere in Panama City. Fitness buffs in Casco have easy access to the Cinta Costera oceanfront trail, with its outdoor equipment and sports facilities.

The Alley Cat Fitness Foundation gym and Casco Yoga Panama are two popular places for keeping fit.

Shopping fanatics don’t need to worry: Multiplaza, Multicentro, Albrook Mall, and the recently opened Soho Mall are just as accessible from Casco as elsewhere. In Casco itself, the shopping options are limited basically to touristic knickknacks, artist street stalls, Panama hats, and hammocks, though there is a neat little vintage shop near Plaza Francia.

Avenida Central is full of shopping too; however, this is not somewhere you find Coco Chanel, Armani, or Dolce and Gabbana. The street, extending north from Casco, is busy, with everything from appliances and fruit vendors to shoe stores and electronics. And while it is wise to keep an extra eye on your purse and leave the flashy jewelry at home, Avenida Central is generally safe in the daytime. The government has announced that it plans to spend some money to spruce up the strip, too. While it is a long way to go in sprucing up the destitute areas of El Chorillo and Santa Ana, it is a start.

**Casco’s Next Stage**

Casco’s long and storied history is about to enter its next stage. Without a crystal ball, it’s hard to say what exactly this next stage will be. Likely, it will involve more cafés and restaurants, more museums and galleries, and more money and foreigners than this neighborhood has seen in some time. Hopefully, it will also involve less poverty and less violence.

Today, the foreigners who adopt Casco as their residence live side by side with its long-established Panamanian population, rich and poor, as well as with fellow foreigners of the tourist variety. More so than anywhere else in Panama, Casco is an integration of not only different nationalities but different social classes and cultures.

**About The Author**

Matt Chilliak is a political organizer from Saskatoon, Saskatchewan, with an honors degree in political studies from the University of Saskatchewan and minors in economics and Spanish. He has traveled throughout the United States and Latin America, including Mexico, the Dominican Republic, Cuba, Colombia, and Panama. He also holds certification from Fine Art Bartending School and mixes a mean Old Fashioned.
Panama’s Gold Standard
Private Beach Community

Los Islotes on the Azuero Sunset Coast:
A fully master-planned paradise
with elite amenities and
postcard picture views...

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Panama City Shopping List

Beverages

Local currency is the Malaysian Ringgit (RM)
Go here to convert into U.S. dollars at today’s exchange rate.

Filtered Water
US$1.95
1 gal

Orange Juice
US$3.99
1.75 L

Wine
US$6.59
1 Bottle

Coke or Pepsi
US$1.35
1 L

Nescafé Coffee
US$9.45
160 g

Lipton Tea
US$2.15
40 g

19 Overseas Living Letter
Fresh Fruit And Vegetables

Navel Oranges  
US$3.75  
1 kg

Apples Red Delicious  
US$2.79  
1 kg

Grapes  
US$5.89  
1 kg

Tomatoes  
US$5.18  
1 kg

Bananas  
US$3.79  
1 kg

Cauliflower  
US$6.69  
1 kg

Yellow Onions  
US$1.76  
1 kg

White Potatoes  
US$1.32  
1 kg

Broccoli  
US$7.69  
1 kg

Cucumber  
US$3.39  
1 kg

Garlic Sliced White  
US$5.22  
1 kg

Leaf Lettuce  
US$4.79  
1 kg

Eggplant  
US$3.49  
1 kg

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Staples And General Groceries

- Sliced White Bread: US$2.79
- Ice Cream: US$1.79
- Snickers: 99 cents
- Oreos: US$3.39
- Pringles Potato Chips: US$3.39
- Local Rice: US$3.09
- Strawberry Jam: US$2.49
- Salt: US$1.69
- Crackers Saltines: 84 cents
- Kellogg’s Corn Flakes: US$5.19
- Soy Sauce: US$1.49
- Sugar: US$2.79
- Ketchup: US$2.49
- Mayonnaise: US$2.65
- Spaghetti Noodles: 79 cents
- Tabasco Sauce: US$1.69
- Flour: US$2.25
- Spaghetti Sauce: US$3.97
- Peanut Butter: US$2.15
- Cooking Oil: US$3.15
- Tuna Fish: 79 cents
- Vegetable Oil: 84 cents
- Campbell’s Soup: 68 cents
- Sweetened Condensed Milk: US$3.60
- Tomato Sauce: US$2.89
- Campbell's Soup: 84 cents
- Campbell's Soup: 68 cents
Meat, Fish, And Poultry

**Beef Strip Loin**
- US$8.30
- 1 kg

**Hot Dogs**
- US$2.29
- 1 kg

**Chicken Quarters**
- US$5.05
- 1 kg

**Bacon**
- US$10.19
- 1 kg

**Fresh Shrimp**
- Shelled, No Heads
- US$8.40
- 500 g

**Fish, Whole or Fillets**
- US$4.10
- 1 kg

**Sliced Ham**
- Local Brand
- US$10.60
- 1 kg

**Pork Chops**
- US$25.80
- 1 kg

**Local Beef**
- Top Ground Round
- US$4.10
- 1 kg

**Milk**
- US$3.15
- 1 L

**Cheddar Cheese**
- US$13.15
- 1 kg

**Philadelphia Cream Cheese**
- US$4.59
- 12 oz

**Imported Butter**
- US$3.95
- 200 g

**Eggs**
- US$1.87
- 1 dozen

**Yogurt**
- US$1.69
- 8 oz
Household Goods And Toiletries

- **Gillette Razor**
  - US$4.39
  - Mach3

- **Paper Towels**
  - US$3.29
  - 2 rolls

- **Local Brand Laundry Soap**
  - US$4.39
  - 2.5 L

- **Pantene Shampoo**
  - US$7.79
  - 400 mL

- **Toilet Paper**
  - US$3.75
  - Pack of 20

- **Duracell Batteries**
  - US$3.75
  - Pack of 6

- **Hand Soap**
  - US$2.29
  - 300 ml

- **Colgate Toothpaste**
  - US$3.99
  - 75 mL

- **Pedigree Dog Food**
  - US$13.25
  - 4 kg

- **Fabric Softener**
  - US$2.30
  - 850 ml

- **Local Brand Dish Soap**
  - US$2.29
  - 400 ml

- **Gasoline, unleaded**
  - 70 cents
  - 1 L

- **Cigarettes, Marlboro**
  - US$5.18
  - Pack of 20

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EATING OUT:

A beer **US$2** (local café to western-style restaurant)

Rum and coke **US$6** (or other local drink)

A coffee: **US$1.50**

A sandwich (or equivalent): **US$6**

Average cost of a meal out per person: **US$18**

Lunch: **US$14**

Dinner: **US$30**

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**Penny-Pincher’s Budget (for a couple, bare minimum costs)**

<table>
<thead>
<tr>
<th>Item</th>
<th>Cost</th>
<th>Notes</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rent</td>
<td>US$1,200</td>
<td>One-bedroom apartment with all gas and water included.</td>
</tr>
<tr>
<td>Transportation (bus, taxi, etc.)</td>
<td>US$120</td>
<td>Public transit and taxis/Ubers.</td>
</tr>
<tr>
<td>Electricity</td>
<td>US$75</td>
<td>With air conditioning.</td>
</tr>
<tr>
<td>Cable TV, telephone, and Internet</td>
<td>US$24</td>
<td></td>
</tr>
<tr>
<td>Entertainment</td>
<td>US$240</td>
<td>Weekly dining out, drinks, theater, etc.</td>
</tr>
<tr>
<td>Groceries</td>
<td>US$400</td>
<td>Shopping regularly at the produce and seafood markets will help shave down grocery costs.</td>
</tr>
<tr>
<td>Medical care or insurance</td>
<td>US$40</td>
<td></td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td><strong>US$2,099</strong></td>
<td></td>
</tr>
</tbody>
</table>

---

- **Vehicle insurance**: US$150 a year (basic third-party liability)
- **Fuel**: US$20 per week (factoring in a daily commute—retirees could spend much less)
- **Upkeep**: US$500 per year (factoring in normal maintenance, a flat tire, and realignment, which you’ll almost certainly need to do on an annual basis)
### Apartment or House Rental Budget (for a couple)

<table>
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<tr>
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<tr>
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<td>US$24</td>
<td></td>
</tr>
<tr>
<td>Entertainment</td>
<td>US$400</td>
<td>Weekly dining out, twice-weekly drinks, once a month cinema trip.</td>
</tr>
<tr>
<td>Groceries</td>
<td>US$550</td>
<td></td>
</tr>
<tr>
<td>Medical care or insurance</td>
<td>US$30</td>
<td>Clinic visit.</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td><strong>US$3,099</strong></td>
<td></td>
</tr>
</tbody>
</table>

### Apartment or House Ownership Budget (for a couple)

<table>
<thead>
<tr>
<th>Item</th>
<th>Cost</th>
<th>Notes</th>
</tr>
</thead>
<tbody>
<tr>
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<td>US$75</td>
<td>Public transit and taxis/Ubers.</td>
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<tr>
<td>Electricity</td>
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</tr>
<tr>
<td>Medical care or insurance</td>
<td>US$30</td>
<td>Clinic visit.</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td><strong>US$1,199</strong></td>
<td>(excluding mortgage)</td>
</tr>
</tbody>
</table>
Dear *Overseas Haven Report* Buyer,

I hope you enjoyed reading about one of the world’s greatest overseas havens.

I’d like to let you in on something: Each one of our *Overseas Haven Reports* is but a single element of the greatest resource available today on the world’s top overseas retirement havens.

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- What it would cost you to live there, including **detailed monthly budgets**...
- Whether it’s **better to rent or to buy**, given the local market right now...
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- Which **visa options** would make most sense for you and how you qualify...
- Who to contact for **legal help, health insurance, banking, shipping, residency, taxes**...

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Kathleen Peddicord
Publisher, Live and Invest Overseas

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