



OVERSEAS

Haven Report



**Las Tablas, Panama:
Beachfront At An Affordable Price**



Las Tablas, Panama—Panama’s Most Affordable Beachfront Lifestyle Choice

by Christopher Powers

Leave the hectic hustle and bustle of downtown Panama City, drive three hours west along the scenic Pan-American Highway, then head 90 minutes southeast along Panama’s Azuero Peninsula and you reach the sleepy town of Las Tablas. The highway that delivers you into town is marked on both sides by fertile farmland, where cows graze in open fields. For a moment, you think you may have left the tropics behind and transported yourself to the rolling plains of Oklahoma or Texas, but then you come upon the one-stoplight town and you notice the men, nearly all of them in town, wearing the small, white, round *sombrero pintado* hats. Colorful hammocks are for sale on most corners, and all other

corners have been taken over by similar vendors, just waiting for tourists, ready to sell their woven handicrafts, bright orange Los Santos (the local team) baseball caps, and pre-printed lottery tickets for the coming Wednesday and Sunday drawings.

You’ve entered one of Panama’s most culturally rich centers, well known for the traditional garbs created and sold right here in town. *Polleras* (traditional dresses), *cutarras* (men’s leather sandals), and the *sombrero pintado* (an expensive hat) are a major source of the area’s economy. Schools, museums, and city governments all over this country look to Las Tablas whenever they have a major parade or festival coming up.

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So many men wear the *sombreros* to shade themselves from the sun as they travel the town on foot, that I thought it would be nice to pick one up myself, but I wasn't prepared to pay the high cost. The least expensive one I found was US\$45, and it was for a small child. Most of the better looking hats cost around US\$90 and up. Men in town arrange payment plans for these *sombreros* the way men in the U.S. might arrange payment for an expensive tailored suit.



Sombreros are everywhere

This is a town where no one is in a rush. Everyone seems to be at ease, and the moment you enter town, you fall right in line. If you try to force a quickened pace, you'll just find yourself frustrated. Imagine a place where everyone in town is moving underwater, but with permanent smiles etched on their faces, and hands that seem to wave hello automatically. This makes Las Tablas one of the best places in Panama to live out a stress-free, relaxed retirement, but I can't imagine it to be a fun place to try to do business. Nowhere else is the "Mañana" attitude more prevalent. But that's one of the main reasons people move to Panama, for that laid-back lifestyle and the slower pace. Those are the things that make this area so great.

There's No *Carnaval* Like It

Las Tablas isn't always peaceful and quiet. In fact, at one particular time of the year, you may want to stay as far away from this town as possible. Every year, the week before Ash Wednesday, *Carnaval* is celebrated all over this country. Panama City hosts its own celebration, but it's the smaller towns in the country's interior, that most people flock to. Along the Pan American Highway, the tiny town of Penonomé has a popular *carnaval*, but there are two towns on the Azuero Peninsula that are perhaps the most popular places to attend the wild pre-Lent parties. Chitre and Las Tablas, which are only about a 30-minute drive apart, are the places to go to experience this special event.



Las Tablas - perfectly positioned on the Azuero Peninsula

In Las Tablas, stores stock up on beer and sodas like you wouldn't believe. I've passed open stock-room doors where cases of beer were stacked from floor to ceiling. Business owners in Las Tablas are well prepared for the week-long event. Food is prepped and inventory is full, for once the party starts, entering or leaving town is something locals just don't do. A 30-minute trip on a normal day will take hours sitting in *carnaval* traffic. Staff members know they'll be working 'round-the-clock shifts, as the party never stops during *carnaval*.



Carnaval in Las Tablas

Days before the event begins, stages are erected at the town center, water trucks arrive (necessary for drenching the dancing spectators), and *carnaval* queens prepare to be crowned. Competition between *Calle Arriba* (Upper Street) and *Calle Abajo* (Lower Street) is taken seriously. Each street has its own band (called *tunas*) and its own queen. Both streets hold parades, each trying to outdo the other.

People living in town have adapted to the yearly event. Smart entrepreneurs know the hotels fill up quickly, and many of them now prepare extra rooms in their homes so they can rent them out to stranded party goers. Many of them prepare food to sell to crowds, oftentimes from their front porches.



I love the *culecos*

During the event, vendors push carts along the street, full of grilled steak, *chorizos*, and chicken. Styrofoam cups full of *Sancocho* (chicken soup), an odd, but popular food Panamanians use to cut their drunkenness and hangovers in half, are sold at most restaurants. Green, gold, and red aluminum cans are in every hand as party goers drink their US\$.50 cans of local beers; Panama, Atlas, and Balboa are the three most popular local beer brands.

My favorite part of *carnaval* is the *culecos*, where you dance to live *tipico* music beneath a shower of water being sprayed down from people on top of water trucks wielding fire hoses. It's a blast. *Carnaval* is something many foreigners only experience once, as the wild crowds can be overwhelming, but I advise everyone to give it a try. If *carnaval* is something you enjoy, one of the best things about Las Tablas is that you have three towns, in close proximity, to choose from. The Las Tablas celebration may be the best in Panama, but a 30-minute drive in one direction takes you to the runner up, Chitre, and the same distance in the opposite direction takes you to Pedasi, a fun beach town also known for throwing a great *carnaval* celebration.



Next year's queen already announced

The pride in Las Tablas is evident long after the *carnaval* is over. Parents keep large signs with pictures of their *carnaval* queen daughters in their front lawns the way parents in a small Texas town might keep the number of their son's jersey posted during football season. The celebration takes place in February. When I visited Las Tablas in April, signs were already up announcing nominees for the following year's *carnaval*. *Tableños*, as the people in town are generally referred to, certainly waste no time preparing for the next big party.

The Other 360 Days

Now that we've discussed the craziest time of year in Las Tablas, you're probably wondering what life is like for the other 360 days. Well, it's like stepping into a whole different world. Two months after the spectacle, the only remnants of the wild celebration are the stages still erected in some parts of town, and the how-to-correctly-put-on-a-condom instructions on my hotel room nightstand. Only a town that parties this hard would think to put something like that in the hotel rooms.

With the streets cleaned up and everything back to normal, Las Tablas is a calm and charming place to live. It's a walking town, where everyone gets out on foot to travel back and forth between home and work, and everyone waves hello to passers by. Shouting greetings from car windows to friends on the street is a common occurrence, but what you don't hear is the constant honking of car horns like you do in the city. In Panama City, people honk to tell you to move out of the way, they honk to let you know they're passing your driveway, men honk at women they find attractive...it's a constant source of noise pollution that you have to get used to. That's not the case in Las Tablas. I visited the town for three days, my last trip, and I heard one honk the entire time, and it was someone getting the attention of a friend on the street. He honked, then waved hello and shouted his greeting.

Las Tablas' History

Founded in 1671, Las Tablas is the capital of the Los Santos province, and is well known as a center for Panamanian traditional clothing, art, music, and culture. When you're in Las Tablas, you notice that many of the buildings have the name Belisario Porras. The school is called Escuela Presidente Porras and the town museum is called Museo Balisario Porras. I entered the museum, thinking I'd get a good sense of Las Tablas history or find out a little about the *Tableños*



Presidente Porras School



Santa Librada Delivers A Safe Passage

(the nickname for people from this area), but the museum attendant laughed when my wife asked her about the town's history. She said she had no idea. This was the ex-Panamanian President Belisario Porras museum. Everything in it was dedicated to the ex-president, not the town.

In Panama, by law, no president can serve two consecutive terms. Presidents can, however, be re-elected to office following someone else's appointment to the presidency. Belisario Porras is the only Panamanian president to hold office three times. He's done a lot to improve the visual esthetics of Las Tablas. His name is everywhere in the town, and the central park is marked with a plaque stating that he had the park built to better his community.

So, other than finding out a little bit about President Porras, the museum wasn't much help with nailing down the Tableños history. What I did find was the following story. After the sack and destruction of Panama Viejo (old Panama), by the Panamanians themselves in order to prevent pirate Henry Morgan from attacking them, a group of noble Spaniards fled the area on a ship. They were headed for New Granada or Lima on a boat that was falling apart. On the ship with them was an image of the Santa Librada (Saint Librada) that was said to be made of gold and as tall as a person. They were concerned about their safety so they prayed to the image of the Santa Librada and asked for her to deliver them safely to dry land. Suddenly a strong wind pushed them towards the coast of what is now the Los Santos province.

When they reached the shore, they found a small tribe. The tribes people watched as the newcomers offloaded their ship. As they did so, the image of the Santa Librada accidentally fell overboard and into the river. The chief of the tribe saw this and dove into the river to try to save the image. The image

was rescued, but, sadly, the chief drowned. The Spaniards named the river the Mensabé River in honor of *Casique* (chief) Mensabi's heroic act.

The Spaniards took the image with them as they went in search of Spanish villages. When they finally found a small community, they placed the image there, and built a church to house the image. At some point they began to move around, going deeper into the Azuero Peninsula, but every time they tried to move the Santa Librada, it would disappear, and arrive back at its home in the church of the original community. This happened again and again until the Spaniards decided to stay in what is now called Las Tablas.



Santa Librada Church at night

A second story, which is more about the origin of the town's name, mentions that when the Spaniards abandoned their ship, locals from the area began to dismantle it. They took the wooden planks (*tablas*) and used them to build homes. So people started to say, "Let's go to the town of the houses made of tablas." And that got shortened to Las *Tablas*.



A fabric store near the town center

Las Tablas Of Today

Las Tablas is a city of only about 25,000 people. It is a friendly place where people stroll about the main town center, couples sit together on park benches and flirt beneath the evening stars, and friends gather for lunchtime beers and gossip. The town itself hasn't modernized much. For the longest time there was no stop light in town and now there is one, but only one. To see my video of Las Tablas on a typical Friday morning, [click here](#). Marking the Las Tablas town center is a large white church, Iglesia Santa Librada. Businesses encircle the central park, to include a bakery, a couple of bars, a party store, three pharmacies, and Cable & Wireless, one of Panama's main cable TV, Internet, and cell phone providers. Las Tablas is the first town where I've seen handicap ramps and signs designating handicap-friendly areas. I saw a man in a wheelchair navigating the streets, so at least the town is modernizing in that way.



The Public Registry Building

Also around town you'll find internet cafes, beauty salons, and a couple of campuses from major Panama universities. You'll also find florists, a fabric store, and even a dollar store. All around the central park, in traditional structures converted

from private residencies, are local shops. My wife remarked several times during our visit that Las Tablas looks like the old Panama, and that modern times haven't caught up with it. In Las Tablas, the government buildings look no different from most of the houses. Several of these – the public registry building, the national lottery building, and the social security building – were mixed in among the neighborhood houses.

No Friendlier Town



Ruth invites two strangers into her home

You won't find a friendlier town in Panama than Las Tablas. This is the first place I've visited where someone saw my wife and me taking pictures of the front of their house, and then invited us inside their home. Usually we just get strange stares and paranoid glances. However, in Las Tablas, a wonderful lady named Ruth took us into her home, and excitedly showed us around, explaining that the house had been in her family for ages. At the back of the house, we met her sister, Ana, who joined in on our no-notice tour. She told us all about her recent trip to Orlando, Florida, and how she loved the trip, but found the sunshine state to be too cold. She missed her warm home in Las Tablas. Ruth and Ana showed us a table made from an old tire rim, and water basin with its original clay pots used for drinking water and washing up.



Ana shows us her heirloom

A few houses down we saw a home with its front door open. My wife, Marlene, noticed that the woman inside was knitting. Marlene said hello and asked her what she was working on, and the lady invited us in to see. We were looking for a handmade handkerchief for our daughter, for school, and even though she didn't make them herself, she picked up the phone and started calling friends to see if she could track one down for us. She even offered us drinks. Within 30 minutes we'd been inside two homes in town.

Here's another example of how friendly this place is: when we were driving around looking for the beach, we passed a young lady walking home from work named Danelys. Marlene rolled down her window and asked directions. Danelys offered to get into our car and show us how to get there since we'd be passing her home on the way. Where in today's world does something like that happen? Only in Las Tablas. Safety isn't an issue there. Most homes have their front doors open and no one seems worried about crime. This surprised me when I saw the size of the police station, which is much larger than typical for a small town like this, but I think, as in Chitre, the humongous police station exists mostly because of the outrageous *carnaval* celebrations that take place there.



A calm morning at the town center

A Town That Welcomes All

We often receive emails at Live and Invest Overseas from members of the gay community, wondering what area of Panama is best for them. All of Panama is pretty accepting of the gay community, but I have to say that Las Tablas is the first place where I've seen two men holding hands walking down the street, and I seemed to be the only one who noticed, and that's just because I've never seen that kind of openness here in Panama. Several people we spoke to in town

mentioned that there's a large gay population in Las Tablas, so we may have just found the answer to the gay-community-in-Panama question.

How Affordable Is Las Tablas?

Everyone in town seems to be in good spirits. I was amazed by the number of people I saw drinking beer at 10 a.m. Friends in Las Tablas gather early to swap stories over a cold one. At several restaurants I saw groups of men sitting together, their sombreros resting on the table, sipping a bottle of Atlas, Balboa, or even Miller Light. A sign posted at one of the restaurants announced bottles of Miller Light for only US\$.65; a bottle of the same beer back in the States costs anywhere from US\$4-US\$5. No wonder they're drinking so early in the morning. Beer in Las Tablas costs less than a bottle of water in most other places. That's one of the great things about Panama. Business owners don't usually try to gouge the customer, although you can expect some gringo inflation from time to time. A bottle of national beer in a Panama supermarket costs about US\$.75. In a restaurant or bar you might pay US\$1-US\$1.50. The markup isn't that high.

Shopping for food is easier in Las Tablas than in some of the other small towns on the Azuero Peninsula. Las Tablas has a couple of large supermarkets, including the Super Carne, which I visited to put together my shopping cart example. Click [here](#) to see a sample of grocery costs in Las Tablas. However, if you want to cut costs even further, you'll need to shop the way locals do. Most fruits and vegetables can be picked up at street-side vendors. I passed one man in the street selling yucca from a wheelbarrow, and a woman with a folding table full of tomatoes, onions, garlic, corn, cilantro, and most other items Panamanians use to cook. She even had her own kitchen scale. It's common for fish to be sold out of coolers strapped to the front of vendors' bicycles or out of the backs of their trucks; fresh seafood caught earlier that morning is picked up at the town port by these vendors.

In the United States, most people are wary about buying food on the side of the street, but in Panama, that's just how things are done. I've seen guys selling fresh-bottled honey with nothing but a plastic bag rubber-banded to the top, their makeshift lid. In addition to the larger supermarkets, and vendors, Las Tablas has many mini-supermarkets, most with very unoriginal names like Mini-Super Frank or Mini-Super Ana, named after their owners (or one of the owner's

Overseas Retirement Letter Online Resources:

[Las Tablas Budget](#)

[Las Tablas Shopping Cart](#)

[Las Tablas – Interview With An Expat](#)

[Las Tablas – Contact List](#)

[Panamanian Visas and Residency](#)

[How to Acquire A Panamanian Driver's License](#)

[How to Bring a Pet To Panama](#)

children). If you can get used to living like a local, a place like Las Tablas can be incredibly affordable, even for those on a shoestring budget.



Delicious melons from a flatbed

Shopping for clothes may be a little more complicated in Las Tablas. Clothing stores do dot the main streets in town, but you won't find a major mall or any large department stores. The good news is that Chitre, only 30 minutes away, has a full-size mall, complete with department stores, a food court, and a play area for the kids. Chitre is also where you'll find the nearest movie theater, although it's only four screens.

When it comes to handicrafts, cloth purses, hammocks, sandals, and more typical Panamanian clothing, you can pick that stuff up at vendors all over town. I was in desperate need of a belt one day and suddenly a vendor appeared holding belts. It was like he magically showed up in a puff of smoke. He wrapped a belt around my waist, measured me, then pulled out a knife, dropped to a knee, and sized the belt right there on the sidewalk, for US\$5. Click [here](#) to see a quick video of my street-side belt sizing.



Fresh veggies from a street-side vendor

Dining out in Las Tablas is unbelievably cheap. My wife and I had lunch one afternoon at a place called Restaurante Los Portales. This place, like many others in town, didn't have a menu. The friendly waitress told us what few options we had to choose from and then quickly plated our food. My lunch consisted of *ropa vieja* (shredded flank steak), translated it actually means old clothes (not the most appealing name for a meal, but a popular dish in Panama), rice, beans, a small salad, a bowl of soup, and a cup of juice. My wife had chicken with all the same side dishes, and the total for both meals came to only US\$5.50.



Hammocks on nearly every corner

I'd expected to pay no more than 10 or 15 dollars, but five bucks for two meals? That's crazy. Earlier that morning we picked up *empanadas* (pastries stuffed with meat, chicken, or other fillings) and cups of *chicheme* (a corn-based beverage) and each item was only US\$1. Fresh, delicious, coconut ice cream at the same place, which is just a small, street-corner vendor shack, cost only US\$.50 per cone.

Unfortunately, I can't say that the food was great at any of the restaurants I tried in town, and you won't find much variety. Pizza and Chinese are the most exotic options other than



Only US\$2.25 for this lunch

typical Panamanian cuisine. I wouldn't say that the restaurants in Las Tablas are bad, but none of them are out-of-this-world fantastic either. I've eaten at places all over Las Tablas, from the small *fondas* to Los Faroles, considered by many to be the best restaurant in town, and all of it was just o.k., at best. If you're a socialite who loves to go out and enjoy a ritzy, fine-dining experience, Las Tablas probably isn't the place for you. But, living there you would be able to reach Chitre's restaurants, and the much better restaurants in Pedasi are only a short drive away. If you love to stay home and cook your own meals, with fresh vegetables and fish plucked from the sea early in the morning, then Las Tablas is absolutely for you.



Affordable and delicious snacks

An Expat's Housing Costs

Housing is very affordable. I met a couple living on the beach, where their front lawn reached out to the white sandy beach leading down to the ocean. You can read my interview with this lucky couple [here](#). The only sound to be heard on a weekday (the beach in Las Tablas is relatively empty until the weekend) is the gentle sound of the water lapping at the sand a few yards away. I've never seen people living a more relaxed

lifestyle. They don't even own a car. They'd rather save money and take a bus or taxi when they need to. How much do they pay for this two-bedroom, furnished home? They pay only US\$600 per month. If that sounds expensive, imagine how affordable homes in the town center, far away from the beach would cost? You could find a rental for US\$300 per month or buy a three-bedroom home for US\$80,000.



Homes on the outskirts of town

How To Find A Home

My favorite site to search for homes in Panama is here at [Compre O Alquile](#). The site is in Spanish, but if you just type "Las Tablas" into the search field you'll see a list of homes pop up. If you want to sort your search listings, *precio de venta* means price to buy and *precio de alquiler* means price to rent.

Rent Before You Buy

I always recommend that you rent in Panama first. You may think that Las Tablas, or Bocas del Torro, or the beaches of Coronado look fabulous online or on paper. Real estate agents and travel websites are great at making any area sound like a dream retirement haven. It's not until you show up there yourself that you'll be able to get a feel for whether that "dream" is right for you. Take some time to dig a little beneath the surface and decide if that's where you want to own property and live out the rest of your retirement days. Make sure that you like the attitude of the locals and other expats in the area. Make sure that the infrastructure is as good as Internet reviews claim it is (in many places the electric shuts off several times a week and the roads are filled with potholes). You won't regret spending a little time in an area and getting to know the land and its people. Rent first.

In Las Tablas, as I mentioned before, you could easily find a place to rent for as little as US\$300 per month, or maybe

even a beach front home for as little as US\$600 per month. Renting in Panama is fairly easy. A contract is drawn up by the landlord, usually stating that either side can terminate the lease with a month's notice. Just like in the States, you'll probably need to put down a security deposit, but as long as you pay the rent on time and don't destroy the place, you should get your deposit back in the end.

When I visited Las Tablas last, I didn't find many rentals available. Since there aren't many apartment buildings in the area, most of what you'd find in the rental market would be single-family homes. If you want to rent in Las Tablas, you'll need to get your feet on the ground, in the area, and talk to locals. It may even mean staying in a hotel for awhile until you can find a home to rent. For a list of hotels in Las Tablas, check out my "Contact List" [here](#).

If you want to look online you can check the site I mentioned before, www.compreoalquile.com or go to Panama's Encuentra24 site, which is a popular Panamanian site (in English and Spanish). You can use this site to look for other items too, such as used household goods, electronics, and even cars. Most Americans are familiar with Craigslist. I wouldn't recommend using it because the Panamanians (or Americans) posting there usually inflate prices for gringos.

Buying A Property



Homes closer to the town center

Heading out to Playa Uverito (Uverito Beach), you'll see a few lots for sale. Right across the street from the beach there was empty lot going for US\$52,000. What I did find in and around Las Tablas were several comfortable, nice homes for under US\$90,000. One cozy little three-bedroom home in the Villa España part of town costs only US\$63,500 right now. A large, two-story home with a cottage, with beautiful views of Playa Uverito is selling for US\$250,000, which is a lot compared to

some of the smaller, more affordable homes, but still...if you compare this beach front home to how much you'd pay for the same style home with the same view in Fort Lauderdale, Florida, it would cost over a million. Miranda Suites, a new condo development being built at Playa Uverito is advertising one-bedroom condos at US\$75,000. You can email them at Sales@MirandaSuites.com for more information.

Foreigners in Panama can buy and own property with the same rights and protections as Panamanian citizens. Panama's real estate market has been solid for many years, and it's this stability that has brought many of the larger franchises such as Century 21 to Panama. I spoke with Carmen Lopez at Unibank in Panama City to find out what a foreigner needs in order to get a loan to buy a house and she said it's pretty easy. Unibank requires a 30% down payment for foreign clients, plus a copy of your personal financial statement, a receipt showing that you've paid the down payment, the client's last three tax returns, the project/purchase agreement, plus everything needed to open an account at Unibank (a copy of your passport or Panama ID or immigration card, a copy of a second form of ID, original copies of two bank references no older than 90 days, and a few of Unibank's forms will need to be filled out). If you want to find out more about Unibank, our preferred bank here in Panama, go to www.unibank.com.pa. Non-residents can usually expect about a 6.25% interest rate at any bank.

What you'll want to watch out for, and stay far away from, are "rights of possession" properties. Always ask the real estate agent, or lawyer, you use if the lot is fully titled. Frequently what happens is, foreigners come here to visit, make a hasty decision, and end up purchasing a "rights of possession" lot. "Rights of possession" means that the government owns the land. Oftentimes they'll grant "possession rights" to beachfront property, islands, and real estate located in tourism zones. People build homes on these lots assuming that at some point in time they'll be granted "full title" on the land and it will be theirs. However, if the government decides to rip the land out from under these homeowners, they're screwed; they have no recourse. Their beautiful home is sitting on land that doesn't belong to them. There are certain reasons people may want to purchase this kind of property, so make sure you do your due diligence before buying anything, and always consult a good lawyer. The real estate agents listed in my "[Panama Contact List](#)" can tell you more about rights of possession.

Utilities And Home Help

In addition to rent, or a mortgage payment, you would have the usual bills to pay. Cable TV, Internet, and phone will run to about US\$30 each. However, the few competing companies usually offer packages with all three services for about US\$45; you just have to shop around to get the best deal. Electricity is cheap in the interior of the country, so in a place like Las Tablas, you should be able to get by on US\$50 per month. Of course, if you run your air conditioner all day and all night, that amount will climb. Most people in Panama use small propane gas tanks for cooking, and those can be picked up and swapped out at any mini-supermarket or gas station for about US\$5. Each tank lasts close to a month, unless you bake Thanksgiving Day turkeys five times a week.



Cable & Wireless at the Las Tablas town center

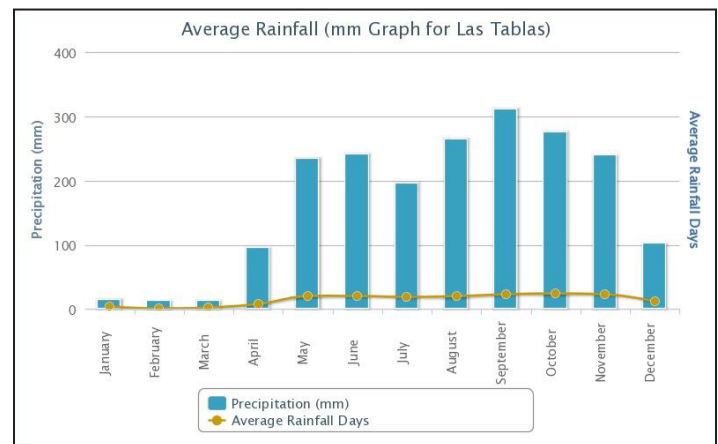
Household help, whether it is a maid or gardener, will cost about US\$150 per month. It will be up to you to negotiate the terms with your housekeeper. Some of them prefer to live in a spare room in your house and be there 24-hours a day; others will clean your home, but leave at the end of the day. If you don't want or need constant help around the house, you should be able to negotiate a plan for someone to come in a couple of days a week. The best way to go about doing this is to speak with other expats in the area. They'll know the current costs, and there's a good chance that their maid will have a friend or family member looking for a job. I've found all of my household help in Panama City through word of mouth. To get a good breakdown of the budget requirements in Las Tablas click [here](#).

How's The Weather?

Panama is hot. It's hot and humid, but one important fact that I love about Panama, is that we never get hurricanes. I've

lived in South Florida and have gone through several major hurricanes, and I'm happy to finally live in a place so close to the ocean, without that risk. Does that mean it doesn't storm? No way. Panama's weather is crazy, especially during the rainy season, which stretches from May to November. As I'm writing this I can hear the thunder rolling outside. In front of my house is bright and sunny, but if you step out onto my back patio, the sky is dark purple and ready to let loose. The storm clouds roll in and roll out faster than you can imagine. There's only one thing you can count on during the rainy season...it *will* rain at some point during the day.

That being said, the southeastern point of the Azuero Peninsula, where Las Tablas is located, is considered to be one of the driest regions in Panama. Some say that's just a myth and that it rains as much there as in any other part of Panama. The average rainfall in Las Tablas during the rainy season hovers right around 250-300 mm (9-11 inches). In the dry season you might only see rain a couple of days per month. The warmest days in Las Tablas seem to be in March and April where the average high is 35°C or 95°F. The lowest temperature in the area is 21°C or 70°F.



Graph of average rainfall in Las Tablas

You can count on warm days most of the year, which makes trips to the nearby Las Tablas beach appealing. Playa Uverito isn't within walking distance of the town center, at least not for most people, as it's about 10 kilometers or a little over 6 miles away, but taxis and buses go out to the beach and they're inexpensive. Uverito beach is home to a few hostels, some good seafood restaurants where the fish is usually fresh from the port, and calm waters that are great for swimming.



Playa Uverito



View from a beach front home

Finding Other Expats

I was walking along the beach, checking out the area, when I passed a little cream-colored house where a couple was lying out on hammocks, reading books, and enjoying the peaceful afternoon. The beach was empty, not a soul in site, and the only sound I heard was the breaking of the waves along the beach just beyond the front lawn of this home. The woman I saw reading was blond, with suntanned skin, not a typical Panamanian. So I took a chance and called out to her, hoping I'd finally find an expat to talk to on my trip. You can read my conversation with this British expat couple [here](#).

During our chat I asked if there was a thriving expat community in Las Tablas. I hadn't seen a single expat, other than a few obvious backpackers hitching a ride through town, probably headed out to surf the beaches of nearby Pedasi. This couple mentioned a bar in town called Oceanos, near the bus terminal, where gringos often gather to swap funny tales over a cold beer. According to them, this Oceanos bar is the only real expat gathering place in town. So, if you find yourself in Las Tablas, and you want to speak English (most Panamanians in Las Tablas don't speak a word of English), you should be able to find some like-minded and friendly expats at Oceanos.

Safe And Secure

Not far from Playa Uverito is the town's one port, which has only one access point. If you pass the port you run right into the Aeronaval Station, where an armed guard is on hand to make sure no one tries any funny business. I was surprised to find that even the Aeronaval guard was friendly. In all the other towns I've visited, security pounces on me when I try to take pictures of anything. In Chitre, the mall security was

all over me when I tried to snap a few photos, and in Bella Vista I thought the security guard was going to flip out when he caught me taking a picture of a Jewish temple. The guy guarding the Las Tablas Aeronaval Station was all smiles. He explained to my wife that their job is to patrol the waters around the port and make sure there's no illegal activity going on. This guy even posed for a photo. I'm telling you, this place is super friendly.



A Super friendly guard

Outdoor Activities

Aside from Playa Uverito, other outdoor entertainment in the area is close by. Pedasi, about 30 minutes away (only a US\$2.40 bus ride), is home to several beaches, great places to spend the day. Playa La Garita and Playa El Toro are both close to Pedasi's town center. Plus you can head out to Playa Venao, which has been home to two surfing world championship events. From Las Tablas or Pedasi you can catch a boat to Isla Iguana, a local favorite for diving, snorkeling, and swimming in the clear waters. Surfing, skiing, horse back riding, hiking, and almost any other outdoor sport you can think of can be done in either Las Tablas or Pedasi.



The Mensabe Port

What's On In Town?

In the town of Las Tablas, entertainment options are few. This is great if your plan is to save money and live on a tight budget, but could get a bit boring at times. The town has one main nightclub and several small bars. Baseball is a big deal in Las Tablas and the Los Santos team's home stadium is located in town. To find anything more than that you'd need to travel to Chitre, where you'll find a couple of casinos, even a large Fiesta Casino, a four-screen movie theater, the Paseo Central mall, and a few decent restaurants.



The Los Santos home stadium

Getting About

Getting to Las Tablas and back to Panama City or anywhere else in the country, for that matter, is fairly easy. A bus from Panama City to Las Tablas will cost US\$9.70 one way. That's not bad for air-conditioned transport. The bus departs from the Albbrook terminal at Albbrook Mall. Just make sure you don't get tricked into riding on one of the small, uncomfortable buses. If you don't see a larger, commercial bus, you may want to wait for the next one to arrive. My first time out to Las Tablas,

a guy rushed up and offered to carry my bag to the bus, then took me out to one of the school bus-style buses that are called *Diablo Rojos* (red devils) here in Panama. It was hot, uncomfortable, and my bag had to be placed in the center of the aisle at the back of the bus, too far back for me to keep an eye on it, and it was lodged in between other passengers. It would have been easy for someone to unzip my bag and take things out of it. My wife was quick to jump up and find us another bus.



The Las Tablas bus station

The location of the bus station is great. It allows people to leave their small towns in the interior, like Las Tablas, hop on a bus for less than US\$10 and arrive at the largest mall in Panama. If you don't want to drive, you could relax on the bus and then spend your day at the mall. At Albbrook Mall you'll find a major supermarket, a 15-screen cinema (which only costs US\$2.25 on Wednesdays), a bowling alley, major Panamanian department stores, and even a Gap. From there you can make your way to any other part of the city.



This is a Diablo Rojo

Transportation in the town of Las Tablas is cheap. You wouldn't need to own a car. Most people living there don't, especially the expats. A taxi to anywhere in the main part of town should

cost no more than US\$2. Most places at the town center you'd be able to walk to, and buses are available if you don't want to spend the money on a cab. If you do want to own a car, getting a driver's license can be a bit of a complicated life. I went through the process recently and it was a pain. Click [here](#) to read my story about getting a driver's license. Hopefully it will make your process much easier.

The addition of new airports close to Las Tablas should make travel to and from the area much easier. In Rio Hato, a town located on the Pan-American Highway, a new airport is in the process of being built. Plus, a small airport was just built in Pedasi, but has yet to be used. Once these two airports are up and running, the long drive out to Las Tablas from Panama City shouldn't be necessary.

Accessible Healthcare

On the main highway between Las Tablas and Chitre, a new hospital is being built. The Anita Moreno Hospital will have a psychiatric unit and will provide the latest in medical equipment to cover emergencies, ambulatory care, intensive care, long-stay hospitalization, laboratory needs, and pathology. The hospital will have 256 beds and is scheduled to be completed in 2014. In addition to this new hospital, the town of Pedasi is also building a hospital, so there will be two main hospitals only a short drive from Las Tablas. In the town itself are several medical clinics, dentists, orthodontists, veterinary clinics, and optometrists.



One of the many pharmacies in town

Healthcare in Panama is top notch, and I'm sure once these new hospitals open their doors, it will be the same there. Most healthcare facilities have English-speaking staff, and most healthcare services in Panama are affordable. The doctor I visit in Panama City charges only US\$4 per visit; most specialists only charge US\$20-US\$50. The expat couple I met on Playa

Uverito told me a story about an expat living in the area who made the mistake of throwing water on a pan of hot oil. It exploded and scorched his legs. He paid only US\$7 for each of his doctor visits. It's US\$8 if you need to see the doctor on a Sunday. Then, when the scorched expat went in to get his bandages changed, he paid just one dollar for each of those visits. If you have a chronic medical condition, and you want to have health insurance, it's a good idea to contact Bupa. Our publisher, Kathleen Peddicord, and her family use Bupa International. To find out more about Bupa, click [here](#).



A laboratory and pediatric clinic

Banking And Payments

Banking in Las Tablas isn't a problem. In town there's a Caja de Ahorros and a Banco Nacional de Panama, both of which are two of the main Panamanian banks. BBVA, Global Bank, HSBC, and Banco General also have branches in Las Tablas. If your bank isn't located in Las Tablas there's a good chance you'll find it in Chitre. Most banks have a branch there, including Citibank, Credicorp bank, and BAC.



Convenient, local banking

Credit cards are accepted at the larger supermarkets and finer dining establishments, but at many of the small fonda-style eateries and local shops, you'll be expected to pay cash.

You Have To Change Your Mindset



Pay your bills here

Paying bills in Panama is something that takes some getting used to. Back home, in the U.S., I paid everything online. When I first moved here I had to get used to actually visiting the cable company to pay my bill, or taking a trip to the supermarket to pay bills. Most supermarkets have a desk set up to allow people to pay their electric bill, water bill, telephone, etc. Some banks will allow you to use their websites to pay bills. I bank with Banco General here, and I finally figured out how to set it up so that I could pay bills online through their system. That's one option, if your bank allows it. In Las Tablas, and you see these in other places in Panama too, there's an ePago branch where you can go to pay most of your bills.

As with the banks, several ATM machines are located in town, so getting cash shouldn't be a problem. Check with your bank back home if you plan to keep your debit/credit card from your home country, as many U.S. banks charge hefty fees for using your card internationally. My bank back in Ohio, Fifth Third Bank, charges five percent for international charges, plus some sort of international cash withdrawal fee, on top of the US\$3 average you'll pay for taking money out of a bank here in Panama (unless of course your card is from one of these Panamanian banks). That adds up quickly. For example, if I take out US\$100, I'll pay US\$5 just for the international fee, plus US\$3 to the bank that owns the ATM, plus a couple of dollars for international withdrawal. So in the end it comes out to around 10 percent. I'm sure you can find better terms than that. It's a good idea to keep your home bank account open, but also open an account at a bank here in Panama.

Is It Easy To Settle In?

Living in Panama, and this includes Las Tablas, is much easier than you might expect. However, in Las Tablas, you will probably need to speak Spanish to get by easily. Can you do it without speaking Spanish? Sure. You'll understand prices at the supermarket, but you might get tired of ordering only the meals that have pictures on the restaurant menu. I know I would. Plus, it's hard to make friends with the local residents if you don't speak their language, and Las Tablas has some of the friendliest locals I've met in all of Panama. It's a good idea to learn at least the basics before moving to any small town in the interior of the country. In places like Boquete, or even Pedasi, where there's a high concentration of English-speaking expats, it would be easier to get by, but in Las Tablas, it's hard to find a Panamanian who speaks English.



The small but welcoming town gym

On the plus side, the local currency is the U.S. dollar. You'll find yourself with a pocket full of Panamanian coins (balboas), but they're the same size and denomination as their U.S. currency counterparts. So you can use a dime or a 10 cent Panamanian coin interchangeably. This is great news for anyone who doesn't want to try to understand an exchange rate. I can't even imagine trying to figure out how to spend money wisely in a place where I need to spend 1,000 pesos for a loaf of bread. That's not a problem in Panama.

Visas And Residency

Foreigners from most countries, including the United States, Canada, and the U.K., can visit for 90 days without a visa.

Panama is one of the best places in the world for retirees today, combining a low cost of living, one of the world's best discount programs for retirees (see "Benefits of the

Pensionado Program”), more amenities than traditional retirement spots, and a small amount of interference or red tape from local authorities.

If you decide to stay for longer than 90 days, Panama offers a wide variety of residency options.

The five main types of Panamanian residency visa are:

- Retirement Visa (*Pensionado*)
- Nationals of Specific Countries Visa (*Nacionales de Países Específicos*)
- Person of Means Visa (*Solvencia Economica Propia*)
- Small Investor Visa (*Inversionista*)
- Forestry Investor Visa (*Inversionista Forestal*)

The most popular residency visa, and the easiest to obtain, is the *Pensionado* visa. You can apply for this visa regardless of your age as long as you are receiving a lifetime pension of US\$1,000 per month. So for example if you are a 30-year-old on permanent disability you can stay here in Panama permanently as long as you're receiving an uninterrupted earning of US\$1,000 per month.

The brand new “Permanent Residency for Nationals of Specific Countries” visa (*Nacionales de Países Específicos*) allows you to apply for residency and a work permit (which was much more difficult to attain prior to this new visa). To qualify you must make a real estate investment, start a business, or have obtained a job offer. In addition you must open a bank account depositing US\$5,000 for the principal and US\$2,000 per dependent. This residency option will allow the recipient to obtain a work permit once the visa is approved. This new visa also gives you the option to apply for citizenship five years after the visa is awarded.

You can read more about each visa option at [“Panama – Visas and Retirement.”](#)

With any residency option in Panama, you will need to file the paperwork through an attorney. It's impossible to complete the process without one.

Live and Invest Overseas' preferred Panamanian attorney is Rainelda Mata-Kelly. You can contact her [here](#) with any of your residency questions.



The main street in Las Tablas

Benefits of the Pensionado Program

If you apply for residency through the *pensionado* program, you're entitled to the following lifetime benefits:

- 50% off entertainment anywhere in the country (movies, theaters, concerts, etc.)
- 50% off bus, boat, and train fares
- 25% off airline tickets
- 50% off hotel stays Monday through Thursday
- 25% off hotel stays Friday through Sunday
- 25% off at sit-down restaurants
- 15% off at fast-food restaurants
- 15% off hospital bills (if no insurance applies)
- 10% off prescription medications
- 20% off medical consultations
- 15% off dental and eye exams
- 20% off professional and technical services
- 50% off closing costs for home loans

Plus, *pensionado* status entitles you to a one-time tax exemption on the importation of household goods (up to US\$10,000) and a tax exemption every two years on the importation, or the in-country purchase, of a new car. In addition, every bank and most government offices have a special express line for retirees, so you'll rarely have to wait in lines.

Moving Your Chattels

If you'd like to move your belongings with you to Panama, as I did, nailing down the cost of a move depends on several factors, and all of them could differ depending on the location of the move. Using Miami, Florida, to Panama City, Panama, which is probably one of the shortest moves one could make from the United States, as an example you have the option of either a 20-foot container or a 40-foot one. For the smaller container, with full service, door to door, you can expect to pay somewhere between US\$6,000 and US\$7,000. I got this roundabout figure from Max E. Gea at a company called Moving Panama. You can reach Max at Max@movingPanama.com or check out his company's website at www.movingpanama.com.

Moving pets is easy as long as all requirements are met. You can read more about bringing your pet to Panama [here](#).

Is This The Right Country For You?

First, I think it's important that you decide whether or not Panama is for you. Let me simplify the benefits of living in Panama here:

- Affordable, first-world health care
- Real-world infrastructure
- Great, cheap shopping
- One of the world's biggest international banking centers
- You don't pay tax on income earned outside of Panama
- U.S. dollar-based economy
- A stable political system
- A fast-growing and bright economy
- Safety and security
- It's a travel hub (you can travel to other countries easily)
- It's a natural wonderland
- Eastern standard time zone

What does this mean to you? You have the benefit of knowing that some of the world's best hospitals are right here in Panama, and most of them having English-speaking staff. The infrastructure in Panama is top notch. The U.S. military inhabited a sizable portion of the country for a long time; when they were here, they brought those areas up to their standards. Roads were built and power lines were put in. Many of the homes in Panama, especially in the Clayton, Albrook, and Balboa areas near the Amador Causeway are

clearly ex-military facilities. The tax advantages here are huge, especially for anyone who owns an Internet-based company, where their income comes from outside of Panama. Here you don't pay taxes on any income earned outside of Panama (you may, however, still owe taxes in your home country).

Some other taxes in Panama are property taxes, they range from 1.75% to 2.1%. Capital gains tax is 10%. VAT (value added tax) is a standard rate of 7%, with special rates of 10% for accommodations and alcohol and 15% for tobacco. Food, medicine, medical services, and crude oil are exempt. To get a good snapshot on taxes in Panama, take a look at the Deloitte Panama Highlights 2012 [here](#).

Panama, like anyplace else, has some areas where you could run into unsavory characters, but for the most part, it's a safe place to visit and live.



Lottery tickets for sale

Is Las Tablas Your Dream?

This is certainly the friendliest place in Panama. You'll encounter some of the nicest people you've ever met in your life, and if you feel like you've had enough, and you need to zip into the main city for awhile, hop on a bus for US\$9.70 and spend the day at Albrook Mall in Panama City. Go visit some of the city sights, like the Amador Causeway, or The Panama Canal, or the new bay front Cinta Costera. If you don't want to travel as far as Panama City, don't. Drive over to Chitre and hang out in their mall, go see a movie, or shop in Chitre's larger supermarkets.

If you settled down in Las Tablas, crime wouldn't be an issue. People leave their front doors open, and as I described earlier, they sometimes invite strangers into their homes. The police in Las Tablas are bored any time of the year other



The quiet, yet huge, Las Tablas police station

than during *carnaval*. They might have to pick up the occasional drunk staggering out of a bar, but violent crime isn't an issue.

If you want to hang out at the beach, go to the Playa Uverito, or travel a little farther into Pedasi, where you've got your choice of three other beaches, plus an expat bar where you can hang out with friendly residents and listen to live music two nights a week.

Life in Las Tablas would be life at a much slower pace than in any major city. Get out of the house and play dominos at the town center, listen to live *tipico* music, have coffee at a little cafe and then lunch in one of the *fondas*. If you want to live out a relaxed, stress-free, affordable retirement, maybe even right on the beach, than you might want to look towards Las Tablas, Panama. 🇵🇦

Overseas Retirement Letter **Online Resources:**

[Las Tablas Budget](#)

[Las Tablas Shopping Cart](#)

[Las Tablas – Interview With An Expat](#)

[Las Tablas – Contact List](#)

[Panamanian Visas and Residency](#)

[How to Acquire A Panamanian Driver's License](#)

[How to Bring a Pet To Panama](#)

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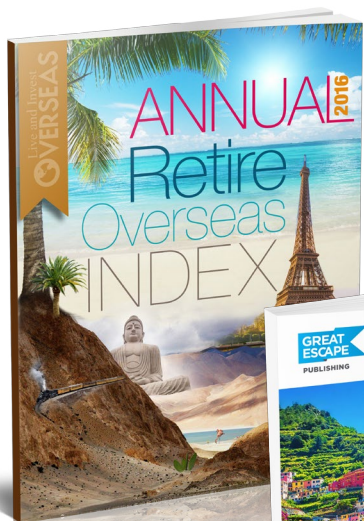
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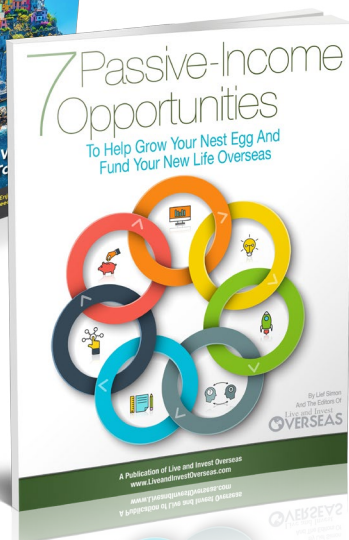
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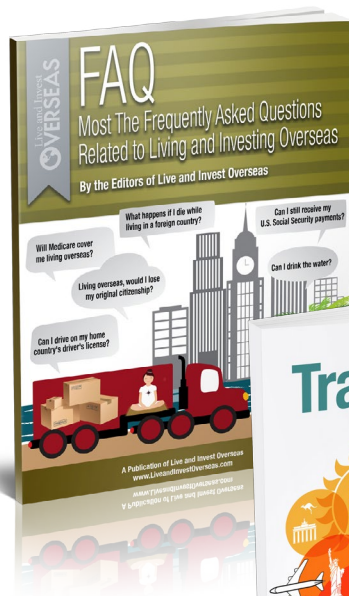


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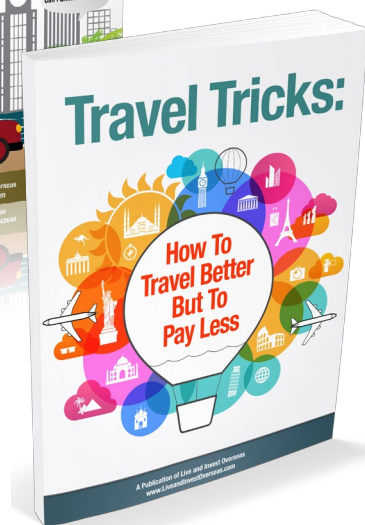


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