

PANAMA

Special Report



Las Tablas:

The Best Beach Bargain Option In Panama...



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SPECIAL REPORT

Staff

Kathleen Peddicord

Publisher

Kat Kalashian

Senior Editor

Allison Jokinen | Matthew Doherty

Editorial Assistants

Helena Kletochkina

Design Director

Carlos R. López

Graphic Designer

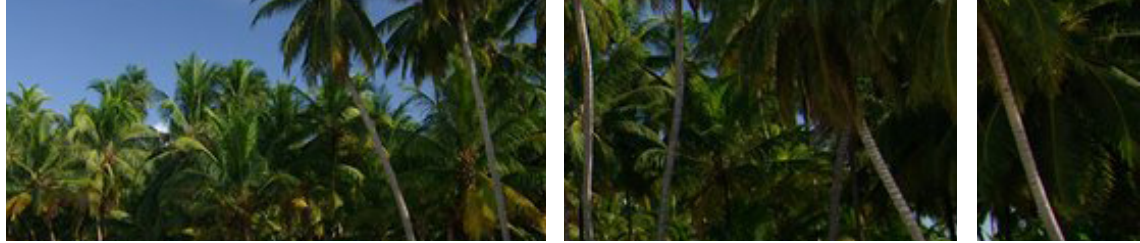
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Charming And Cheap—Las Tablas Is Still The Best Beach Bargain Option In Panama

By Dusty Tubbs

Las Tablas is the capital and the most populated city of the Los Santos Province, which covers almost half of the Azuero Peninsula. The Spanish first explored the area in 1515... Unfortunately, a year later most of the native population had been decimated.

Folklore tells us that the name Las Tablas (The Tables) was given to the town because the survivors of a shipwreck off the coast used the salvaged tables from the ship to construct their dwellings.

Today, Las Tablas is considered to be halfway between Chitré and nowhere... but it is some of the most scenic and beautiful nowhere in Panama. It is also a cultural and historical focal point for the country. The three-time President Belisario Porras (1912–1916, 1918–1920, and 1920–1924) was born here. A major highway of Azuero (connecting

Divisa to Playa Guanico Abajo in Tonosi) was named to honor Presidente Porras in 1986. The town plaza, the main street, and a museum (similar to a Presidential Library) also bear his name.

Las Tablas is also a heart of Panamanian artistry, it's where the beautiful and elaborate ceremonial dress of Panama, the hand-woven *polleras*, are traditionally created. A *pollera* is said to make a plain girl beautiful and make a beautiful girl exquisite.

Even if it is halfway to nowhere... this place is a big deal in Panama and the entire population knows how to find their way to Las Tablas... This is where much of the country comes to celebrate *carnaval*— the major claim to fame of the small and otherwise uneventful town.

Continued on page 4...



Is It A Beach Town?

It is a beach town... It is not a beach town. The argument prevails... Who is right? That depends on your expectation...

Las Tablas itself is not on the beach, it's about 15 minutes inland.

However, Playa El Uverito is the king of the local beaches, complete with places to stay, an excellent restaurant, several fondas, and a parking lot. This popular stretch of coast is the closest to Las Tablas at just over 10 minutes away, and it's also the most popular among local residents.

One downside to this beautiful beach is the amount of construction currently underway. Several developments and private homes are being built nearby. More small businesses are also being added to the eclectic mix of buildings in this area.

Another downside is the level of the music that is played. You can hear it when you are a kilometer down the beach. But this is typical of most beaches in Panama.

Other beaches in the area include Playa El Estero, Playa El Jobo, Playa Las Comadres, Playa El Rincon, and Playa El Arenal, all within 30 minutes or less of town.

The beach town of Pedasí is about 35 minutes away. Playa Venao, a hugely popular surfing beach with a couple of resort hotels, is further down the coast than Pedasí, about an hour from Las Tablas.



If your definition of a beach town is that the town literally sits on the coast, then Las Tablas doesn't qualify. But for many it strikes a perfect compromise between true beach living and simply living near the beach. Here, you won't have to worry about sand on your floors, or salt eating away at your paint, or coastal erosion cutting into your property lines. But you can enjoy living just minutes from the beach, able to enjoy it on a whim... but not be at the mercy of it.

And, for those on a budget, this is about as cheap as beach living can get.

Getting Around

Is a personal vehicle needed to live in Las Tablas? It depends on how much you want to drive around exploring the area. If you're not looking to go far afield, then taxis are abundant in this town and can get you where you need to go.

There is also the small local bus for transportation to the small towns/villages in the area.

Within town, you may be better off getting around without a vehicle; this is an old, colonial-era designed town, built long before cars needed access—streets are narrow and mostly one-way and parking spaces are scarce.

If you are fortunate enough to have a parking space at your residence it will be small and difficult to actually use, largely due to other drivers blocking your street access. All of this is further complicated by the size of vehicles... Just as with the Panama Canal, nothing built 100 or more years ago was designed to handle the relatively behemoth size of modern day transportation.

Regularly scheduled buses (big, comfortable, air-conditioned buses) to Panama City depart almost every hour. These buses will also drop you off at the major destinations in between: Chitré, Divisa, Penonomé, Coronado, or any other big town or city on the route to the Panama City.



Small bus to Chitré © Dusty Tubbs

The small local bus will take you to all the small nearby towns like Pedasí, Guararé, Macaracas, Pocrí, Tonosí, and also to Playa El Uverito—all within an hour or less of Las Tablas. These buses scurry around like busy ants and are the least expensive form of semi-reliable transportation. The major drawback to depending on one of these small buses is that they won't stop for you if the bus is already full. In that case, you just have to continue standing on the side of the road in hopes that another bus will soon come by.

With plenty of taxis in this small town you do not have to look very long to find one (except during *carnaval*). Even if you are not looking for a taxi, you'll be made aware of their presence as they honk at you. The infamous taxi honk means many things in Panama. It could be to let you know they are available, to inform you they are passing you (if you are walking), to let you know they want you to speed up or move over or get out of the way (if you are driving in front of them), or just to vent their impatience...

The best option for transportation in this town would be a scooter. Somewhere between a moped and a small motorcycle, locally they're called *motos*. These would make quick transport around this cramped town easy and convenient. It isn't recommended, but you can even ride a *moto* for longer trips. They are often seen on the shoulder of the highways, keeping out of the way of the faster vehicles. The longer trips will usually burn up the engine, though, as they were not designed for this type of usage.

If you don't want to live in the town but prefer the more rural settings... Yes, you will definitely need a vehicle. The farther one gets from the center of town the greater the need for a vehicle.

But your own car gives you freedom, which may be worth the occasional hassle of owning one for those living in town. Many expats in Las Tablas would likely want their own vehicle

to be able to explore their new home country outside of their immediate town and be able to head to the beach on a whim.

Cost Of Living

Choices for shopping are limited in Las Tablas; living Panamanian-style is not an option here, it's the only way to live. You won't find any imported foods on the shelves here, what's sold are invariably local brands.

All of this will change when the new shopping mall opens (more on page 10), which will happen sometime in 2017... For 2016, though, shopping options will remain what they've always been and costs will stay stable.

The prices reflected in the [shopping list](#) this month are from Super Carnes, which is located right in town off the main street. Like Walmart, they also offer a limited selection of hardware and household items. Selection here is not great, so many residents drive to Chitré where there is a larger selection of stores and goods within them.



Super Carnes in Las Tablas © Dusty Tubbs

Roadsides, street sidewalks, pickup trucks, bicycles, and carts are also popular ways off stocking up here, too. Whenever anything is in season you will always find alternative shopping locations—or they will find you. Plus, buying this way will keep your costs low.

If you want fresh fish or seafood look for a vendor along the roadside. Or listen to the mobile sales person as they announce their products while passing through your neighborhood in their truck.

Buying directly from the farmer will get you the freshest produce. When something comes in season, contact the nearest farmer to see if he'd be willing to sell you a bag of his harvest.

"Chino stores" are another main source for groceries in Las Tablas. These are the small mini supermarkets ("mini-supers") owned by Chinese immigrants to Panama. They exist all over the country and, while the selection is usually limited, they are often the most convenient way to pick up something in a pinch.

Household help is very difficult to find (especially someone reliable). But if you do manage to find a maid, the cost will be US\$300 per month for full-time cleaning. Or you could hire a cleaning lady for US\$25 for half a day. Full-time maids are scarce here and they are usually particular about who they'll work for. The best way to find a maid is through word of mouth or referral.

For a gardener to cut your grass expect to pay around US\$25 per visit. He may or may not rake the clippings, so make sure you understand the scope of work he is going to charge you for. You may expect more than what he is willing to do and if you ask him to do more you'll be asked to pay more.

While still very low compared with North America or more developed parts of Panama, costs of living are on the rise in this little town. Day-to-day expenses have increased by twice or three times as much as they were a couple years ago.

Coming Soon: Las Tablas' First Mall!

This is a remarkable leap forward for the town, but also for this side of the peninsula. Las Tablas has long been without a major supermarket or a decent place to stay and the ambitious proposed project will spell big and welcome changes for the entire region.

Ground has been broken for Aventura Plaza, being built next to the local hospital and just up the road from Cochez. Once completed it will be the home to a Machetazo, a hotel (yet unknown brand), 94 store units, movie theater, food court, play area for children, plaza for cultural activities, and warehouse spaces for rent. There will be over 900 parking spaces, 70% of them roofed. The mall will be serviced with elevators and escalators.

This complex will truly change the entire southeastern Azuero Peninsula.

Finding A Home In Las Tablas

Finding A Rental Property

Finding a rental in Las Tablas can be a lesson in futility half the year... Show up in February and you will discover that the town is fully booked—people even rent out their sofas and spare bedrooms to make some extra cash during *carnaval*. The other bad time is when the snowbirds start arriving to look for a rental, usually in November or December.

If you look at rental prices online, keep in mind that they often reflect holiday prices—high season rates—because this is when most people look to come to Las Tablas. And if you can locate a rental for the off season, you may find that the landlord will want you out by the start of *carnaval*... or in July when they have the National Festival of the *Pollera*... and then maybe again in September for the Mejorana Festival.

Many local property rentals have dedicated customers that return year after year... These loyal customers get preferential treatment; even if you offer to match the payment, some owners will not disappoint a long-time client. Holiday renters also pay more for one week than long-term renters would pay for a couple of months—which is why a long-term renter can be less valuable to a landlord than a premium-paying holiday renter. These festivals are when the owners make their serious money—they can make as much in 4 days as they normally can in as many months.

Rental Tips For Las Tablas

- The easiest path to a rental in Las Tablas is to hire a local guide. Guide is a loose term, what I mean is someone who knows everyone. He's sure to know someone that owns a place to rent. Guides are not real estate agents, do not work for a real estate company, and they do not work for the owners.
- Talk to the townsfolk. Arm yourself with some simple words and phrases. You don't have to be fluent, you just need to get your point across... *Quiero alquilar una casa* (I want to rent a house).
- Go to the two local grocery stores, Super Rosa and Super Carnes. Walk around the aisles until you spot another expat. Approach them and start chatting... in the course of the conversation inquire about rentals.
- When you go out to eat ask your server, the cook, the bartender, the owner, etc.
- Shop at a local *farmacia*. Buy some Panadol to treat the headache you are getting from searching for a place to rent. Ask the pharmacists, cashier, security guard, and any other customers in the store if they know of a rental so your headache will go away.
- Sore feet from walking around looking for a place? Go see a doctor (US\$10 for a visit at the clinic) or a specialist (cardiologist visit US\$30). By now you should be getting the idea... ask the doctor, nurse, receptionists, and even other patients if they know where you can rent a nice house before you end up in the hospital.
- Don't search for a rental on the Internet... unless you don't care how much you pay for it (online renters never change their pricing in the off seasons).
- Be cautious about using an agency in Panama City. It's a four-hour drive to get to Las Tablas and agents do not work for free. So remember to add in gas, mileage, time, and expenses to the agents fees. (Not to worry, they will do the math for you.)

Rental property prices have tripled in the past two years. Why are landlords charging so much? Because they can... Foreigners come here and pay U.S. prices. The other contributing factor to the high cost of rent is the tremendous demand for short-term rentals during the festivals. The Panamanian families that come to celebrate are willing to pay US\$500 to US\$750 for a week or more. Large groups (similar to the spring break crowds) of young party-goers are willing to pay any price just to be close to the action.

Renting During *Carnaval*

Most people do not want to live in town when *carnaval* is going on. The locals leave to maintain their sanity. It is less expensive to rent in one of the smaller outlying towns... and life is more enjoyable. If renting full-time is your goal, look at Guararé, Santo Domingo, Sesteadero, or El Carate. For a quaint beachfront town look at Pocrí.

One expat couple wanted ocean-view property and wasn't eager to pay the super-high prices asked in Pedasí. Their solution was to purchase a piece of land and build their own house far away from the areas that are popular with the expats.

Villas Coco Del Mar

This residential complex will be an enclosed gated community and is the first of its kind in Las Tablas. Comprised of 102 homes, its development marks a notable change in local attitudes. Gated communities have been a foreign concept to locals who have been offended by the idea when it was ever proposed in the past.



Gated entrance to Villas Coco del Mar © Dusty Tubbs

Villas Coco del Mar is being built on 15 hectares of land with access to a kilometer of beautiful beach which is essentially private. Located on the same stretch of coast as the popular Playa El Uverito, the beachfront of the development is separated from the rest of the public beach by an estuary, meaning you can only really access it from within the community.

The only downside to this new development is the access. The last 3.5 kms of road leading to the community is dirt. Though graded and maintained, it has many potholes, bumps, and lots of rocks. At some point in the future it too will be transformed into a nicely paved road like the rest of the roads leading to this area, but until then it's an obstacle all visitors have to get past.



New construction at Villas Coco del Mar © Dusty Tubbs

Overall, though, Villas Coco del Mar is the first housing development in the region that will offer the comfort and style of living that most expats look for. The gated community offers the peace of mind and comfort of security while providing access to the beach, restaurants, a beach club, swimming pool, playground, sun deck, 2.5 hectares of green area, underground electricity system, and an area for events. A small shopping center will be located near the entrance. It will offer a minimarket, beauty shop, spa, boutique, and pharmacy.

Lot options include:

- Coral Villa 2 – Lots from 350 m2 with 158.44 m2 of construction
- Coral Villa 3 – Lots from 350 m2 with 179.38 m2 of construction
- Mejorana – Lots from 423 m2 with 195.50 m2 area of construction
- Zaracunde – Lots starting at 604 m2 and 228.48 m2 area of construction
- Socabon – Land area from 604 m2 and 206.36 m2 of construction
- Valdivieso – Land area from 604 m2 with 270.45 m2 area of construction

Each of the six condominiums buildings will have 16 apartments. Two different models will be offered: a one-bedroom, one-bathroom loft of 96.7

square meters and a 114-square-meter unit with two bedrooms and two bathrooms.

Is There A Doctor In Town?

Las Tablas isn't a good location for those with serious or ongoing health issues. If you require frequent medical care, you're better off living closer to a major medical facility. However, if you're generally in good health, the local facilities can take care of your day-to-day medical needs, no problem.

The local hospital, Dr. Joaquin Pablo Franco Sayas Hospital, is small and offers limited services including ER care. In the event of a serious issue, patients are usually transferred to Chitré or Panama City once they've been stabilized locally. For emergencies, the hospital has a helipad for medevacs. While friends in the local area all state that the hospital and the care it offers is very good, the building is old and tired.

A new regional hospital was planned in La Villa (about 30 minutes away), unfortunately progress stopped on the project after the presidential elections in 2014. A recent drive past the site shows some activity, but there is no official word as to when the new regional facility will be completed. If it is completed, most of the services from the local hospital were slated to be transferred to the new regional hospital.

There are plenty of clinics in town and in the surrounding areas; clinics are where most people go for check-ups in Panama, even expats. They provide high-end care at a low cost.



Observatorio Astronómico de Panama—UTP © Dusty Tubbs

Dental clinics are readily available too, as are doctors for your four-legged family members... There is even an animal hospital...

Keeping Busy In Las Tablas—National Festivals Alongside Quiet Countryside

¡Feliz Carnaval!

It's that time of year again... *carnaval* time! For Panamanians, nothing says *carnaval* like Las Tablas, the two go hand-in-hand in this country. The Azuero Peninsula is where everybody wants to be for these few days each year. La Parita (on the north end), followed by Chitré and La Villa de Los Santos (in the middle) and Las Tablas on the bottom, these are the primary *carnaval* party places. Pretty much every town on the peninsula, from the big to the tiny, participates in the frenzy of celebration.



Carnaval crowd © Dusty Tubbs

The *carnaval* this year will truly be a historical one... there will be three *carnaval* queens this year as opposed to the traditional two. Historically, Calle Ariba and Calle Abajo each offer up their queens, but this year they will be joined by a third queen from Calle Central.



2016 Calle Abajo Queen © Dusty Tubbs

The weekend following *carnaval*, once all of the party-going visitors and tourists have left, there is a “*carnavalito*,” a mini *carnaval*. Local residents hold this quiet festival just for themselves. Many of the townfolks get out of town during the actual *carnaval* days. The people that stay in town are the ones making money during the chaotic festivities. Once the main event is over, though, the after-party starts for locals.

National Festival Of The *Pollera*

In July 1957 the National Festival of the *Pollera* was officially established. It is part of the Santa Librada religious observance that takes place on July 22 and pays homage to the historical national dress: the *pollera*. The festival puts emphasis on the exceptional craftsmanship of the local artisans who hand sew these delicate, detailed, and elaborate dresses.



Mil polleras parade © Dusty Tubbs

The National Festival of the *Pollera* is not to be confused with the *Disfile de las Mil Polleras* (the parade of one thousand *polleras*), which is held in January and grows larger each year. This year participants hope to set a Guinness World Record for the most *pollera* dresses being worn at a single event.

La Mejorana Festival

This festival takes place in Guararé, a town 5 kms north of Las Tablas and is named for the five-string mejorana guitar used by local performers. (Guararé is also currently home to the best hotel to stay in when visiting Las Tablas: Hotel La Mejorana de Guararé.)

Carnaval Security

That of Las Tablas is crowned the “Queen of *Carnavales*” in Panama—which means a lot of people and an increased risk of petty crime.

If you plan on attending, remember:

1. **Keep your pockets empty.** Do not take valuables with you. This festival is a pickpocket’s heaven. Past attendees will tell you of incidents where cell phones, cameras, wallets, purses, and anything else of value have been stolen. It is easy to do as everyone is packed together.
2. **Prepare for the drunks.** Expect to be in the middle of a lot of sloppy, messy drunk people. They might spill on you, fall on you, scream at you, or pour water on you... Think Mardi Gras in New Orleans. If you’re not prepared for this level of inebriation, you should keep out of Las Tablas and head for a more low-key *carnaval* celebration. Within just a few hours (yes, even in the morning) it becomes difficult trying to walk around avoiding the empty beer cans and other litter on the streets. On this same note, expect to see people urinating in the streets. Day time, night time, any time... Public bathrooms are hard to find, so any corner, fence, tree, or parked car becomes a urinal.
3. **Wear ear plugs.** If you want to be able to hear anything or anyone after attending a night of partying... wear ear plugs. The noise is unbelievably loud. Even at a distance of several blocks you’ll be able to hear music from the sound stages as if they were right next to you.
4. **Wear sunscreen and stay hydrated.** Many a gringo has come back from *carnaval* sporting lobster shades of red. Don’t make this rookie mistake—stay well lotioned and remember to reapply often. Likewise, people often forget to drink water when they’re drinking beer in the sun all day—that’s a sure way to get heatstroke. Carry a bottle of water with you and make sure you keep refilling it.

La Mejorana is one of the largest folkloric festivals in all Panama. Started in 1949, it was founded as a way of preserving traditions and culture that are an integral part of the lives of Panamanians living in the Azuero Peninsula—rescuing, promoting, and celebrating Panamanian nationality.

Today this festival includes music performances, folkloric dancing, singing, bullfighting, and a parade of oxcarts. There a variety of competitions, but the most important one is to be crowned queen to the event.

Limited space in this small town means visitors of the Mejorana Festival might need to stay in nearby towns (Las Tabas, La Villa de Los Santos, and Chitré).

What About The Off Season?

While *carnaval* is the main event in Las Tablas, there's more to this town than just seasonal merriment. While this is not a place for a "City Mouse," it's an outdoors-lover's paradise with 214 kms of shoreline and endless miles of bucolic countryside to keep you busy. Go hiking, exploring, horseback riding, fishing, surfing, attending rodeo events (which are very popular here), and getting involved with an eco-project. Every year volunteers are needed to help monitor and protect nesting turtles, these endangered species need all the help we can provide.

Then there are sports...

Baseball



Los Santos baseball team © Dusty Tubbs

Las Tablas native Randall Enrique Delgado is currently a professional baseball pitcher wearing the #48 for the Arizona Diamondbacks. The 26 year old started his career in 2007.

This is the top sport in Panama... They are serious about the game! The International Baseball Federation (IBAF) is the officially recognized world governing body for baseball and softball and announced that Panama is now in the top 12.

The Premier 12 Nation International Tournament is the new way to crown the "International Champion" of baseball and participating teams are eligible for a multi-million dollar prize.

Local competition between the teams of Los Santos and the neighboring Province of Herrera is fierce. This competition starts in the local schools, progresses to the Little League games, and continues on to the professional games. The display of local orange and black colors is almost a requirement... especially if you want to avoid ridicule and criticism from your friends and neighbors.

If you want to join in the local fun then play in what is called a *convivio*. While it has no exact English translation, it's best explained as a scrimmage or sandlot game. Flyers and announcements are placed all around town,

usually two weeks in advance. Just show up on the announced day and speak with a team manager. It may cost you a couple of bucks to register.

Most *convivio* games are softball, which is more relaxed with its rules. There are some baseball *convivios*, though not as many, but you must be a local resident to play in this pickup game.

Eating

Finding a good restaurant is almost as difficult as finding a good place to stay in Las Tablas...



A small restaurant in Las Tablas © Dusty Tubbs

At Playa El Uverito, the popular Tableño restaurant (Las Tablas restaurant), Rincon del Faro, is one of my favorites in the area. Located directly on the beach, this restaurant also functions as a daytime recreational spot. They have a swimming pool built into a lower terrace with steps leading down to the beach. For a small fee you can spend the day swimming, eating, and sleeping under palm leaf umbrella. Residents as far away as Chitré drive here to eat, it's great place to spend the day or just come for a meal.



Pool and ocean view at Rincon del Faro © Dusty Tubbs

I recently came across a hidden treasure when meeting with a local friend who led us to this great little restaurant. La Maestra (The Teacher) can be found near the plaza in the center of town, right next to the library and served excellent food and at a reasonable price. The most shocking discovery of coming here was that the owners spoke English. The menu is in both Spanish and English and the food was simply delicious...

For anyone that has spent a few days in Las Tablas this third restaurant is no surprise, Restaurante y Pizzería El Caserón has been around for a long time. It's famous for its pizzas, but you have to wait until after 3 p.m. for them to fire up the oven. If you are hungry, try the *parrillada* plate.



Restaurante La Maestra © Dusty Tubbs

Restaurants can seem overly expensive, so the most popular eateries here are *fondas*. Consider them Panamanian fast food. Serving is fast because the food is already prepared (think of a buffet) and waiting for your order. These are most popular because of their low cost, a typical breakfast or lunch will cost between US\$2.50 and US\$5. . . don't be surprised if the drinks cost as much as the food, a brand name canned soft drink can easily cost US\$2.50.



One of many *fondas* © Dusty Tubbs

Fondas are where the Tableño's (Las Tablas locals) go to eat and usually the food is very good. Some *fondas* are so popular that you will have to wait for a table if you want to sit to eat in the restaurant. Take out is also a common practice, whether taking food back to work or just picking up food on the way home.

No matter where you eat at expect to be served rice, *guandú* (a local bean), and *patacones*. Your server will think you are crazy if you say you don't want them.

Las Tablas does not have any fast food places. . . no McDonalds, KFC, Subway, Domino's, not even a Pio Pio (a popular Panamanian fried chicken joint), so if you enjoy a greasy combo meal every now and then, make sure you get it before you enter Azuero.

Premier Expat Resource

For American expats there is one resource that is frequently overlooked and often forgotten. . . The U.S. Embassy operates a free information service in many foreign countries: the U.S. Embassy's Warden Program; here in Panama this program is very active.

The wardens have four official responsibilities:

1. Maintain an information network among U.S. expats in their area. The primary purpose is to be able to pass on alerts (planned demonstrations, border closings, contaminated water, etc.). The information sharing is done by email.
2. To assist citizens who fall afoul with the laws of the host country. (This only applies if the arrest does not involve drugs.)
3. To help U.S. expats who become ill and have no one to assist them. If you inform the warden in your area, help from the Embassy can be provided.
4. To help in time of death. The U.S. government does not recognize foreign death certificates, so the U.S. Embassy must become involved when a U.S. citizen passes away. However, be advised that the U.S. Embassy must have explicit permission to release any personal information to anyone, including family members. Make sure your warden has signed release forms to provide to the U.S. Embassy in Panama City.

Jacqueline (Jacqi) Stockin is the warden for the southern Azuero Peninsula, covering everything south of Guararé.

Business Opportunities

Las Tablas has nothing. . . no hotels, no fast food restaurants, no major supermarket, no movie theater. . . when you add it all up it equals many opportunities. The path of progress is now headed squarely in Las Tablas' direction. With the completion of the new Aventura Mall there will be 96 store locations eagerly looking for entrepreneurs to fill their spaces.

There is also a new strip mall being built closer to the center of town. Plus, the new Hotel Presidente is currently under construction. The first gated community means that Panamanian money is coming to town. It also means the market is expanding and market gaps will present themselves increasingly as the area's population grows and evolves.

The greatest challenge to starting or running a local business will be trying to find good help. Customer service, quality of work, productivity, education, dedication, and motivation are severely lacking in Panama.

Disabilities

Being an old, colonial-style town with narrow streets and sidewalks in disrepair, this isn't a place to come for the mobility impaired. There are a limited number of handicap parking spaces in town, but they're likely to be blocked or illegally used.

If you own a vehicle specifically designed for motorized wheelchairs (or is oversized otherwise) then driving on the narrow streets of this town will be difficult. Even more difficult will be finding a place to park.

LGBT Living

Generally, Panamanians are some of the most accepting people in the world. The reality is most Panamanians do not care about your lifestyle, but they also don't want it to be rubbed in their face. This is a Catholic country and most people still have pretty strict beliefs when it comes to religion and lifestyle—especially outside of Panama City.

The one exception seems to be *carnaval*... The time of year when all public displays of affection seem to be tolerated. Come during *carnaval* and you will see the largest yearly display of alternative lifestyles and the most openly sexually provocative displays you'll see in the country. It is easy to blend in... just eat, drink, drink, and be merry.

Still, always remember to use your judgement and pay attention to your surroundings.

Is Las Tablas For You?

Why would you want to live in Las Tablas? Every time I ask someone who lives here I get the same answer: "Why would you not want to live here?"

Is country living in a charming, quaint, close-knit community for you? Would you like to be part of a community that wants to preserve the cultural values of the local people? Do you appreciate a slower-paced lifestyle? Are you adventurous? Do you want to live near the beach without paying a premium for the pleasure?

If you answered yes to any of the above, then Las Tablas could be the ideal solution for you.

Las Tablas is where adventurous expats find a truly authentic side of Panama. Living here, life is simple and exceedingly affordable.

Here, you'll need to integrate with local society, you'll learn Spanish whether you try to or not, and you'll be far from North American comforts that you might find elsewhere in Panama... but, for many, this is the draw of moving to a new country—to learn new things, adapt to new ways of life, and shed some of your old comfort zones. Again, living like a local isn't

a choice in Las Tablas, it's the only lifestyle available. If that sounds like your kind of retirement, then Las Tablas is the perfect location for you.

There are a few down-sides to living in this beautiful Colonial village, though... other than the massive influx of *carnaval*-partiers every year.

If you have school-aged children, likely your only real option for a satisfactory education is home schooling. Sadly, education is not a priority for the government and the public school system here reflects that. Chitré does have an International School and two excellent private schools, but Chitré is a half-hour drive away from Las Tablas.

Electricity here is fairly stable, but water is a different story. The municipal water system is very old and falling apart, it wasn't designed for the number of residents that are now connected. Living here you will want a bombosa (water storage tank). It is also advisable to keep several five gallon water bottles handy for emergencies.

Streets and sidewalks are rife with tripping hazards and are often not evenly paved; they are difficult to use even for an able-bodied person. Broken concrete, missing manhole covers, vehicles parked on the sidewalk, steep rain gutters, and unexpected poles and objects in the middle of the walkway make walking here an adventure. And that's not even taking into account the vendors and merchandise that set up shop on the sidewalk.

Las Tablas is not for the faint of heart. It takes a strong-willed, independent, and self-confident person to be happy living here. Unlike Pedasí, this is not an area that caters to foreigners. Being courteous and respectful to the culture and traditions is critical to successfully integrate into this unique society.

Progress is coming, though... the new Aventura Mall, a gated community of high-quality homes, and increasingly the interest of a new generation of Panamanians.

Progress is coming... are you?

About The Author

After he'd been in the U.S. Navy for more than 30 years, Dusty decided it was time for a change. Retiring from the Navy, Dusty next became a professor for the Ventura Community College District before going to work with a big box retailer. The downturn in the economy in Hawaii, where he was living at retirement, prompted Dusty and his wife Carolyn to seek new opportunities and new adventures overseas. The couple moved to Chitré, Panama, in 2013, where they are now full-time residents and adventure seekers and Dusty is reinventing his life as a freelance copywriter and photographer.





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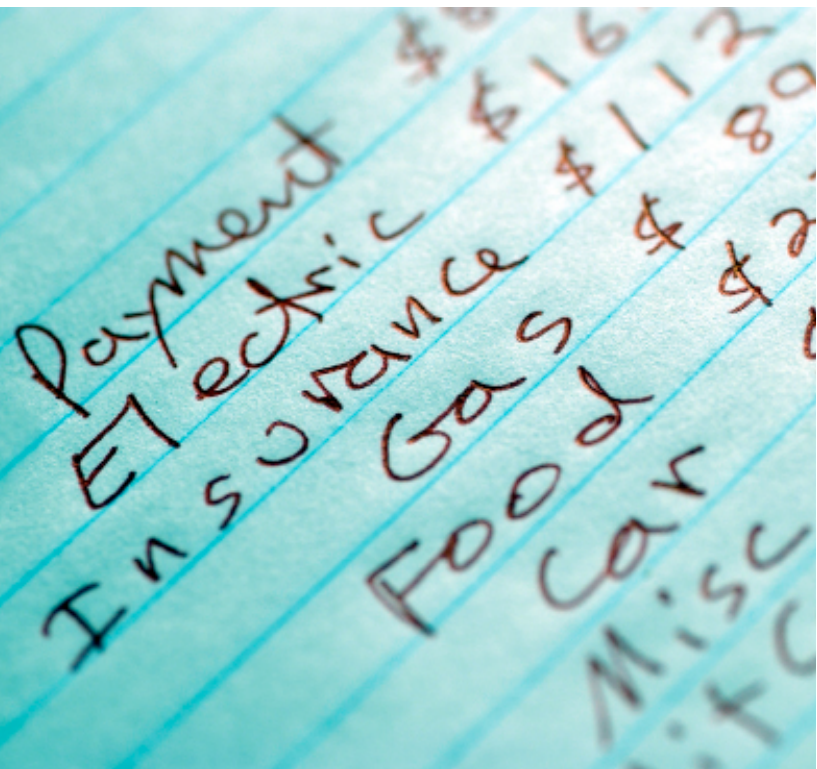
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TO LEARN MORE

Las Tablas Monthly Budget And Shopping List



Apartment or House Ownership Budget (for a couple)		
Mortgage	0	N/A for expats
HOA Fees	0	No communities in Las Tablas
Transportation (bus, taxi etc)	\$75	
Gas (cooking/heating)	\$5	Small tank used for cooking
Electricity	\$80	
Garbage collection	\$1.75	Municipality service
Telephone	\$80	Bundle cable, Internet, and landline
Internet		Bundled with telephone/cable
Cable TV		Bundled with telephone/internet
Entertainment	\$150	
Groceries	\$400	
Medical appointment	\$10	\$10/visit or \$30 to visit a specialist
TOTAL	US\$801.75	

Apartment or House Rental Budget (for a couple)		
Rent	\$400	
Transportation (bus, taxi etc)	\$175	
Gas (cooking/heating)	\$5	Small tank used for cooking
Electricity	\$80	
Garbage collection	\$1.75	Usually included in cost of rent
Telephone	\$80	Bundle cable, Internet, and landline
Internet		Bundled with telephone/cable
Cable TV		Bundled with telephone/Internet
Entertainment	\$150	
Groceries	\$400	
Medical appointment	\$10	\$10/visit or \$30 to visit a specialist
TOTAL	US\$1,292	

Penny-Pincher's Budget (for a couple, bare minimum costs for all)		
Rent:	\$150	Small 1bed, 1 bath
Transportation (bus, taxi etc)	\$50	Walk/bike everywhere possible.
Gas (cooking/heating)	\$5	Small tank used for cooking
Electricity	\$60	Minimal Air Condiioning
Garbage collection	\$1.75	Municipality service
Telephone	\$60	Basic service bundle
Internet		Bundled with telephone/cable
Cable TV		Bundled with telephone/Internet
Entertainment	\$50	
Groceries	\$250	Shop wisely and avoid costly items
TOTAL	US\$627	

Monthly costs of car/motor bike ownership:

- Vehicle insurance: \$60
- Fuel: \$80
- Upkeep: \$50
- Monthly payments: \$120

Total: US\$310

Shopping List

Item	Quantity	Cost in local
Fresh Fruit and Vegetables		
Apples	1 lb	.20
Bananas	1 lb	.88
Grapes	1 lb	1.19
Cucumber	1 lb	.58
Eggplant	1 lb	1.35
Garlic	1 kg	3.03
Lettuce, leaf	1 lb	1.54
Broccoli	1 lb	1.47
Onions, yellow	1 lb	.60
Sweet red pepper	1 kg	4.46
Potatoes, white	1 lb	.60
Tomatoes	1 lb	1.08
Meat, Fish, and Poultry		
Bacon	1/2 lb	2.15
Beef, strip loin	1 lb	3.34
Beef, top ground round, local	1 lb	2.00
Chicken quarters	1 lb	1.29
Fish, whole or fillets	1 lb	3.95
Ham, sliced, local brand	1 lb	1.44
Hot dogs, local brand	1 lb	1.00
Pork chops	1 lb	2.62
Eggs and Dairy		
Cheese, cheddar	340 g	4.5/8
Eggs	1 doz	1.87
Milk	1 qt	1.35
Yogurt, local brand	200 g	.77
Beverages		
Beer	1 can	.49
Coffee, Nescafe	100 g	4.84
Orange juice	1/2 gal	1.35
Pepsi or Coke	2 L	2.03
Tea, Lipton	200 g	7.99
Water, filtered	3.785 L	1.49
Wine	750 ml	4.26–12.46
Staples and General Groceries		
Bread, sliced white sandwich-style	595 g	1.95

Item	Quantity	Cost in local
Chocolate, Snickers	52.7 g	.80
Cooking oil	2.5 L	6.85
Olive oil	750 ml	8.83
Corn flakes, Kellogg's	430 g	3.96
Corn Flakes, local	490 g	3.42
Crackers	388 g	3.76
Flour		5 lb
Ice Cream	1 qt	2.36
Jam, Strawberry	360 g	1.68
Ketchup	794 g	2.58
Peanuts, salted	150 g	1.60
Peanut butter	462 g	3.28
Potato chips, Ruffles	67 g	1.17
Raisins, California	250 g	2.26
Rice, local	5lb	2.00
Salt	5lb	.95
Soup Campbell's	10.75 oz	1.78
Soy sauce	10 oz	2.58
Spaghetti noodles	425 g	.60
Spaghetti sauce	24oz	2.85
Sugar	5 lb	2.39
Tabasco sauce	60 ml	1.74
Tomato sauce	227 g	.82
Tuna fish, in vegetable oil	170 g	1.19
Toiletries		
Hand soap, Palmolive	6 pcs/110 g	4.43
Razor, Gillette Mach 3	single	3.51
Toilet paper, Scott	4 rolls	3.73
Toothpaste, Colgate	170 ml	5.16
Household Goods		
Dish soap, local brand	1.2 kg	3.05
Dog food, Pedigree (adult)	7 kg	20.56
Fabric softener, local brand	850 ml	2.06
Laundry soap, local brand	2 kg	4.20
Paper towels	2 rolls/200	1.90
Gasoline, unleaded	1 L	0.620



The Panamanian tamale is a staple celebration food here in Panama. Over the holidays there was certainly no shortage of tamales—it's likely many Panamanians still, in February, have leftover tamales stocked up in the freezer.

Here is a traditional Panamanian tamale recipe. This is a great recipe for using up leftover meat, you could substitute the chicken for pork, beef, or turkey... whatever you've got to use up in the fridge.

Can't Find Fresh Banana Leaves?

A Panamanian friend (now living in the United States) was visiting over the holidays and we got to talking about how difficult it can be to carry on Panamanian traditions in the States, especially when it comes to tamales... it's not so easy to get fresh banana leaves at the U.S. superstores! Plus, traditional tamales take a very long time to make and are a true labor of love.

Her solution was to modify the traditional recipe to make a tamale casserole... It's quicker, easier, simpler, and she did not have to find (and fight with) banana leaves.

If you're in the States and can't find banana leaves, use the recipe above as a guide and simply combine as one big tamale in a casserole dish instead of using leaves. Bake for 40-60 minutes.

Ingredients

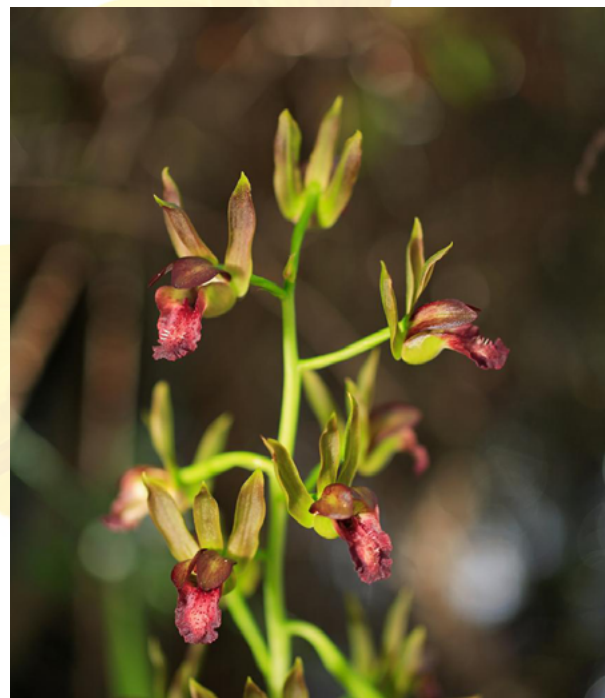
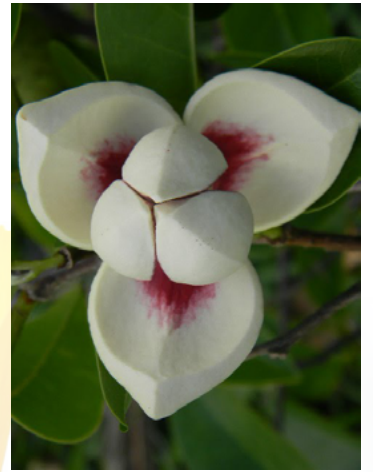
- 3 tablespoons olive oil
- 1 large free range chicken (about 5 pounds), quartered
- 1 cup diced onion
- 1/2 cup diced green pepper
- 1/2 cup diced celery
- 1 (15-ounce) can diced tomatoes
- 1 quart chicken stock
- 2 1/2 teaspoons salt, divided
- 1 teaspoon dried Mexican oregano
- 1/2 teaspoon ground coriander
- 1/2 teaspoon freshly ground black pepper
- 1/2 cup golden raisins
- 1/4 cup capers, drained
- 1/2 cup sliced Spanish green olives
- 1/4 cup toasted pine nuts
- 3 cups *masa harina* (not instant *masa*)
- 2 cups lard
- 3 cups chicken broth
- 2 pounds banana leaves
- Fried plantain strips, sliced lengthwise for garnish, optional

Instructions

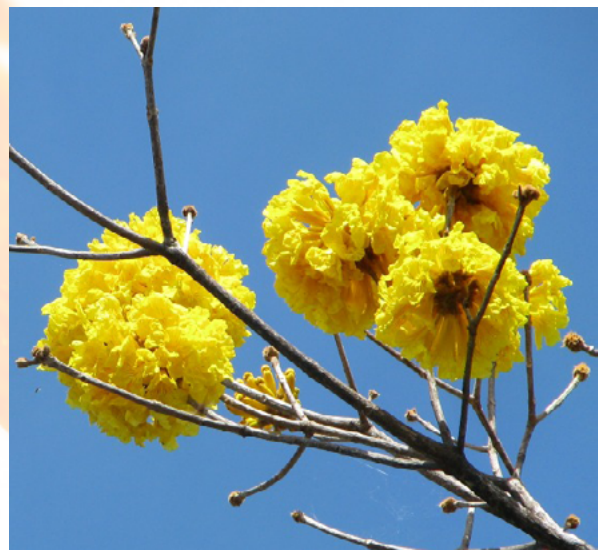
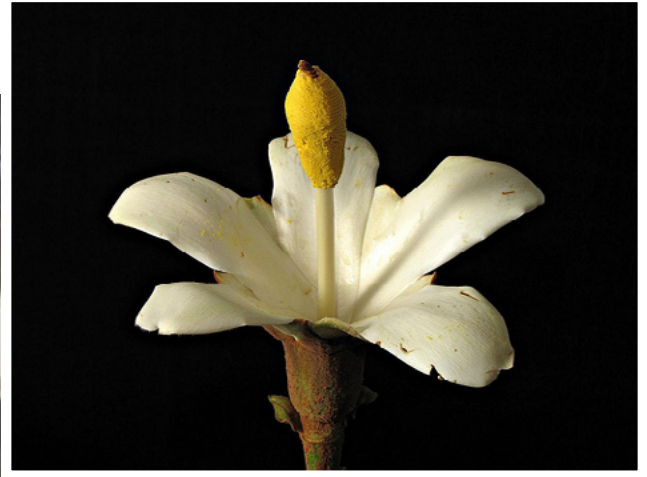
1. In a large saucepan, heat olive oil and brown chicken pieces. Add onions, pepper, and celery,
2. Add tomatoes, chicken stock, 1 teaspoon of salt, oregano, coriander, pepper, raisins,
3. Simmer until chicken is very tender and sauce is reduced by half, about 2 1/2
4. In food processor, combine *masa harina* with lard and salt. Mix well.
5. While machine is running, slowly add broth until fully incorporated. Mixture
6. Cut banana leaves into pieces about 10 or 12 inches square. Spread 6 tablespoons
7. Add 3 tablespoons of filling in a line down center of each portion of corn *masa*.
8. Fold the banana leaf up, one side at a time, so that the *masa* edges meet to enclose the
9. Position steamer basket inside large pot (such as a stockpot or pasta pot) and line steamer basket
10. Add tamales to steamer basket, cover, and bring to a boil.
11. Steam tamales until *masa* is completely cooked through and tender, and
12. Remove tamales from steamer. Allow to cool.
13. Serve with fried plantain strips, if desired.



FEBRUARY BLOOMINGS



FEBRUARY BLOOMINGS



Panama 101: How To Brunch In Panama

By Allison Jokinen

It's summer in Panama—the perfect time for Sunday brunching! Here, brunch often includes the usuals: mimosas... croissants... fruit... eggs... But, it can also include lots of exotic-seeming additions... from tacos and paella to sushi and carvery. Seafood is ubiquitous on all Sunday menus or buffets.

Although the concept of brunch has been around since the 19th century (first in England followed by an increase in popularity in the United States in the 1930s), the breakfast-lunch combo has recently evolved and re-popularized as a trendy Sunday activity for all age groups.

Panama is not always up to par on current trends, but brunch has arrived, caught on, and is something now offered in most restaurants and hotels in the city.

Because mimosas are (almost always!) calling our names... we did a little research on where you can go to brunch in Panama City. Here are our top 10 places to brunch in Panama City...

Happy brunching!

Gula



Gula Panama is located in Costa del Este, one of Panama City's most upscale districts. Brunch here is available all day on Sundays between 10:30 a.m. and 4:30 p.m. served à la carte with plates ranging between US\$10 and US\$20. Mimosas and Bloody Marys are served with brunch and a wide range of food is available, from steak and eggs to blueberry pancakes and from green eggs and ham to French toast.

Crepes & Waffles



Crepes & Waffles offers a traditional breakfast menu, but with a great selection. Eggs are offered in 13 different styles, alongside numerous breakfast combos and of course a variety of different crepes and waffles. This restaurant satisfies the Sunday bruncher with a sweet tooth (and even their friends who appreciate a savory start to the day). This is also one of the only places you can check out a menu online, check it out, [here](#).

Ambrosia

If you are looking for casual Sunday vibe in Costa del Este, Ambrosia Café and Bakery is



recommended as a top-notch choice. A plate averages around US\$10 for brunch—extremely reasonable considering the area—with a wide variety of options unique to the business. During brunch you can enjoy the caprese eggs benedict or, if you're looking for something sweet, try the cookie-ice cream sandwiches, or the baked Alaska in a jar (layers of chocolate and vanilla ice creams, brownie, caramel, and Oreo, topped with toasted marshmallows, all packed in to a mason jar). Check out the extensive and unique menu, [here](#).

American Trade Hotel—Dining Hall



Start your day off with a fantastic brunch at the very popular American Trade Hotel, one of Casco's most well-known luxury boutique hotels. Every Sunday in the lobby bar brunch is served with accompanying live classical music from 11 a.m. to 3 p.m. We suggest you make a reservation here as brunch is a popular event

every weekend. The Dining Hall's eggs benedict is their most famous brunch dish, but, if you feel like straying, check out their steak and eggs or Dutch pancake.

Hotel Sortis—Manabí



This is one of the best priced brunch buffets in the city at only US\$29 per person (comparable with most US\$50 brunch buffets). Offered on Sundays between 11:30 a.m. and 3:30 p.m., this international buffet features Mediterranean and Panamanian cuisine, pastas, dim sum, antipastos, meats, seafood (mussels, shrimp) desserts, crepes (lunch and dessert), and bottomless mimosas.

Hotel Riu—Restaurante Arts



The Panama City Riu Plaza offers a “brunch” service every Sunday from 12 p.m. to 3:30 p.m. This is a buffet-style layout with a cost per person of US\$39. But this option is better chosen by those looking for more lunch options than breakfast; there are no egg-based or breakfasty selections during these hours, but there is an enormous variety of lunch dishes. The price includes one mimosa per person.

Miramar Intercontinental—Bay View



This buffet brunch is known for its over-the-top variety and fantastic value. US\$40 per person (an average price for a high-end city hotel) provides you with a great selection of cuisine including a seafood bar with sushi, shrimp, ceviche, fresh fish, and an omelet bar, cold meats, a fruit bar, and more. The cost includes bottomless wine and champagne and live music for entertainment.

Trump—Barcelona



This is known as one of the best brunch spots in the country. The price is US\$50 per person (you can check out the breakfast buffet for just US\$20), and runs between 12 p.m. and 3 p.m. on Sundays. Guests enjoy bottomless, serve-yourself mimosas (hold the orange juice if you so desire), and a fantastic array of options including ceviche, paella, cheeseburger sliders, tortillas, eggs, fruit, a chocolate fountain, a pasta station, carvery station, and massive dessert table (we can't overlook the chocolate croissants). There is always live music for entertainment and top-of-the-line service, which is often hard to come by in Panama City. The holiday brunches here are especially indulgent and memorable (Easter Sunday, for example).

Waldorf Astoria—Brio



The Waldorf Astoria's five-star status is reflected in the Sunday brunch service. The cost per person is US\$40 and includes international cuisine, sushi prepared fresh in front of you, plus eggs, cold and hot meats, a salad bar, and desserts. There is also a juice bar as well as an open mimosa/bellini/Bloody Mary bar. This brunch also features live entertainment, typically the sounds of acoustic guitar.

Hotel Bristol—Salsipuedes



The five-star Bristol hotel features a Sunday brunch buffet at a cost per person of US\$50. This price includes everything... and we mean everything. Even a taco bar.

If you're not up for tacos for your Sunday brunch, don't worry you can also choose from waffles, dim sum, paella, desserts, or check out the omelet station. And, of course, bottomless mimosas.

Allison Jokinen is from Little Britain, Ontario, a small town about one and a half hours northeast of Toronto. She studied both Cultural Studies and Special Events Planning while home in Ontario, but has most recently found herself in Panama City as of September 2015. She enjoys wine tasting, traveling, and meeting new people from all around the globe.



Jacqi Stockin: "Your Guardian Angel In Azuero"

By Dusty Tubbs

Jacqueline (Jacqi) Stockin, aka J.K. Mikals (her pen name), is the go-to contact for expats in Las Tablas—or anywhere in the region. This American Embassy Warden is the official point of contact for this entire half of the Azuero Peninsula.

To residents, she calls herself “your local guardian angel.” Jacqi is a spirited and adventurous lady, full of vim and vigor... she’s also fiercely ambitious and self-confident, and it’s these qualities that pushed her into the position of prominence she now enjoys among foreigners (and locals) in the region.

PSR – So, Jacqi, what led you to Panama?

Jacqi – This is a place where old ladies can afford to live on their Social Security, where people (mostly) still like Americans, where it’s nice and warm all year, where you can enjoy the glamor of being illiterate in the local language, where there are lots of things that make each day an adventure, and where I find plenty to do to stay busy.

PSR – Where do you live why did you choose this location... what drew you here and what keeps you?

Jacqi – I am currently living in a small off-the-beaten-path *pueblo* just outside of Las Tablas on the Azuero Peninsula. It is so small that even Panamanians do not know its name... it’s like telling people you are from Playa del Rey, California, it’s easier to say from Los Angeles.

Las Tablas is, in my opinion, the beating heart of Panama. The people in this area still celebrate

everything using the old ways, the old traditions, and the old customs. I’m in a tiny little town outside the “cosmopolitan” area. At least three guys ride past my house on horses every day. My neighbor gets his friends together to sing love songs to his wife at midnight on Mother’s Day. The whole town gathers for call-and-response sing-alongs whenever an opportunity offers. When someone dies, the entire town marches to the cemetery. When someone has a birthday, at least half the town attends the party.

This is living life *Tableño* style. This is what it means to live like a local, with the locals. This is embracing the local culture.

PSR – Do you work or have any job? What do you do for fun or relaxation?

Jacqi – I live. Life is fun.

I am retired, but I have never worked harder! I’m a writer. I’m hoping my novel “Saving Time, A Satiric Novel of Gods, Ghosts, Love



and Physics” will be on the digital shelves at Amazon when this interview is published. It’s about the search for true love, power, death, and what happens while rewriting history.

Writing is my vocation, but I also volunteer as the U.S. Embassy Warden for the Southern Azuero area.

PSR – So what is next for you?

Jacqi – I have another book in the works: “The *Curandero’s* Daughter”, which is about nine months out. Living here in Panama allows me the opportunity to live the writer’s life.

PSR –. What is it you like best about Panama?

Jacqi – The people. I get smiles and friendly helpfulness wherever I go. Local folks try to talk to me even though my Spanish is not as good as that of the two year old down the street. It’s the verbs and the local accent. The combo is lethal to the language center of my brain.

PSR – What do you like least about Panama?

Jacqi – The chitras. Chitras are Panama’s version of chiggers, with an even itchier bite. They may like me but the feeling is not mutual.

PSR – What about Panama was a complete surprise for you?

Jacqi – How very much I would like it here. I expected to like it, but I really love it.

PSR – What has changed the most since you first came here?

Jacqi – Las Tablas is growing. The area is getting more commerce, there are more houses, more people, etc. This puts pressure on an infrastructure that was not designed to support so many, which makes it a bit tough. I'm old enough to tend to wish things would just stay put, but I know they won't and change is necessary.

PSR – What would you like to see change?

Jacqi – I wish the local grocery stores would get it together regarding inventory control. One of the big ones actually did, during *carnaval* two years ago. Then whoever was in charge apparently moved on and now we are back to running out of food on a regular basis.

PSR – Any suggestions or tips for people considering a move to Panama?

Jacqi – Anyone considering a move to a foreign country should probably try it out before abandoning all and moving. Panama is not the United States. And it belongs to the people of Panama, not to the expats.

Panamanians do things their way, not our way, and we should be smart enough to realize they not only have that right, but they are probably right, because they have had plenty of time to try out alternatives for most of it. If you can't be respectful of the fact that as a foreigner you are a guest here, then, with all due respect, please find somewhere else to go.

If you want to live in a gated community surrounded by other expats and create a small America of your own, maybe you should stay in America. Think how you would feel if some dude from some other country plopped down in your hometown and started criticizing everything. And there you have it.

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A red and orange leather passport cover is centered on a dark, textured wooden background. The cover has a red upper section and an orange lower section. A white document is tucked into the top. The text on the cover is as follows:

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PASSPORT

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PASSPORT



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Every month, subscribers to the ***Panama Letter*** receive an honest, current, and complete introduction to one of the places we've identified as offering tremendous advantages for the would-be retiree, investor, or part-timer in Panama. These are the locations that should be on your radar, either for your immediate retirement or as places to invest today as part of a longer-term plan in Panama.

Each of these comprehensive reports addresses not only the pros, but also the cons of each destination featured. This is critical if you want to make a smart, informed choice. You'd be hard-pressed to find this information anywhere else in the world.

This is Panama without the sugar coating. From a team of expats, investors, and businesspeople with, together, many decades of experience spending time and making money in the Hub of the Americas. Let us show you why, after considering the whole world, we've chosen to be here.

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- **“What's On In Panama This Month”**...a guide to events and activities in the country this month. Where to go to watch the playoffs...how to plan your Carnaval adventure...who's appearing live in concert this month... and what's playing at Panama City's English-language theater...

Plus much, much more, including:

- Where to look to find the kind of **life that suits you** — at the beach, in the mountains, in the big city...
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All I ask is this: If you like what you read in your Special Panama Report... keep reading. Subscribe to the ***Panama Letter***, and then, every month, you'll receive in your in-box a new, up-to-the-minute, information-packed Special Panama Report providing another from-the-scene guide of life in another destination in Panama.

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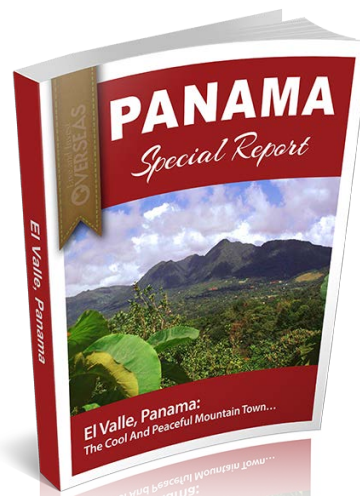
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- **“Live and Invest in Panama,”** the complete, 221-page guide (a US\$79 value)--This complete and current guide to Panama introduces you to the country's top seven choices for expat living and helps you to compare them, one to the other, with a clear look at the pluses and the minuses in each case...
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- **“Panama Residency Visas Supplement,”** containing fully up-to-date information on all 14 of this country’s top foreign residency options (a US\$9.99 value)--This is your step-by-step guide with answers to all your residency- and visa-related questions...• **“Little Black Book for Panama,”** our private Rolodex, not available for sale anywhere--This is a guide to our best in-country contacts, which is supplemented every month with the new contacts we’ll introduce you to in your issues of the *Panama Letter*...

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