

PANAMA

Special Report



El Corazón De Panamá:
The Azuero Peninsula—Part II:
Western Azuero

PANAMA

Special Report

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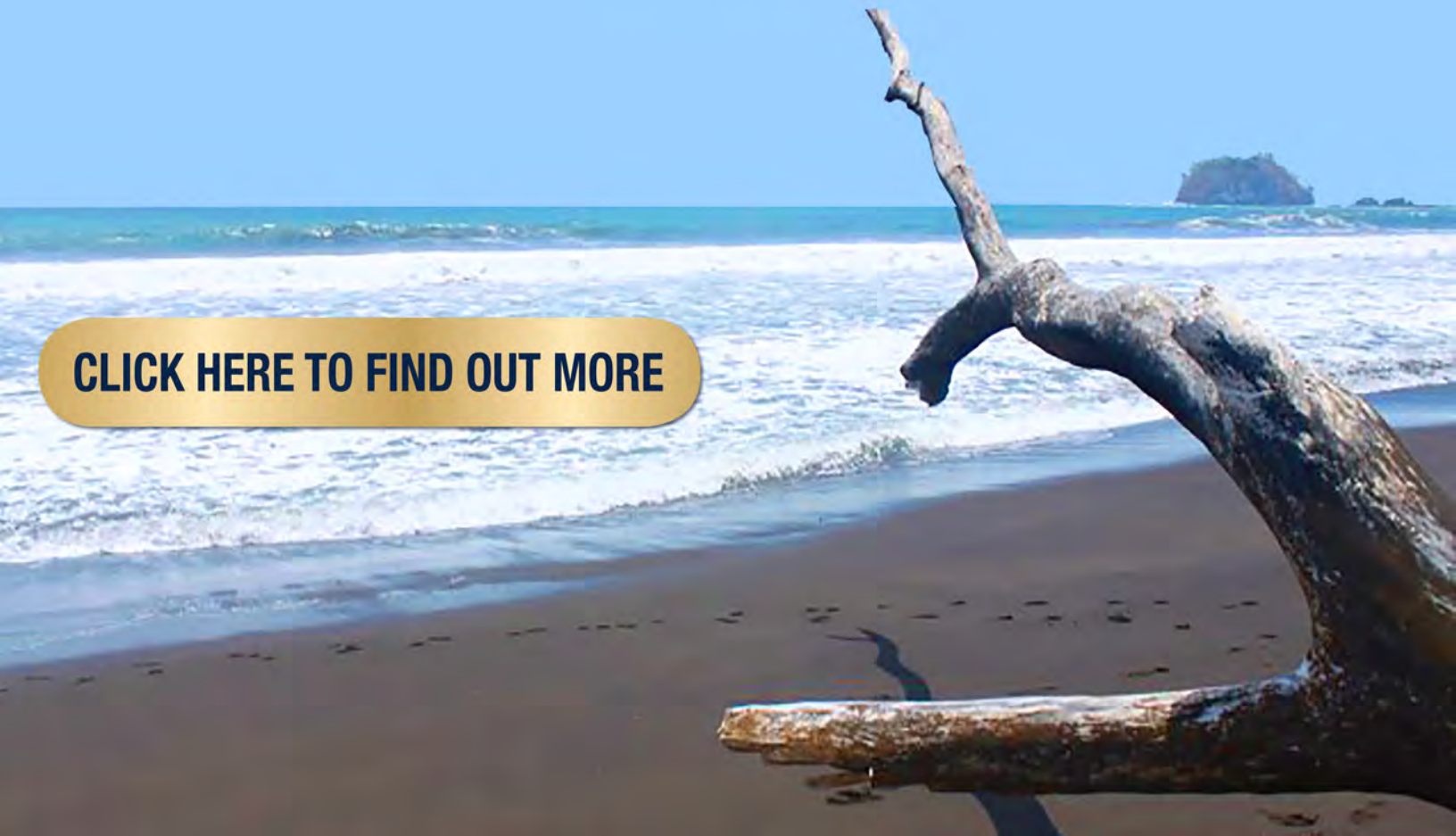
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El Corazón De Panama: The Azuero Peninsula—Part II: Western Azuero

BY DUSTY TUBBS

The Azuero Peninsula is the cradle of Panamanian folklore... the lifeline to its customs, festivals, and traditional way of life... *el corazón de Panamá* (“the heart of Panama”)...

About 100 kms long and 90 kms wide, it’s also an extremely large region, which is why I broke it in two for *Panama Letter*: Part I, which came to you in April, covered eastern and central Azuero.

This issue—Part II—covers the peninsula’s more-rugged corner, western Azuero. Western Azuero is known for cattle ranching, farming, fishing, surfing (they hold some world-class competitions here), and beaches... and let’s not forget about the stunningly beautiful sunsets.

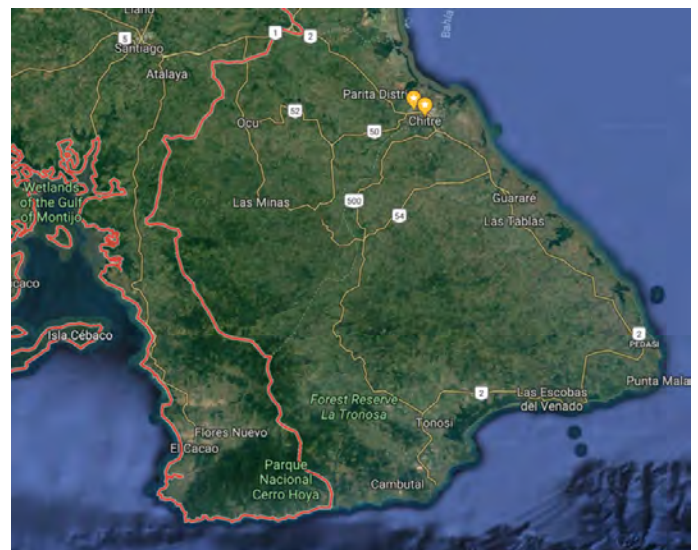
Its undeveloped, western-facing beaches provide unobstructed views of the Pacific Ocean... Some have even taken to calling it the “Sunset Coast” because of the phenomenal sunsets that can be seen daily.

Western Azuero isn’t as well-known as its central and eastern counterparts, but it’s quickly developing... The path of progress continues to inch its way in this direction, with construction and infrastructure upgrades constantly taking place.

These projects will no doubt open the area up for further development, increase the number of visitors it receives,

and improve the quality of life for those who already live here. For now, while it remains a frontier, you have the opportunity to turn raw jungle into dream home... if you’re up for it (challenges are not sold separately)...

Where Is Western Azuero?



The Veraguas portion of the Azuero Peninsula

The Azuero Peninsula is the fishtail-shaped landmass that dangles from the Pan-American Highway between



Aguadulce and Santiago. Just before Santiago, at Atalaya, is where western Azuero starts. It extends until Arenas del Quebró—the last town before Cerro Hoya National Park.

Veraguas Province

Panama is split into 10 provinces... The Azuero Peninsula comprises 3 of those 10: Los Santos, Herrera (both covered in Part I), and Veraguas.

Western Azuero is in Veraguas Province—the only province in Panama with a coast on the Pacific and the Caribbean. Veraguas makes up the smallest portion of the Azuero, has the smallest population density, and is the most undeveloped area of the peninsula.

In the southern end of the district, Mariato is separated from the Los Santos Province by the Cerro Hoya mountains. The national park provides a natural barrier that has kept civilization from encroaching on the southern and westernmost end of the Azuero.

Getting To Western Azuero

Just east of Santiago is the turnoff for Atalaya. Signs indicate its direction, but you don't always have the chance to read them. Traffic can be extremely heavy and hectic, and turning left here isn't easy.

If you take a bus from Panama City to Santiago, Bocas, David, or the border, you'll make a stop in Atalaya. A smaller bus will then take you to your destination on the western coast.

Driving from Atalaya towards Mariato, the road is decent but has potholes here and there... After Mariato, the road is jaw-breaking, bone-shattering, and muscle-tearing. Calling it rough is a gross understatement, and it only gets worse the farther south you drive.

The Towns Of Veraguas Province

The western side of Azuero was previously only known to cattle ranchers and wealthy farmers... Then surfers came.

They managed to keep the great waves a secret, but word eventually got out. Now, international surfing championships are held here.

Developments are visible as houses mix in with the farms and pastures, but communities are still scarce... and the

cost of living is still an incredible bargain. The better-known areas in this region are all related to surfing.

Atalaya

Atalaya is a district, a *corregimiento*, and the town where the road enters the western side of the Azuero. In addition to serving as a direction marker, Atalaya hosts over 200,000 purple-robed visitors each year for the Jesús Nazareno de Atalaya pilgrimage.

Mariato

Mariato is the name of district and a town. The town is home to a bank and grocery-shopping options. The district, 1,409 square kms in size, makes up roughly two-thirds of Veraguas Province's Azuero area. It comprises all the west-facing coastline on the Gulf of Montijo.

Malena

One of the best-known turtle-conservation programs is found here on Playa Malena. For a US\$10 donation you can work with the local lady that operates the conservation program.

Torio

Torio is the de facto social center for the 300-or-so expats that call this part of Panama home year-round. It's home to a handful of expat-run bars, restaurants, and guesthouses. It has cell and internet service (although both can be patchy) and is connected to other areas by a pitted and meandering road.

Mata Oscura

Volunteers can assist Fundación Agua y Tierra with their conservation efforts to protect the turtles. This is also a popular surfing beach but only for experienced surfers. Swimming is prohibited as it's dangerous.

Los Islotes

Known as the best emerging beach community on the Sunset Coast, Los Islotes is now officially googleable. For those looking for a sanctuary from chaotic, disorderly, and sometimes frustrating daily life in Panama, this is the place for you.

Beaches

Beaches in the Azuero are breathtakingly beautiful. Few visitors head here except surfers—the most common guests on the southern end of the peninsula.



Expat Social Gatherings

Torio is where most expats congregate on this side of the peninsula. You usually bump into them at Café Julia in Torio. The food is great, and, Julia, from France, speaks English perfectly.

Getting An Education

The state of education in Panama is nothing to write home about. Teaching standards are different, and quality schooling options are limited...

In western Azuero, school children walk for hours to attend classes. Rain, wind, and blistering heat don't stop them... Once they arrive at the school, they often discover that the teacher didn't show up and then have to walk back home.

LIOS Founding Publisher Kathleen Peddicord wants to change this. She plans to build a school to improve the lives of school-aged children in this part of the country and will enlist the help of [Los Islotes](#) residents who have backgrounds in education.

Public beaches start near Mariato, although the list of beaches on the western side of the peninsula is considerably shorter, as many lack official names. Western Azuero's beaches include:

- Playa Reina
- Playa Torio
- Playa Morrillo
- Playa Mata Oscura

A large area of the waters off the western coast belongs to the Gulf of Montijo Wetlands, which covers 89,452 hectares and is of international importance. It's one of the most beautiful nature reserves in Panama.



If you plan to relocate to western Azuero with school-aged children, your best options for education are a private school in Santiago or a bilingual school in Chitré. Homeschooling could also help bridge the gap between local and international standards in education.

Choosing A Bank

Setting up a bank account may be one of the biggest hurdles you face in establishing yourself in Panama. Don't make the same mistake other expats who expect things to be the same here as they are back home... That approach will only lead to disappointment.

Just as in eastern Azuero, the more remote you go in western Azuero, the fewer banking options you'll have... In Mariato, there is a Banco Nacional de Panamá branch... In general, Banco Nacional (the government's bank) has the most branches available throughout the entire country.

If you base yourself in Atalaya, there aren't any banks in town but plenty in Santiago, a 20-minute drive away. The closest bank to Arenas del Quebró is back in Mariato.

My advice is to open accounts with several banks. Be sure to check fees and costs because, unlike most banks in the States, banks here will charge for services.

Getting a credit card will be a new experience, too. Some banks will simply tell you no if you're too old. Other banks give you a credit card, but you need to keep a specified amount of money in the account.

You'll be able to write checks against a U.S. bank account. However, the local bank will usually limit your check to a certain dollar amount.

Health Care

The best hospital care in western Azuero is at the Regional Hospital Dr. Luis "Chicho" Fábrega, between Atalaya and Santiago.

Most expats "go naked" here... meaning they don't have medical insurance. Paying for medical out of pocket is

inexpensive compared to medical costs in the United States, Canada, or Europe.

This includes house calls from doctors. Although unheard of in the present-day United States, this practice is common in Panama, regardless of how remotely you live. Care is far more personal here, too. Doctors want to get to know you; visits aren't timed or rushed.

Expat Communities



[Los Islotes](#) is set to become the first master-planned expat community in the region. It's already taking shape with the completion of several houses and a beach rancho.

Several expats already have homes here, including Kathleen Peddicord and Lief Simon (owners and publishers of Live and Invest Overseas). New houses are currently under construction in this state-of-the-art beachfront development.



Building Your Dream House

After deciding to move here, your next choice is whether to buy an existing home or build your own. My advice is to lawyer up... Find a local attorney that has real estate or construction expertise and that speaks fluent English.

Don't assume that just because both parties speak English that you're being understood. The onus is on you, not the lawyer, for 100% comprehension. Don't assume the lawyer knows what your expectations are.

A common reason for moving to Panama is that there's less regulation here than where you're coming from. Regardless, you still need to make sure you're complying with the rules when building your home.

A local builder will tell you that you don't need to worry about permits and architectural plans. The contractor will assure you that he'll be able to build exactly what you want, the way you want, when you want, and it will be delivered in time and under budget.

The cynic in me knows that nothing turns out according to plan—especially in this neck of the woods. Contractors will promise you the universe; you end up with a solar eclipse and stormy skies.

These stories are part comedy, horror, and mystery... In fact, they're a common topic of discussion in *Simon Letter* and *Overseas Property Alert*, where many have shared their laughter and frustration of building a home overseas.

If you decide to build in western Azuero, you may just have to do what Kathleen Peddicord and Lief Simon did—turn raw jungle into homestead and accept a certain amount of stress and laughter as part of the process... The memories will be priceless.

Required Building Permits

- **Permit to clear.** This gives you permission to clear the space for your house. Have your lawyer check to

ensure there are no restrictions on clearing trees and vegetation on your land.

- **Construction permit.** This gives permission for all construction at your site.
- **Occupancy permit.** This is the final permit issued upon completion of building. You need final inspection stamps from the electrical power company (Unión Fenosa) and the fire department.

Architectural Design

You're required to hire a certified Panamanian architect, who's responsible for all drawings. Plans must be in Spanish and use the metric system.

The architect submits the plans to the local municipal office for approval and to get the permits stamped. Costs for permits and permissions are usually covered by the architect.

Contractor

This is another area where due diligence is your friend. You'll want to find a dependable and honest contractor. Plan to be on site as much as possible. There is no substitute for an actively engaged on-site supervisor.

Seek legal advice before entering into any agreement with a contractor. Have your lawyer draw up a contract to cover all aspects of your project. Any special specifications that you want must be included in the contract.

Unexpected Costs

Every construction project incurs unexpected costs. While you can't prevent them, you can minimize them.

Be clear and concise in your communications with your contractor. Make sure he notifies you every time an unexpected cost arises.



Best Time To Build

Weather wise, the best time to begin construction in Panama is December, when the dry season starts.

Worker wise, December is not the best time because Dec. 8 is Mother's Day. Then you have Christmas and New Year's Eve, and all are important family holidays here.

A Sense Of Humor Is Key

Yes, there will be many stressful moments while building your home, just as there will be in moving to a different country. Learn to laugh at the mistakes, and remember that you're now on Panama time. Relax and go with the flow. Overall it will be a rewarding experience. You'll build some character in the process, too.

Happiness Is Owning Your Own Home

Some expats I know recently moved into their newly constructed home. The process included delays, cost overruns, and numerous opportunities to learn patience and tolerance.

The owners are thrilled to be living far removed from tourist, expat communities, and noisy festivals in the local towns. Some would say that their home is isolated and remote... They say that their home is nestled in the quiet countryside, far away from society.

Building or buying is a common area for disagreements. Complicating matters more are the benefits and disadvantages of purchasing a new house versus a previously lived-in house. (Remember, just because a home was previously owned doesn't mean that it's been lived in yet.)

Taking time to consider your options (and including your spouse, significant other, or co-owners) can reap great returns in the long run. Due diligence is only part of the process. Not meeting personal expectations can be equally damaging as not having a clear title.

A Word About Real Estate

Attempting to describe every possible scenario for living in the Azuero would be herculean. Its land area is roughly 9,000 square kms (about 3,300 square miles)... certainly more than I can attempt to accomplish in a *Panama Letter* issue.

Unbelievable opportunities can be found everywhere here, but best ones are quickly sold. Without a formal MLS listing in Panama, it's extremely difficult to know if a property has been listed by several agents (often at different price points), if the property is currently available, or if the owner really wants to sell.

For example, I saw a sign (with a phone number posted) for a beachfront lot that looked promising. Upon calling, the owner said that the lot was no longer available.

If you're seriously interested in purchasing real estate in western Azuero, visit in person, drive or walk around the areas of interest, and hopefully find the place of your dreams. Boots-on-the-ground investigation is an essential part of the due diligence.

The Path Of Progress

Unlike "The Field of Dreams," you don't have to build it and hope someone will come. Here it's more like, "Hurry up and build it, they're here." Sometimes the concern is building too much...

Government projects get placed on hold after every election and change in administration. One such project was Anita Moreno Regional Hospital. It was exciting news when the Martinelli administration announced plans for its construction in La Villa de los Santos.

With the transition to the new president, the project was placed on hold. A redesign of the new facility was delivered in early March 2019. The hospital now includes a heliport, an administrative module, and a sewage treatment plant.



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Three other major projects are currently in various stages of completion. A total of US\$100,000,000 has been allocated to complete two infrastructure projects and the new Cultural and Education Center.

The La Arena to Pesé road-widening and resurfacing project is nearing completion. It includes a bike-jogging-walking path with a barrier between it and the road—first of its type in the Azuero (and possibly all of the interior).

Super Carnes, a supermarket selling mainly meat products, recently opened a new store in Chitré. Progress is quickly being made at the construction site...

La Villa and Guararé both have large housing projects being built.

The road from Las Tablas to Pedasí to Venao to Tonosí and back to Las Tablas is 80% complete... Finishing a few bridges will complete the project.

The Mall Is Coming, The Mall Is Coming

Everyone within a 50-km radius of Las Tablas was excited. The new mall was coming and would offer a movie theater, grocery store, many stores, covered parking, and even a hotel... Not.

Seems like life gets in the way of the path of progress, too. In this case it had nothing to do with construction, design, or labor issues... The developer had bigger issues than building problems... He's part of a nasty divorce proceeding.

The hope was that a different developer would buy into the project. No such luck so far...

But the promise of a mall shouldn't be the deciding factor for moving to a new location anyway. Remember this: If you can't see it, don't believe it. Never rely upon a developer's promise to build something.

Plus, there are other visible signs of a growing

community. Do It Center just opened a new store in downtown Las Tablas. That proves that construction is booming here. It sells construction materials in addition to finishing products needed by owners and builders.

The Newest Project Announced

Following the path of progress can be extremely challenging, even to those of us that live directly in its path. New projects are approved by the government almost daily.

Learning about the new projects is the difficult part. Some are announced with great fanfare; others may or may not receive publicity in the news (printed, television, or radio... who listens to news on the radio?).

Most often it's when the green sign is posted at the project site that the public becomes aware that the path of progress is moving here. Attempting to keep up with the path of progress in the Azuero could become a full-time job.

In 2019, a new project for the "conservation and sustainable use of biodiversity in marine-coastal production zones" was announced. An estimated US\$7,384,030 will be spent over three years.

The Ministry of Environment (MiAmbiente) is working with Tonosí, Pedasí, Pocrí, and Los Santos and receives support from the United Nations Development Program (UNDP).

Is Life On The Azuero Peninsula For You?

In western Azuero, you're surrounded by nature, pure and raw... Capuchin and howler monkeys call from the trees, sea turtles lay their eggs along the beaches, and, in season, dolphins and whales swim and play offshore.

The main attraction remains the Pacific Ocean. You could spend your days surfing, swimming, diving, beach



This region is for adventure seekers. Lovers of fresh air, sunshine, star gazing, beach bumming, and freedom will enjoy the lifestyle here. So, too, will surfers and horseback riders, hikers and loafers...

combing, fishing, or looking for ways to get involved with the local community...

Expats and retirees moving to this region today aren't the pioneers who moved here five or six years ago... Development in this part of the country is well on its way, but western Azuero remains a top option for someone looking to get away from it all.

Looking for less government regulation? A lower cost of living with a higher quality of life? Comfortable living by yourself (or with your partner)? Willing to accept life for what it is without forcing square pegs fit into round holes?

Azuero could be right for you. You'll have to check it out in person to know for sure... 🌸

Bio:

After he'd been in the U.S. Navy for more than 30 years, Dusty Tubbs 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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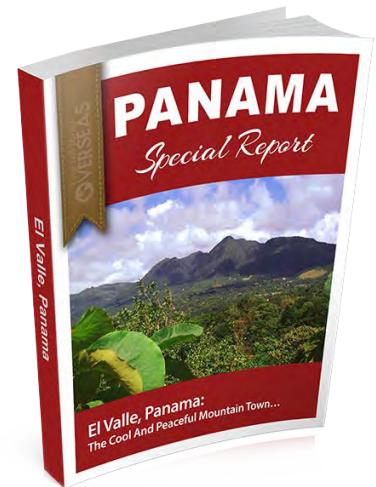
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