

PANAMA

Special Report



CCY BY-SA 3.0 Randy Navarro B

El Corazón De Panamá:
**The Azuero Peninsula Part 1: Eastern And
Central Azuero**

PANAMA

Special Report

Kathleen Peddicord
Founding Publisher

Harry Kalashian
Publisher

Kat Kalashian
Editor-in-Chief

Sophia Titley
Senior Editor

Edith Cantilo-Paz
Editorial Assistant

Cristian Landero
Graphic Designer

If you have queries relating to your subscription, get in touch at: CustomerService@PanamaLetter.com.

For editorial comments and contributions, reach us at: Editorial@PanamaLetter.com.

Copyright 2019 by Live and Invest Overseas.
All Rights Reserved.

Protected by copyright laws of the United States and international treaties. This newsletter may be used only pursuant to the subscription agreement and any reproduction, copying, or redistribution (electronic or otherwise, including on the World Wide Web), in whole or in part, is strictly prohibited without the express written permission of the publisher, Live and Invest Overseas, Calle Dr. Alberto Navarro, Casa No. 45, El Cangrejo, Panama, Republic of Panama.

Any investments recommended in this letter should be made only after consulting with your investment advisor and only after reviewing the prospectus or financial statements of the company.



El Corazón De Panamá: **The Azuero Peninsula** **Part I: Eastern And Central Azuero**

BY DUSTY TUBBS

As Panamanians say, “*Azuero es el corazón de Panamá*” (“Azuero is the heart of Panama”). It’s appropriate, as this region is the cradle of Panamanian folklore... the lifeline to customs, traditions, festivals, and agriculture.

The history of this region dates to the pre-Columbian era when indigenous groups inhabited the area. Much of the customs and folklore were passed down from the 17th and 18th centuries when Spanish colonists ruled the region.

Spanish colonial architecture still dominates. Everywhere you go you’ll see terra-cotta roofs dotting the landscape. Quaint villages are a picturesque snapshot of early Spanish times.

Located in the *Arco Seco* (the dry arch), the peninsula’s environment tends to be drier than the rest of the country. It’s this year-round warm climate that attracts many expats.

People are what make the Azuero Peninsula special. Friends, neighbors, and strangers are always greeted warmly, whether getting on or off a bus, walking into a restaurant or store, or even just passing someone on the street. Be ready to smile and reply with your own “*buenos días*” or “*¿cómo estás?*”

The Azuero Peninsula has never been a touristed area, even domestically, these towns only tend to draw visitors at special times of year. Some are famous for their local carnival, others for their crafts, others for some other particular culture point. Whatever their speciality, they celebrate it with fanfare at least once a year, and that single

weekend may draw more tourists than the rest of the year combined. Panama’s Tourism Authority (ATP), however, has seen the potential here and recently started advertising different locations as “tourism destinations,” including Parita, Las Minas, Chitré, Pedasí, and Las Tablas.

ATP even has a website (in English) and local offices in Chitré and Pedasí... but don’t expect much help if you walk into one of these offices. Announcements are rarely made about upcoming events. An article is usually published on the day of, but by the time a visitor has read the announcement, the event is over.

Breaking It Down

The easiest way to describe the Azuero Peninsula is this: It’s a square box, 100 kms (60 miles) wide and 90 kms (55 miles) long that hangs off southern Panama into the Pacific Ocean.

It dangles from the Carretera Interamericana (known to gringos as the Pan-American Highway) between Aguadulce and Santiago. Infrastructure divides the peninsula into three sections:

- Eastern Azuero: Departing the Carretera Interamericana at Divisa, the road leads to Chitré, La Villa de los Santos, Las Tablas, Pedasí, Playa Venao, and every place on the southern end of the peninsula. It’s also considered the “beach access” road.



- Central Azuero: The road goes to Ocu and Las Minas, connecting with the eastern side through Pesé or Macaracas. Beyond Las Minas is Reserva Forestal El Montuoso. Ocu is all agriculture land. Las Minas is mountainous agriculture land where pine trees are prevalent.



Map showing the roads of Azuero Peninsula

- Western Azuero: Starting from the town of Atalaya (just before Santiago) and ending at Arenas del Quebró (the last town before Parque Nacional Cerro Hoya). The western shore is not as well-known but is quickly becoming developed. The beach areas are also known as the Sunset Coast... it's the only place in Panama you can watch the sun set over the Pacific Ocean.

The Azuero Peninsula is a vast and diverse area... too much to cover in one issue of *Panama Letter* alone, so I'm tackling it in two pieces. This issue is dedicated to eastern and central Azuero... A future issue, Part II, will focus on western Azuero and the ins and outs of homebuilding in this part of the world.

The Provinces Of Eastern And Central Azuero

Herrera Province

This is the smallest province in Panama at just 2,340 square kms. It's named after General Tomás Herrera, who, in 1840, became head of the Free State of the Isthmus... In 1854 he became the 12th president of the Republic of the New Granada during the rebellion against the incumbent president José María Melo, former president of Colombia.

Los Santos Province

This is the largest area in Azuero with 3,804 square kms,

a population of about 100,000 people, and 7 districts (Los Santos, Guararé, Las Tablas, Macaracas, Pedasí, Pocrí, and Tonosí).



Herrera was established on January 18, 1915 after being divided from the Los Santos Province

It has three distinct relief zones: mountains, rolling hills, and coastal areas. The extensive coastline is dotted with small fishing villages—a change from the otherwise agricultural peninsula.

Cerro Hoya and Cerro Canajagua, two well-known hills, highlight the mountainous terrain that plays an important role in Panama's ecology. Many of the earthquakes felt in Panama are generated by the Macizo de Azuero (Azuero Massif) of this range.



Map of Los Santos Province

The Towns Of Herrera

The view that welcomes you to Herrera is a massive



expanse of green sugarcane fields and rice farms. It's mainly a rural agricultural region comprised of farmland, cattle pastures, quaint towns, and endless fields of sugarcane and rice.

You'll feel like you've gone back 100 years as you make your way farther south... As you pass through the small town of Santa María, alongside the road (or in it) you'll spot kids on bikes, soccer and baseball games, commuters on horses and tractors... tractors and horses without their riders... and lots of pedestrians—some being pushed in strollers or wheelchairs, some sporting 8-inch heels headed to a party, and some carrying sacks of rice on their backs.

Children play by the road at 10 p.m., proof of just of how safe this region is... As a driver, though, be cautious; the more remote you go, the busier the roads get with folks out enjoying life.

Many of the small towns have unrecognizable names. Tourism is slowly making these petite historical communities better known, but even the unlisted towns have characteristics that would make moving here interesting.



Map showing La Parita, La Arena, and Chitré

La Parita

Called "*La Tacita de Oro*" (the Little Cup of Gold), Parita is the oldest colonial seat in the Azuero, founded in 1556. Activities of special interest here are nature, agritourism, Santo Domingo de Guzmán Church, Sarigua National Park, and the National Heritage Artisan Route (where the Corpus Christi masks are made).

La Arena

La Arena is known throughout Panama as the home of *pan de la arena* and pottery, displayed alongside hammocks outside mom-and-pop shops.

Pan de la arena (Arena/sandy bread) only comes from La Arena, just as Kona coffee only comes from Kona, Hawaii. This unique marketing has created a specialty market that's been serving Panamanians for more than a hundred years.

Chitré

Chitré is the capital of Herrera Province. Over the course of history, it's been the capital of the entire Azuero district and even Los Santos Province. Today it's still considered the capital of Azuero.

Everything imaginable is available in this metropolitan town, and anyone living on the eastern side of the peninsula ends up shopping here. Every major grocery store is here, as well as hardware stores, furniture and appliances, fast food, great restaurants, hospitals, doctors, veterinarians, and all other service-related industries.



Map showing Pesé and Las Minas

Pesé

The most famous liquor in Panama was born here. Invented by the Varela family in 1908, "*Seco Herrerano*" is a clear (70-proof) liquor made from distilled sugarcane. Varela Hermanos, the biggest employer in the region and owned by President Varela's relatives, produce more than a million cases of *seco* every year.

Pesé is also known for the annual performance of *Semana Santa Viviente* (Living Holy Week), in which 200 locals reenact the final days of Christ. It attracts more than 20,000 visitors to the small town every year.

Las Minas

Because of Las Minas' cool climate, it's the only place you find *la flor del Espíritu Santo* (or the Holy Spirit Flower), so called because its open resemble the wings of a dove.

Panama's Gold Standard Private Beach Community

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

[CLICK HERE TO FIND OUT MORE](#)





This orchid species has been Panama's national flower since Oct. 21, 1980.

Located 1,000 feet above sea level, Las Minas offers views of most of the Azuero Peninsula, from the Gulf of Parita to the Gulf of Montijo. The local scenery is equally as beautiful as the majestic views of afar.

The Towns Of Los Santos

Describing this region is complicated... Many things in Panama seem to be contradictions when, in fact, they are not.

The province of Los Santos, including the many tiny villages (often just clusters of homes along the roadside) that dot the countryside, is like reliving a comfortable memory mixed in with an exciting new experience.

Here, life is a blend of old and new, dull and exciting, similar and different... It inspires a mix of confidence and concern. Centuries-old traditions that define Panama are clung to while, at the same time, modernization is aspired for.

Pocrí

Properly known as Pocrí de Los Santos (important to add "de Los Santos," as there are five different towns with the name Pocrí), this district is between Las Tablas and Pedasí.



Artisan Market of Pocri

Three nearby beaches—Playa del Alto de los Olivos, Playa La Yeguada, and Playa Ojo de Agua—are stunning and usually deserted... Lacking gringos as it does, I prefer this town over Pedasí or Las Tablas. Here, solitude is the order of the day.

La Villa De Los Santos

La Villa de Los Santos is the site of *El Primer Grito de Independencia* (the First Call for Independence)—an important moment in Panama's history. A national holiday, Nov. 10, 1821, celebrates the start of the uprising against Spanish colonial rule.



Corpus Christi

The town's other claims to fame are the annual Azuero International Fair and Corpus Christi, a celebration as well-known as carnival.

Macaracas

Every year this historic town holds an event to build *quincha* houses. Similar to adobes, *quinchas* are made from mud and straw and withstand the test of time.

Guararé

The area between La Villa and Guararé is popular among expats—it's close enough to Chitré to enjoy all the amenities without being in the city.

This is where the *mejorana*, a small, four-stringed guitar, is manufactured and celebrated. *Desfile de carretas* (the Oxcart Parade) is the only one of its type in Panama, and historians consider it the country's most important folk festival.

Guararé is also the birthplace of Roberto "Manos de Piedra" Durán (Hands of Stone)—a boxing champion with several world titles.

Las Tablas

*Poller*as are some of the world's most beautiful folkloric dresses, and Las Tablas has several celebrations each year to showcase them. *Desfile de las mil polleras* (Parade of the 1,000 Polleras) attracts thousands of spectators every year.

The major attraction in Las Tablas, though, is *carnaval*. Many locals rent out their homes to make a full year's profit from just this one month of celebration.



What can you do in Azuero...?

That part's easy: Live life as you want to. As long as the activity is legal and doesn't involve snow, you can do just about anything you want.

Fairs, festivals, and celebrations take place daily in this part of the world. Mother's Day, Christmas Eve, and Christmas are holidays in Panama. They're more than holidays, though, they're considered seriously special occasions, with celebrations equaling those of a festival.

The top "to do" here would, for many, be to hit the stunning beaches...

The Beaches Of Eastern And Central Azuero

The Azuero Peninsula is a vast, impressive region. Few know of its miles and miles of gorgeous beaches... some are inaccessible, others are protected, and a few are legendary for surfing.

Surfers in search of waves are often the first to arrive to remote areas. They carry the torch for other expats, who come from farther each year. Israelis, Dutch, French,

have all embraced life in Azuero and are blazing a trail where few expats have gone before them.

Most of the region's best beaches are on the eastern side of the peninsula. Chitré technically has the first beach on the north end of the Bay of Parita. Places where the land and sea meet aren't considered beaches north of Chitré; these flatlands are full of protected mangroves.

In Los Santos province, south of the Río La Villa (the border between Chitré and La Villa de los Santos), the beaches suddenly become beautiful and sandy. Some are cleaner, easier to visit, and prettier than others.





Beaches Of Eastern And Central Azuero

Here is a list of all the beaches (50, as I know them) starting from Chitré and going south:

El Retén	Playa de mi Tierra	Monagre	Playas de la Albina
Monagre Azul	Ojo de Agua	Honda	Punta del Tigre
El Rompío	La Playita de Las Marinas	Bella Vista	Mariabé
El Puerto de Guararé	El Rincón/Rinconcito	El Jobo	El Toro
Las Comadres	El Arenal Pedasí	El Uverito	Playa Lagarto
El Estero	Playa La Garita	Candelaria	
Los Bajaderos de La Candelaria	El Lanchón	Playa del Esterito	
Playa del Alto de Los Olivos	El Agallito	La Yeguada	

Beaches Of Southern Azuero

Punta Mala	Playa Los Panamaes	El Cascajal	Playa Venao/Venado
Playa Los Destiladeros	Madroño	La Miel	Raya
Oria	Playa Guánico	Punta Chumico	Playa Combatal
Achotines Bay	Playa Los Buzos	Playa Puerto Escondido	Piedra Careta Beach

Living on the beach isn't always as idyllic as we imagine. Sometimes, living above it is better... One expat couple found their perfect location above Isla de Cañas. Perched up high, the views from their property are stunning, they enjoy sea breezes, and don't have to constantly fight against beach sand in the house.

Authentic Beach Lifestyle Is Calling

Unlike some of the beach communities nearer to the city, eastern Azuero's towns are predominately local... definitely not expat. You have to embrace a Panamanian lifestyle to live here.

The upsides are that it's still cheap, you'll be surrounded by quaint colonial towns that house Panama's history and culture. The locals are some of the friendliest and most welcoming you'll find anywhere in Panama.

With a budget, you can control your cost of living here.

Expat Community

In the Azuero, the international expat community is expanding rapidly and eclectically. Israelis, Dutch, French, Canadians, Chinese, Colombians, Brits, and Americans have all embraced life here and are blazing a trail where few expats had gone before them.

But there are still no official "expat communities" in the sense of a gated, private development that attracts



Retire Overseas Conference

Houston, Texas | Sept. 7–10, 2019

Kathleen Peddicord and her 75-plus colleagues and correspondents will introduce you to all of the destinations features in our 2019 Overseas Retirement Index at our...

Biggest Retire Overseas Event Of The Year.

This special opportunity will reveal everything you need to know to make one of these 21 special places your home in as little as 12 months.

From Old World living on the Continent...
to an exotic new life in Asia... from the white-sand isles of the Caribbean
to the sunny, welcoming, and super-affordable havens
of the Americas.

Yes, it is possible. And a lot easier than you might think...

GO HERE NOW FOR MORE INFORMATION.



many to a single place. Los Islotes, on the western coast, is set to become the first master-planned expat community in the region. (Read more about it in Part II of this feature, to be delivered later this year.)

Before formal groups or meetings were established, you met expats while out and about. For a long time there was no real organization or place to meet... Pan and Cake was one of the most popular spots to try to bump into someone because of the coffee, food, and free Wi-Fi. Dairy Queen and Frostees (owned by a gringo) were also great places to bump into expats.

Gradually, a small group (usually writers) started to get together for coffee and pastries in the mornings or happy hour later in the day. Today, meetings are fixed and the groups can be as large as 50 expats. Find us at the Gran Hotel Azuero in Chitré every Thursday at 5 p.m.

10 Things To Do In Eastern Azuero

Carnaval isn't the only attraction in this part of the world... The opportunity to do what you want when you want is one of the best reasons to live in the Azuero.

Here are 10 activities you can do any time of year:

1. **Fishing.** Deep-sea fishing is a year-round sport for amberjack, Pacific sailfish, snapper, roosterfish, and grouper. Later in the year (November to April) is best for mahi-mahi (also known as *dorado* or dolphin fish), bigeye tuna, yellowfin tuna, and wahoo.
2. **Beaches.** Pick any from the 50 beaches available and go for a swim or partake in beach sports.
3. **Hiking.** Parque National Cerro Canajagua, Parque Nacional Cerro Hoya, Reserva Forestal Tonosí (Tonosí Forest Reserve), or Reserva Forestal La Tronosa are national parks where you can hike.
4. **Horseback Riding.** Own or rent a horse to ride on the beach.
5. **Kitesurfing Or Kiteboarding.** This action sport is only available in certain parts of the world (where wind and beach conditions are right), and eastern Azuero is one of them.
6. **Scuba Diving And Snorkeling.** The waters off the Azuero Peninsula are full of life.
7. **Waterfalls.** Visit El Salto waterfall in Las Minas (one of the most well-known) or go off-roading to discover your own, waterfalls of all sizes abound in Panama, you just have to find them.
8. **Parque Nacional Sarigua.** This park in Parita stands out because it's one of the few deserts in Panama. It's hot, arid, and (some say) boring... No rest areas, restaurants, or beverage stands are found here, so be prepared if you plan to visit.
9. **Windsurfing Or Sailboarding.** Like kitesurfing, the conditions in eastern Azuero are optimal for this kind of sport.
10. **Volunteer.** Get involved in eco-projects, pick up litter, plant trees, help out on an ecotourism farm... Do something you enjoy in the local community or become a wildlife volunteer. Turtle-watching during nesting season is possible in Pedasí, Isla Iguana Wildlife Refuge, Isla de Cañas, Playa Morillo, Playa Torio, and Playa Marito. You could also bird-count for the Smithsonian.

And don't forget how important sports are here, especially if you like baseball... On Feb. 26, Los Santos won the 2019 National Junior Baseball Championship. It's their sixth title, although their last one was 35 years ago.



Volunteerism

Lexi Meeker is a 14-year-old high school student from San Jose, California. She came to Panama as part of a volunteer program run by Amigos de las Américas.

Amigos de las Américas offers cultural immersion, Spanish-language experience, and leadership training all in one. Sponsored programs offer a way to safely learn a foreign language, learn about a new culture, and perform a meaningful service at the same time.

Lexi is a participant in one of many youth groups that come to Panama with a volunteer program. Peace Corps, church groups, and organizations like Amigos have volunteers come for a week to a year's time.

"I had a great traveling experience last summer, with many great memories and some really wonderful people,"

says Lexi. She shows us how easy it is to volunteer and how we can all make a difference.

Getting An Education

To quote a great friend (and fellow expat), Mike Cobb: "As the father of two third-culture kids, I can personally assure you that no education expands the mind more than growing up overseas."

In Azuero, quality schooling options are limited. There is one bilingual school where students are taught primarily in Spanish with English lessons. Chitré is where the best public schools are in eastern and central Azuero. One of my Panamanian neighbors relocated here from Las Tablas so their kids could receive a better education.

Another option is to enroll your kids in a private school in Santiago where classes are taught in both Spanish and English. Or your kids could attend weekly classes

Different Lifestyles For Different Budgets

We all know a budget is a controllable thing, and managing it is no different in Panama than it was back home. You choose what matters most to you and put your resources there...

Example 1

A single man rents a duplex from an elderly woman and pays US\$100 per month. Electricity (but not air conditioning), water, and garbage pick-up are included. The only cooking he does is making coffee in the morning.

Eating out, he pays less than US\$5 for breakfast or lunch. Dinner costs under US\$10, but friends frequently invite him to join them.

Example 2

A single woman with a fixed budget of US\$750 a month rents a room from a Panamanian family.

She wakes up to horses passing her window in the morning—country living at its best. Fresh air, sunshine, and nature surround her.

At first, she didn't own a car, but hitchhiking quickly became inconvenient and uncomfortable for her. Saving a little each month, she managed to buy a used car. Now she goes shopping and dining whenever she wants to.

Her small pension allows her to live a life she enjoys. This pays all her living expenses and still manages to get a nights out each month.

Example 3

An elderly married couple owns a house. (Home ownership is one of the best ways to dramatically reduce your cost of living.) This retired couple may spend as little as US\$1,300 a month. *Jubilado* discounts reduce their water, electricity, eating, travel, and medical expenses.

A couple that doesn't have to watch their pennies as closely could live more than comfortably on a locally generous budget of US\$2,400 per month.

Example 4

A single man lives in a three-bedroom, three-bath house with a home office, massive kitchen, large lot, patio, storage building, and two-car covered parking area.

He eats out for every meal and entertains as often as he wants to. Cost? He doesn't know, and he doesn't care. He is a multi-millionaire. He does what he wants when he wants how he wants.

The moral of these stories is that you can live as well as you want to depending on your income. Such is life on the Azuero Peninsula.



in Panama City and spend weekends, holidays, and vacations in the interior.

Home schooling is yet another alternative... Enroll your children in a local school and supplement their education with home schooling to provide the best education possible.

There's no one-size-fits-all solution.

Choosing A Bank

Don't make the same mistakes many foreigners (including Panamanians from other regions) make here when dealing with banks...

Mistake #1: Which bank will open an account in the shortest amount of time?

Mistake #2: I already have a Panamanian bank account. Where is the closest branch?

Personally, I recommend you first find your piece of paradise. After you know where you're going to live, ask your new neighbors where the closest bank is. The more rural the location, the fewer options available. For example:

- Cambutal: (the southern end of Azuero) there are no banks. The closest banking options are in Tonosí.
- Pedasí: Banco Nacional de Panamá, Caja de Ahorros, and Cooperativa Santa Catalina (a credit union).
- Tonosí: Banco Nacional de Panamá and Banco de Desarrollo Agropecuario.
- Macaracas: Banco Nacional de Panamá and Microserfin (now part of BBVA).
- Las Minas: Banco Nacional de Panamá.
- Ocú: Banco Nacional de Panamá, Cooperativa Nueva Unión, R.L., and Cajero BNP (ATM only).
- Chitré: Too many to list. Every major banking facility, co-op, and credit union is available here.

Banco Nacional de Panamá, the government bank, has the most branches available throughout the country. My advice is to open accounts with several banks, making sure to check fees and costs—banks here charge for their 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, but the local bank will usually limit your check to a certain dollar amount.

Learn the rules. It's tempting to make assumptions based on past experiences, but that approach will lead to disappointment.

[Go here for full details on residency options in Panama.](#)

Living With Disabilities In Panama

A couple years back, if you asked if Panama was disability-friendly, you would've gotten laughter in response. Today, things are different. Panama has made some progress in this area...

As new construction and major renovation projects take place, handicapped parking and access ramps are being incorporated into infrastructure. When a friend recently made an exploratory visit to the interior, he was pleasantly surprised to find ramps almost everywhere.

The ramps are usually very short and steep... "Nevertheless, they show the desire to provide accessibility," he says. Bad ramps are manageable; no ramps are a bigger problem.

The low cost of home ownership provides a unique solution to those with disabilities. You can design your home to meet your personal requirements without breaking the bank.

For both disabled and non-disabled people, the attitude needs to be the same... The question isn't, "What will the government (or someone else) do for me?" The question is, "How can I do it myself?"

As always, the only way to know if you'll be comfortable and accommodated in a new place is to test it out for yourself. What's manageable for one may be untenable for another...

Is There A Doctor In House?

Another advantage of living in Panama is that everything can be delivered to your front door. Even doctors are willing to make house calls... When I stubbornly refused to go to the hospital one time, my wife, Carolyn, had the doctor come to our house.

It doesn't matter if the doctor is a specialist or a general practitioner, they'll gladly come to you. Robert and Lolita Stricker, who live at the bottom of civilization near Isla Cañas, even have their doctor make house calls—amazing when this practice is unheard of in the States.

Save Nearly 50%

On The Ultimate Panama Package

The **Panama Starter Kit**
is the most comprehensive Panama package
you will find anywhere.

It's **7 resources in total**,
including the 221-page guide
“Live and Invest in Panama.”

Save Nearly
50%
For A Limited
Time Only

For a limited time only,
you can claim your copy
for **nearly 50% off**
the retail price.



[CLICK HERE FOR FULL DETAILS](#)



During your first doctor's visit in Panama, don't expect to be in and out in under 15 minutes. Doctors here want to get to know you. Visits aren't timed, and they certainly aren't rushed.

Health Care

The best medical care in eastern Azuero is available at the new Regional Hospital Anita Moreno in La Villa de los Santos and Dr. Gustavo Nelson Collado Hospital and Policlínica Dr. Roberto Ramírez De Diego in Chitré.

Expats, for the most part, "go naked" here, i.e., they don't have medical insurance. Paying for care out of pocket is inexpensive compared to medical costs in the United States—or even Canada or Europe.

Veteran's Medical Care

Are you a retired veteran? Any veteran who was honorably discharged with a Veteran's Affairs (VA) awarded disability (between 0% to 100%) can be covered under the VA Foreign Medical Program (VA-FMP) in Panama.

If you're eligible, you can now receive VA-FMP covered medical care and medication prescriptions in Chitré. On-site assistance will verify eligibility for you, a veteran's spouse, widows, widowers, and dependent children.

The Chitré location has a pharmacy and a clinic that accepts VA-FMP, Champus VA, and Tricare reimbursements. The clinic provides a list of required documents, which can be emailed as all files are digital.

Expat Wounded Warriors

Ready for a shocker? A community of Wounded Warriors lives here... Prior to the opening of the clinic and pharmacy in Chitré, a meeting took place to determine if enough veterans lived in the area to warrant opening a facility.

Approximately 50 vets were in attendance, including me. Nobody knew this many former military members were living here—not the local expat community or the U.S. Embassy. Most were Wounded Warriors.

As distressing as it was to learn about these vets, it was even more appalling to learn that most weren't U.S. citizens. They were from other countries (most were Spanish-speaking) and had joined the U.S. military with the hope of eventually becoming U.S. citizens.

Unfortunately, they received injuries that prevented them from continuing on active duty (and gaining U.S. citizenship). They were provided medical discharges with a disability payment.

Where better to go start a new life than here in Panama? Great medical care, their disability pay provides them with a good standard of living, and they are warmly accepted by the locals.

LGBTQ In Panama

Vocal opposition to the LGBTQ community in Panama comes predominantly from the Catholic Church, which has argued that Panama shouldn't accept the recommendations of the Latin American Human Rights Organization.

That's the official standpoint.

On the day-to-day level, though, Panama is quite tolerant, and Panama City is something of a mecca for the LGBTQ community within highly conservative Central America. In 2005 Panama held its first ever gay pride parade, which has continued annually ever since, and many gay-friendly accommodations are available.

That said, discrimination still exists. Many Panamanians don't want to see public displays of affection between the same sex. Name calling is still more prevalent here than it is in many more progressive countries these days.

As a rule of thumb, if you accept and respect Panamanians for who they are, they will show you the same courtesy. We know many gay, lesbian, and transgender folks living very happily in various parts of Panama.

Do I Need A Car?

Thousands of people living here don't drive. It's usually an economical choice, but the abundance of cheap transportation makes it a convenient one, too.

Taxis and small buses will take you anywhere... The



downside of the coasters is their unreliable time schedule. You only have an idea of when the next bus is coming. If it's full, it simply won't stop for you. You're left wondering when the next one will come by.

Walking is the most common method for short-distance travel. Other methods are horses, bicycles, motorcycles, and even horse-drawn cart.

Most expats prefer to own a car to facilitate shopping and getting around—the freedom to go where you want, when you want can't be underestimated. Depending upon where you choose to live, a four-wheel drive vehicle might also be a requirement. Mine certainly has proven useful.

If you buy a car, keep in mind that you'll be sharing the road with other vehicles (not all in good repair), heavy equipment and farm tractors, people walking (both inside towns and on country roads), horses, chickens, dogs, cattle, wild animals, and, most importantly, children. Children walk to school, play in the streets, and stand around talking with friends and family members in the streets as a matter of course.

Getting There...



To Eastern Azuero

Driving from Panama City, you'll enter the Azuero Peninsula at Divisa. The road is clearly marked with a green sign informing to exit to the right. This takes you over one of the few overpasses in Panama.

The most popular form of transportation is the bus. The large buses (like Greyhound, only nicer) are air-conditioned and may even show a movie en route. The smaller busses are known as "coasters."

Large buses travel multiple times a day from Panama

City to Chitré, Las Tablas, Océ, and Macaracas. Coasters make the trip to many of the small towns and take passengers to the bus terminals for the bigger busses.

You can just stand on the side of the Carretera Interamericana and catch a bus leaving the city to anywhere in the interior. Getting off at Divisa, cross the highway to catch another bus to all points south of there.

Want to get here quicker? There are two daily roundtrip flights from Albrook Airport to Chitré with Air Panama.

Or you can arrive by boat... The only problem is there are no marinas to moor your boat at, although savvy boat owners know where they can anchor.

To Central Azuero

To get here by bus, go directly to Océ. If riding a bus to Santiago (or farther west) you must get off at the Océ intersection and look for a coaster to complete your journey to the central region.

Driving under the Chitré overpass, you'll continue past Divisa on the Carretera Interamericana. The next major intersection is the turnoff to Océ (new signage makes it easy to see). It's a narrow two-lane road that's been well maintained. Immediately you'll approach a check point that may or may not be manned. The road is nice, and it's almost impossible to get lost.

Las Minas is a straight shot, with a few small towns and lots of homes along the way. Passing through the *corregimientos* (counties) of Chupampa and El Limón, you'll arrive at Océ, which isn't a big town. A colorful sign will announce your arrival.

Drive slowly and cautiously... there will be pedestrians of all ages, cyclists, horses, tractors, and old vehicles all ambling about without a care in the world—one of the great things about living in this part of the world.

From Océ, you can drive east to Pesé. This road isn't easy to navigate; it lacks signage and isn't well-maintained. You'll notice the steep rise as you approach Las Minas and pine trees all around you—roll your windows down from here to enjoy the pleasantly cooler climate.

Once you get there, you have to decide: continue on the mountain roads or proceed to Los Pozos on a beautifully paved road. From Los Pozos you can drive to Pesé or cross the river to Macaracas. Either way allows you to connect to the eastern side of the peninsula.



Road Politics In Panama

Why is this road so bad? The simple answer is politics.

The local mayor had a major disagreement with former president Ricardo Martinelli. With the election of President Varela, everyone expected the road to finally be resurfaced.

The local mayor decided yet again to see if he couldn't do something to upset the president. He was successful, so another five years of neglect to the road it was.

Another election will be held this May. Perhaps this time the mayor will keep his opinions to himself (or get elected out of office) and the road will get some much-needed attention.

Is The Azuero Peninsula Right For Me?

If you have to ask, the answer is absolutely not... You shouldn't have to be persuaded to move somewhere. It should be a gut feeling... especially if you're moving to a new country. Adjusting to culture shock is challenging enough without having to undergo an attitude adjustment at the same time.

So, who is Azuero for...?

The Azuero Peninsula is for adventure seekers. Lovers of fresh air, sunshine, star gazing, beach bumming, and freedom will enjoy the Azuero lifestyle. Surfers and horseback riders equally enjoy living here. Hikers and loafers both fit into the slow pace of the region.

Looking for less government regulation? Desire a lower cost of living with a higher quality of life? Want to be a digital nomad exploring for a change of pace? Comfortable living by yourself (or with your partner)? Willing to accept life for what it is without having to make square pegs fit into round holes?

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

For those who want a more developed environment within the Azuero, the only option is Chitré. If Chitré doesn't have what you need, then you should head back to the "mainland."

Like "Mayberry R.F.D." And "The Waltons"

Growing up in the 50s and 60s is always thought of with nostalgia, like living in Mayberry. Life was perceived as simple and easy (even though it wasn't).

Slow living in the Azuero is reminiscent of those days... Daily events linger on... Life isn't interrupted by the internet (though many insist on being glued to their cell phone)...

Gringos are driven by instant gratification and overachievement. Panamanians slow down to connect with family and friends. They're always using WhatsApp (a messaging app) because they want to share every moment with their social circle.

Just like it used to be with Barney Fife, Aunt Bee, and Sheriff Andy Taylor. Or the Waltons of Virginia. Goodnight John Boy, Goodnight Gramma, Goodnight Grandpa, Goodnight Mary Ellen, and Goodnight Jim Bob...

We're all one big happy family on this peninsula! 🌸





HERE'S UP TO \$3,000 TO HELP LAUNCH YOUR NEW LIFE IN PANAMA

And that's only the start of what we're prepared to do to help you realize your Panama dreams...

Panama is the world's #1 retirement haven...

It's the world's top offshore haven... and an international banking center...

Its *pensionado* program of special benefits for foreign retirees is the Gold Standard...

And, as a foreign resident, you can pay zero local tax...

Panama is one of the best places in the world right now to start a business... and one of the easiest places to obtain foreign residency...

Plus, outside Panama City, this beautiful country hides the smartest beach, river, and mountain property buys anywhere on the planet today...



CLICK HERE
TO LEARN MORE

For Your Eyes Only

**Special Thanks for Being
A Preferred Reader...**

Get 12 Additional Reports For Only US\$2 Each...

Dear **Overseas Haven Report** Buyer,

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

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

This unique subscription service is called **Overseas Living Letter**.

Every month, subscribers to **Overseas Living 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 abroad...

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. 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.

Overseas Living Letter has correspondents all over the world who are living
the life you've been dreaming about, right now!

And, over the three decades I've been covering this beat, I've known literally many thousands of people just like you who've taken the leap.

Retirees who have built the lives of their dreams, and yours, overseas... and who are right now enjoying a retirement lifestyle that goes far beyond what you might believe is possible.

This extensive network of contributors will provide you with all the tips, tricks, and firsthand insider intelligence you need to follow in their footsteps...

- Where to look to find the kind of life that suits you—at the beach, in the mountains, among the vines, in the big city...
- Insights into what the community is like, who your neighbors would be (locals, expats, or both), and how they live...
- What it would cost you to live there, including detailed monthly budgets...
- Whether it's better to rent or to buy, given the local market right now...
- What to take with you, what to ship, and what to leave behind...
- Which visa options would make most sense for you and how you qualify...
- Who to contact for legal help, health insurance, banking, shipping, residency, taxes...

Read our correspondents' firsthand reports every month. Email them your questions (yes, they'll respond!). Search the archives, available to you free, for more information on the locations that interest you most.

In short, I'm offering you a bridge to the retirement of your dreams... and a chance to try it out for a special discounted price of [less than US\\$2 an issue](#).

Start laying the plans for a retirement that **so far exceeds your expectations... and even your current lifestyle...** that if you hadn't read so many reports from people actually living it today—you wouldn't believe it possible.

All I ask is this: If you like what you read in your Overseas Haven Report... keep reading. Subscribe to ***Overseas Living Letter***, and then, every month, you'll receive in your inbox a new, up-to-the-minute, information-packed Overseas Haven Report providing another from-the-scene guide of the good life in another of the world's premier overseas retirement havens. I predict it will become your favorite read each month.

In each issue you'll read about the world's most affordable places to retire... the friendliest places to live... best weather... lowest tax burdens... the most beautiful, most exciting, most infatuating places to hang your hat...

From Chiang Mai, Thailand, and Cuenca, Ecuador (cheapest)... to Ambergris Caye, Belize, and Kuala Lumpur, Malaysia (foreign resident friendly)... from El Valle, Panama (sweet mountain living in a top tax haven)... to Mendoza, Argentina (wine country on a budget)... from Dumaguete, Philippines (exotic and ultra-cheap)... to Algarve, Portugal, and Languedoc, south of France, (Old World living on a budget)...

What are you waiting for? Take me up on this special subscription price, [here now](#).

The World's Best Value Destinations For Living and Investing

Plus, When You Subscribe to Overseas Living Letter—Risk-Free—Today, You'll Receive 3 Special Reports (US\$115 value)

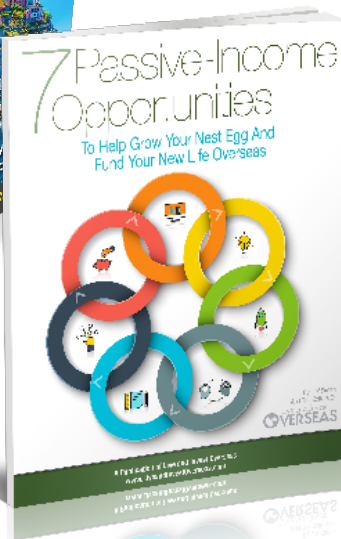
Because right now you can get 12 monthly issues of Overseas Retirement Letter—for just US\$24, only US\$2 an issue (regular rate US\$76). You save US\$52 with this special introductory offer.



- **SPECIAL REPORT # 1:** The Live and Invest Overseas Annual Retire Overseas Index—one bumper report each year... (retail price: US\$49).



- **SPECIAL REPORT # 2:** Five Fun Ways To Get Paid To Travel (Working As Little As 3 Hours A Week). (retail price: US\$39).

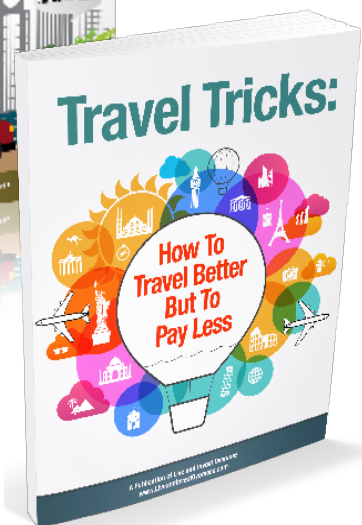


- **SPECIAL REPORT # 3:** 7 Passive Income Opportunities To Help Grow Your Nest Egg And Fund Your New Life Overseas... (retail price: US\$27).

Plus, [sign on today for 24 monthly issues of Overseas Living Letter](#)—for a locked-in rate of US\$42, or only US\$1.75 an issue—and you'll receive two additional special reports—and you'll receive a fourth special report, again with our compliments...



- **SPECIAL REPORT # 4:** FAQ—The Most Frequently Asked Questions Related To Living And Invest Overseas. (retail price: US\$19).



- **SPECIAL REPORT # 5:** Travel Tricks: How To Travel Better But To Pay Less. (retail price: US\$19)

That's a total value of US\$153.

What are you waiting for?

I'm putting my entire network of experts and resources at your disposal, in order to help you:

- **At last, figure out the best place in the world for you for part- or full-time living...**
- **Start living the good life from as little as US\$892 a month...**
- **Say goodbye to financial worries (I'm going to arm you with the information you need to fund your new adventure overseas whenever you're ready... you do not have to delay)...**
- **Learn the practical, nuts-and-bolts things you need to help you set yourself up overseas with the least hassle and the greatest success...**

We have no time to lose... let's get started.

[Start now and claim your free reports here.](#)



Kathleen Peddicord
Publisher, Live and Invest Overseas

Kathleen's Personal Guarantee

I guarantee that my *Overseas Living Letter*—delivered monthly via email—is the most straight-shooting, tell-it-like-it-is report available about the best-value destinations on the planet for living and investing abroad.

But if you don't feel *Overseas Living Letter* delivers the kind of make-your-nest-egg-last-forever opportunities you're looking for, you can cancel at any time. If you do, I'll promptly reimburse you for any issues remaining in your subscription, no questions asked.

The Special Reports are yours to keep, no matter what.

[Subscribe now!](#)



PANAMA

Special Report