

RETIRE Twice As Rich and five times happier

Even if your nest egg got flattened, our #1 retirement Eden makes paradise affordable. And here, you can take your pick of mountain scenery... island bliss...or city excitement!

It was 20 years ago that we first told our readers to think about retiring in Costa Rica. Now everyone else is finally touting Costa Rica for retirees...



WITH A MOUNTAIN RETREAT that rivals Estes Park, Colorado (at one-fifth the price)... idyllically inexpensive island living...and the most affordable First World city in our hemisphere... Panama's got it all. Small wonder it tops our list of the world's best retirement Edens for the third year in a row.

...and beautiful homes like those our readers nabbed NOW SELL FOR UP TO 10 TIMES THE PRICE

Which is swell for those early buyers. But wouldn't you rather take advantage of the next Costa Rica? You can. And I'll get into the overwhelming advantages of our #1 retirement Eden in a moment. First, however... Ditch these outdated myths about *Panama*...

- **"IS IT SAFE?"** Probably safer than back in the States! The Pinkerton Global Intelligence Agency rates Panama as *the* safest place in all of Central and Latin America, and our own survey has it tied for third among all countries in the world. Panama's friendly, stable government is bending over backwards to welcome U.S. citizens. (See just a few of the amazing benefits they're offering below.)
- **"ISN'T IT HOT DOWN THERE?"** Only if hot's what you want! In fact, Panama's geography is sodelightfully varied, you can take your pick of any kind of paradise you long for...

PARADISE #1

Imagine a mountain retreat as stunning as Sun Valley, Idaho...

...where daytime temperatures are *always in the 70s* (year 'round!) and nights are in the 60s. That's just the first perk of life in *Boquete, Panama*, where

More than 40 laws favoring you

Panama lost a huge source of U.S. dollars when the Canal Zone switched hands. So now, they're doing all they can to lure Americans back. More than 40 new laws protect the rights of foreign investors. **Typical**

there's simply no need for heating or air-conditioning. Boquete is quiet and unspoiled, laced with rivers and picture-book waterfalls. The hills all

around you are carpeted with red and purple wildflowers. And, as one *International Living* reader reports...

example: If you buy or build a new house, you won't pay property taxes for *20 years*. More in your **FREE BONUS GIFTS.**

English spoken here!

"The people...are hardworking, friendly and honest. Due to the United States' long involvement with the canal, you'll find that many people speak English...we have English-speaking doctors, dentists and lawyers."

- *International Living* reader Clayton Schmidt

Yet just a half hour away from Boquete is the region's main city, David, where an enormous Price Costco recently opened, stocked with all the conveniences of home. And these are just a few of the fabulous details about Boquete you'll learn about in your FREE BONUS GIFTS...

Including where to find semi-custom homes (with high speed Internet access) in a gated golf community, for less than \$50 per square foot. Or (if you like your morning cup *really* fresh) your own coffee plantation in the hills for just \$500 per acre. Or, if you go for sand and sun...

PARADISE #2

Turquoise waters, white

sand beaches, giant coral reefs...

Panama's idyllic island of Contadora has all these and more in abundance. As International Living contributing editor Bob Ford reports:

"This is the stuff of travel magazine cover photos..."

secluded coves, bright red and yellow fishing boats, swaying palm and cashew trees, giant coral reefs, coconuts, mangoes, parrots, hummingbirds, pelicans, sea turtles, and bright tropical flowers. I even saw gray and orca whales."

The island is a closely guarded secret playground for wealthy and famous political leaders, writers, entertainers and businessmen from all over the world. Yet in your FREE BONUS GIFTS, you'll learn where to find luxury, beach-view villas here as low as \$137,500. And just 15 minutes away is...

Your personal contact in Paradise

In a new country, one of the greatest challenges is knowing how to get "little" things done. How to ship a package... where to buy bed linens... how to outfit your kitchen... how best to get to the airport. That's why International Living has set up special branch offices in a number of these overseas Edens, including Panama, Ireland, Mexico, Nicaragua and France.

In each of these places, you'll have your own personal International Living contact to show you the ropes about traveling or living here. Your contact in Panama is Greg Geurin. And Greg will be delighted to tell you which hotels and restaurants to try... who the most reliable contractors are... how to find a good maid for very little money, and much more. He even takes subscribers on regular tours of his favorite parts

PARADISE #3

The hemisphere's most affordable, First World cosmopolitan city...

In fact, Panama City, Panama, is our top choice in all the world if you're looking for inexpensive First World city living. Things work here. There are world-class restaurants offering all kinds of cuisine...shopping malls, dry cleaners, pizza delivery, top-drawer hotels...and every other imaginable amenity and necessity. All, at a fraction of what you'd pay at home..

of Panama.

Let us put him to work for you! Just contact him at the address, phone number or email address that you'll find in your **FREE BONUS GIFTS**.

Because Panama's cost of living is way below the bargain basement...

It's not just half the cost of where you're living now - it's often half what you'd pay to live in Costa Rica. Homes, hotels and restaurants are 30% to 50% cheaper than just across the border. A reader reports that the same car costing \$23,000 in Costa Rica was just \$10,545 in Panama. Central America's top-rated golf course (in Panama, of course) charges monthly dues of just \$135, with no greens fees. And the list goes on... RSVP right now for details in your **FREE BONUS GIFTS**, where you'll also learn where to find...

read on

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