

Newly widowed, where is best place to retire?

Written by T. Rob Brown (aka Roberto Chocolate)

Monday, 10 May 2010 11:38 - Last Updated Monday, 10 May 2010 15:09

Here is a question that touched my heart. She had a problem logging on to the site at first.
Roberto

thanks. problem solved. wish it was as easy for my other one: where to retire?

had visited Ajijic, Mx in Sept. 09 and this past March for a month with the thought in mind of making it permanent. don't think so. a few differences a bit too much for me to overlook. my first thought years ago was panama, but i am now a newbie widow, in pretty sad straits - bankruptcy and facing foreclosure from a lovely condo in a great area (hilton head, s.c.) that has unfortunately hit the skids market wise, burdened with outrageous homeowners fees. have decided to cut my losses and let it go - at 70+ years of age am not thinking market is coming back anytime soon. panama still a good choice for someone with a \$1600 a month social security income and a small savings?

any bright ideas appreciated much.

marianne

Dear Marianne,

I am so sorry to hear of your troubles. I hope only good things are on the way for you now.

There is a tremendous difference between choosing to retire offshore and having to. Being forced to move is never right, and nowhere will be good enough or live up to expectations until you make the decision that this is something you not only have to do - it is something you want to do. As they say, if life gives you a lemon, make lemonade. Life has sent you a whole basket full of lemons - so get a big pitcher ready.

This could be the start of the most fun part of your life! (OK, I'll stop with the cute sayings)

My first reaction was to say that Panama does not have a big seniors social scene, especially for a single person - but then I realized that is because I don't have time for the social scene - I

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am a writer (a solitary endeavor) married (we tend to do stuff together), have a new pool under construction, and a new puppy - and we tend to socialize with friends when we do find time.

However when I stopped to look, there are all kinds of things going on. In my e-mail inbox this morning, I have an invitation to play bocce at Coronado, the opening of an art show in Panama City and a Salsa Night in El Valle complete with free Salsa dance lessons.

The new, air conditioned bus to Panama City is \$4.00 return. Cabs in Panama City are \$1.50 - \$3.50 anywhere in the city.

There are many sites including: www.playacomunity.com and www.newsroompanama.com that list upcoming events. This might give you an idea of what is going on, and how inexpensive things are.

Boquete is another large expat community in the western part of the country, in Chiriqui Province. It is a mountain town (cool, spring-like temperatures year 'round, similar to El Valle) with lots of things going on all the time - including the famous Boquete Coffee and Flower Festival which is awesome.

Both the communities of Coronado and Boquete have excellent, modern medical clinics with doctors that speak English, and as a Pensionado your benefits will include discounts on medical visits and prescriptions.

To qualify for the Pensionado visa you need a \$1,000 a month pension or more. See my articles on Pensionado benefits in the Panama section of this website.

Your \$1,600 a month pension should not be difficult to live on, especially if you buy your house outright. Hopefully the proceeds of your home in Hilton Head will allow you to buy something here.

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If not, rents of \$400 - \$500 a month are available. There are also people looking for house-sitters to stay in their homes while they are away, paying only utilities. (Some people only use their homes one month a year). Contact property management companies for info.

I am helping a friend who is moving to Panama next month. As a retired (and divorced) teacher he does not have a lot of cash. He has \$40,000 to spend on a house, and I have found him four houses to choose from. It was not easy - most houses are in the \$100K + range, condos are in the \$200K plus range, and waterfront is \$400,000 range and up. WAY UP.

However, you are already doing the right things - research online and then go and visit. (A couple of times if possible). See if you like the place, the people, the climate, the costs, etc.

I wrote an article called "The Seven 'C' s" to help people choose the best place to retire - it may help you too.

If you do decide to come to Panama let me know and we will get together for a coffee and a visit. I live in Santa Clara, very near The Decameron Beach Resort , one of the two all-inclusive resorts in Panama. Read up on Panama, learn some basic Spanish, buy the guide books, and read my site - then come visit!

And enjoy your lemonade.

Roberto Chocolate

PS: It is 88 degrees and sunny here to today - almost freezing in Hilton Head - and you like it there why? Fresh fish was delivered to my door yesterday, still flapping - for \$1.00 a pound.

The soil is so good for growing here that when farmers stick a fence post in the dirt, it sprouts leaves - I AM NOT KIDDING YOU!!!

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