

# *International Living's* **Fast Track Panama:**

**Lifestyle & Opportunity Conference  
Attendee Information Pack**

**Hilton Panama City, Panama  
February 8 – 10, 2019**



# Fast Track Panama: Lifestyle & Opportunity Conference 2019

## Quick Tips

- ✓ Don't leave anything of value in the meeting rooms in the evenings. In your tote bag is a **luggage tag**. Fill it out and attach it to your tote bag now so we can reunite you and your materials if lost.
- ✓ The **bell** at a coffee break tells you we're about to start presentations again.
- ✓ **Wireless internet access:** Wireless internet access is included in the room rate for hotel guests and can be accessed in the general session room and exhibit area. Non-hotel guests can pay a fee of approx. \$12 a day for internet access—please see the front desk for this.

## Presentations and Recordings

- In about four weeks, we will email you a link to view all PowerPoint presentations and to download the video and audio recordings from the conference. If you still wish to take notes, there are blank note pages in your workbook.

## Important Note on Q&A

- Please wait until the speaker has finished before asking questions and raise your hand so we can bring a microphone to you.

## VIP Reception—Saturday Evening—The Pool of Hilton Hotel

For Platinum Circle, World Club, Roundtable, Explorer's Club, *Real Estate Trend Alert*, and Lifetime Members and their registered conference guest only. Please meet at the hotel pool from 5:30 p.m. to have the opportunity to network with your fellow VIP members, International Living staff and expats. This evening is hosted by Pobjoy Mint.

## VIP Lounge

Open to VIP members—Platinum Circle, World Club, Roundtable, Explorer's Club, *Real Estate Trend Alert*, and Lifetime Members (those with ribbons on their badges)—have full access to the VIP lounge, located in the Bellagio Room. This will be open from Saturday, February 9. Special treats, snacks, and drinks will be served at breaks.

## Evaluation Forms

Your input and comments are invaluable and will help us improve our future programs. Every evening of the conference, we will send you a link to our evaluation form so you can rate that day's speakers and add in any comments. The link is: <http://intliving.com/pa19ev>.

## **WANT TO BECOME A VIP MEMBER?**

There's never been a better time. Why not take advantage of great conference discounts and get VIP benefits at the event?

➤ See Jillian at the *IL* table for details

## Fast Track Panama: Lifestyle & Opportunity Conference 2019

Make Your Dream Life in Panama a Reality!

Dear *International Living* Conference Attendee,

Welcome to Panama and *International Living's* Fast Track Panama: Lifestyle and Opportunity Conference 2019! Congratulations on taking such a positive step in the direction of your future.

The next two-and-a-half days will be full of discoveries, wonder, information, and perhaps even confirmation that you are on the right path. Of course, there will be the occasional course correction here and there, too. It's all part of the value of taking the time to plan ahead, prepare for the worst...and then end up with a life that is grander than you imagined it could be.

This conference will not only reinforce your dream...it will show you how to make it happen—in a very detailed and concrete way. You'll learn how to navigate across the borders...legal status, tax laws, property transactions, banking and investment prospects, cultural attitudes and approaches...and discover incredible opportunities to profit while avoiding sure-fire sources of frustration and delay.

You'll also find that our speakers and staff possess a wealth of knowledge, experience, and insight into the journey you're about to undertake. I hope you take advantage of them—really, they don't mind!

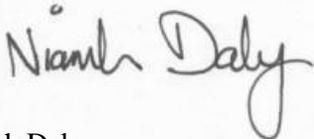
I can also tell you from my years of experience hosting conferences, that your fellow attendees will be some of the most interesting people you've ever met. Take the opportunity to strike up conversations during dinners and cocktail hour. You're sure to learn a thing or two that's not on our official agenda. Don't be surprised if you meet a potential business partner, or a future neighbor, or a new friend who knows all about your intended destination...or perhaps introduces you to a destination you hadn't even considered.

As you engage in countless conversations, you'll want to gather contact information so you can stay in touch after the conference ends. Also, if you'd like more of an introduction to our exhibitors before you wander into the exhibit area, take a minute to turn to the Speakers and Exhibitors section of this packet, where you'll find their names, company affiliation, and bio.

As with any good learning experience, every answer you get will prompt more questions. One of the best sources of additional information is our networking and exhibit area, where you'll find staff, presenters, and outside professionals throughout the conference. Strike up conversations, ask questions, pick up books and brochures, and learn about investment opportunities and even discounts that you might be eligible for as a conference attendee. Be sure to check them out right away because some are only good during the conference. You won't want to miss out by waiting until you get home!

Enjoy the inspiration of being around like-minded people...the stimulation of being around knowledgeable experts and experienced expats...and the opportunity to finally discover your own personal paradise. And thank you for giving *International Living* a chance to be part of making that dream come true this week.

Yours sincerely,



Niamh Daly  
Conference Director, *International Living*

## **Seminar Particulars**

### **Seminar Commencement**

We will kick-off the seminar on Friday, February 8 at 4 p.m. All sessions will be held in the Star Bay Ballroom. Please consult your schedule for complete details, times, and locations of all events.

### **Networking and Exhibit Area**

Our networking and exhibit hall—located in the Revolution Room & Foyer—will be open throughout the conference for you to explore. Coffee break refreshments will be served in the exhibit area. Please consult the schedule for open times each day.

### **VIP Lounge**

The VIP lounge is located in the Bellagio Room. It is designed as a place to escape the crowds and relax in the company of like-minded people. Refreshments will be served during each coffee break. Access is exclusively for Platinum Circle, World Club, Roundtable, Explorer's Club, *Real Estate Trend Alert*, and Lifetime Members. This room will be open from Saturday, February 9.

### **Cocktail Receptions**

A welcome cocktail reception will be held on Friday, February 8, from 6:15 p.m., in the networking hall. This reception is kindly sponsored by **ENR Asset Management**. The farewell reception will be held on Sunday evening, February 10, from 4:45 p.m., and is kindly sponsored by **Playa Caracol Residences & Beach Club**.

### **VIP Special Event**

A VIP networking drinks reception will take place on Saturday, February 9. We will meet at the pool of the Hilton hotel from 5:30 p.m. for drinks and canapés. **This reception is for *International Living* Platinum Circle, World Club, Roundtable, Explorer's Club, *Real Estate Trend Alert*, and Lifetime Members and their one registered guest each only.** If you wish to become a VIP member, please visit the *International Living* table and speak to Jillian Revels.

### **Mobile Phones**

We kindly request that you refrain from receiving cellular phone calls and/or pages during the presentations. Please turn your phone off or to vibrate. There will be ample opportunity during scheduled breaks for making/returning calls and checking messages.

### **Code of Conduct**

We encourage attendees to network and enjoy the conference in a relaxed atmosphere. However, we ask that during sessions you do not disturb attendees by speaking loudly, using your cellphone, or making multiple trips in and out of the conference room. Attendees should not solicit business from other attendees in a manner that might affect other attendees' enjoyment of the conference. If we believe that you are affecting the enjoyment of others, we reserve the right to remove you from the conference.

### **Optional Real Estate Viewing and Tours**

Many of the real estate exhibitors are offering real estate tours after the seminar. Please stop by their table if you have any questions or would like to sign up for a tour.

### **Cultural Tours**

Inside Panama has a table in the exhibit hall. If you have booked a transfer back to the airport, please double-check your time with them at the table. You can also book some cultural tours while you are here.

### ***IMPORTANT:***

***\* Please remember to wear your name badge to be admitted to all functions \****

## *International Living:*

# A Different Way to See the World

*International Living* was born four decades ago when our founder, Bill Bonner, wrote a newsletter about his dream of living abroad. He followed that dream to Paris, France...to a rambling *château* in the French countryside...to the shores of Nicaragua...to the heart of London...and to a village in Ireland.

Since the very first issue, *International Living* has been broadening horizons and shedding light on a different, better way of life. A life that is simpler yet fuller, richer, more rewarding, and more affordable than what many of us were born into.

Today, *International Living* continues to publish its monthly magazine for our 100,000 subscribers worldwide. In addition, we also publish a daily electronic dispatch we call our “*IL Postcards*.”

In the past 40 years, we’ve grown into far more than a simple publication. *International Living* is now a full-blown international community. We have assembled a cast of more than 200 associates, experts, and expats from all over the world. Our conferences are special to us because they are times when our network of readers, experts, and expats can come together to share success stories and lessons learned from adventures and experiences of living, working, retiring, and investing abroad.

And what a sweet life it is!

### Mapping the Current Organization

*International Living* operates with a simple premise: The world is alive with opportunities for fun and profit. Let us help you identify the opportunities that make the most sense for you right now.

*International Living* is published by International Living Publishing Ltd.—an Agora, Inc. company based in Waterford, Ireland. In addition to our Waterford base, *International Living* has resources and contacts in Belize, Cambodia, Colombia, Costa Rica, Ecuador, France, Italy, Malaysia, Mexico, Panama, Peru, Portugal, Spain, Thailand, and Vietnam. These contacts and on-the-ground presences serve as our eyes and ears in the countries we focus on...and they will be your guide to these remarkable destinations when you’re ready to take the next step.

### Our Free E-Letters

- ***IL Postcards*:** Short snippets that show you how to live better for less, how to travel and have more fun, and how to expand your world horizons beyond U.S. shores. Each day we uncover some of the most desirable—and affordable—retirement havens on earth. In *International Living*’s free daily postcards, you’ll learn about retirement, property, travel, and lifestyle opportunities from around the world. Read about the destinations you want to know more about...and some you may not have heard of yet.
- ***Fund Your Life Daily*:** This free e-letter is designed to show you how you can fund your new life in retirement. From money-saving strategies, to ways to earn an income from anywhere, this e-letter will show you how you can ditch the nine-to-five and live in your dream haven, or travel any time you like... *Fund Your Life Daily* brings you stories and inspiration from back home and around the world.
- ***Roving Real Estate Investor*:** If you like the idea of escaping the North American winter and instead spending those months in your own overseas “dream” home... If you’re curious about

living full-time in your favorite part of the world—and staying in a great-value property you own... Or if you're simply intrigued by all the different ways you could profit from the world's hottest real estate opportunities...then this e-letter is for you.

### **Our Subscription Services**

- ***International Living***  
Our flagship monthly publication continues to deliver an undiscovered world to our readers. This monthly magazine provides information about global travel, living, retiring, investing, and real estate opportunities and concerns that you will not find anywhere else at any price.
- ***The Savvy Retiree***  
Retirement is changing... Our monthly newsletter, *The Savvy Retiree*, will help you discover and explore ways to earn, save, and enrich your life, so that you can gain the freedom and flexibility to retire the way you want to.

### **Our VIP Services**

Have you ever heard the expression, “In the room, in the deal?” *International Living*'s VIP services are your chance to join us “in the room” for our most exciting and profitable discussions, advice, recommendations, contacts, access, reports, and more. To learn more, visit the *IL* table in the exhibit hall.

- ***IL Platinum Circle***  
As a member of our ***Platinum Circle***, you have full access privileges—forever—to everything we publish and to everything we will publish in the future. In essence, we give you the keys—the same “access code” our editors get—and invite you in at the highest level.
- ***IL Lifetime Society***  
Reserved for *International Living*'s most loyal readers, this is a way to save money...to make money...to learn about closed-door, private investment opportunities...and to be part of a small “inner circle” of committed *International Living* readers.
- ***Explorer's Club***  
The ***Explorer's Club*** could save you hundreds of dollars in conference fees. Plus, it ushers you into a league of your own when it comes to the amenities and perks you'll be entitled to as a member. When you join the ***Explorer's Club***, you'll be invited to attend any three *IL* conferences of your choice for FREE over the next five years, get access to VIP receptions and the VIP lounge at each of the three conferences you attend, plus much more.
- ***Real Estate Trend Alert***  
This service is designed for a very small group of aggressive yet prudent individuals. It's for people who want to make serious money by taking advantage of global real estate trends long before they become common knowledge.

### **Our Web Resources**

*International Living* subscribers have access to all our online resources—and there are many! Our website contains country reports, an expat advice section, a special podcasts section, and numerous other ways to capitalize on the knowledge and experiences of our international network of experts and expats. See it at [www.InternationalLiving.com](http://www.InternationalLiving.com).

### **Our Bookstore**

A growing resource of books, reports, and instructional courses can be found on our online bookstore. Browse online at <http://intliving.com/panama19>—or stop by our *International Living* booth in person at the conference! You'll find the latest versions of:

### Panama-Specific Products:

- ***Escape to Panama: Everything You Need to Know to Retire Better, Invest Well, and Enjoy the Good Life for Less*** is our comprehensive guide to all things Panama. Panama is not only one of the most sophisticated expat havens in the Americas, with some of the most affordable real estate for city, country, or beach living—it also has the best retiree benefits in the world. This invaluable resource contains more than 300 pages of maps, property listings, details on cost of living, healthcare, banking, taxes, and residence requirements...plus contacts to help you buy, rent, start a business, retire, and travel in this glorious country.
- ***Panama Insider: Your Access to a Better Life Overseas***—This special online resource is like taking a virtual trip to the country armed with all you'll need to start a new life. Its interactive format means that you can tune in to interviews, ask questions on the specially created forum, and even plan your discovery trip. You'll also receive exclusive news from Panama every month.
- ***Panama 101: Your Blueprint to a High-Quality, Low-Cost Lifestyle***—This brand new online resource gives you everything you need to know about Panama. Created by *IL's* Panama editor, Jessica Ramesch, it's a personalized blueprint for your move to this top retirement haven. Featuring comprehensive videos and specials reports, ***Panama 101*** is an easy, streamlined, and *reliable* way to get you from where you are now—to a better life in the perfect place in Panama that's exactly right for you.

### Other Living Overseas Products:

- **Country Manuals**  
A Country Manual puts you in charge of your dream. It is the best—and some would say the only—way to investigate a particular country without actually traveling there. Guidebooks are for tourists...Country Manuals are the real deal for when you plan on living, investing, retiring, or otherwise becoming intimate with the intricacies of a foreign country. Currently, we publish Country Manuals (the *Escape to...* series) on **Belize, Colombia, Costa Rica, Ecuador, France, Italy, Mexico, Panama, Portugal, and Spain.**
- ***The Retire Overseas Academy***—We've compiled all the need-to-know secrets about the most desirable, best-value finds around the world and all the information you'll need for moving there. You can learn about all of them in our ***Retire Overseas Academy***. Compiled by Dan Prescher and Suzan Haskins, who have made more than one international move, it's the only guide you'll need to help you start that new life overseas.
- ***The World's Best: The Ultimate Book for the International Traveler***—Would you like to know more about some of the world's bests? We have just the thing for you—***The World's Best*** book. This is the ultimate read for the international traveler. We asked our network of seasoned travelers to write about their best-kept travel secrets. The result is a rare glimpse into thousands (4,478 of them to be exact!) of the world's most fascinating places to go and things to do once you get there.
- ***Warren Hardy Spanish: Webtutor***—Experts say there are half a billion Spanish speakers in the world today. Wouldn't it be great if you could communicate and have a basic conversation with even just a handful of them? Imagine how much richer your travel experiences will be. This course by Warren Hardy, who has been teaching Spanish for over 40 years, is the simplest, quickest, most enjoyable and efficient way to "train your brain" to speak Spanish.
- ***The Secrets of the Savvy Traveler***—The best part of travel isn't hitting every spot in your guidebook. It's discovering the "hidden gems" off the tourist trail. Getting a good deal on your travels also makes the experience even more rewarding. Imagine if you could get the best airfare every time you boarded a plane...or knew where to look for the best hotel room deals...or had the

best tips and hints that would save you money while you roam around the world... And in *The Secrets of the Savvy Traveler*, we'll guide you to those out-of-the-way places, sights, restaurants, bars.

### Fund Your Life:

- ***The Savvy Retiree***—As the average age of retirement rises, more and more baby boomers find themselves stuck on the treadmill of life, struggling to pay for rising healthcare costs and save for their nest egg. If you've ever asked yourself, is this all there is, we're here to tell you no, it's not. The "new retirement" doesn't have to mean sacrificing your golden years. *The Savvy Retiree* will help you discover and explore new ways to retire better and lead a richer, more fulfilling life.
- ***The Housesitter's Ultimate Program for Living Rent-Free in High-End Properties All Over the World***—Would you like a strategy which enables you to stay in some of the world's most coveted destinations for free? To experience a new destination...for weeks—even months—and really get to know it like a local...like an "insider"...like a "young retiree," without taking any financial risk whatsoever. With *The Housesitter's Ultimate Program for Living Rent-Free in High-End Properties All Over the World*, you'll have everything you need to know about landing the most desired housesitting assignments all over the world...right at your fingertips.
- ***Great Escape Publishing's Ultimate Travel Writer's Program***—If you've ever dreamed about living the romantic life of a travel writer, you don't need to wait years to enjoy it. That's part of what makes this program so great. If you learn the simple secrets and techniques, you can be writing marketable stories...getting your own by-line...and taking advantage of travel perks...in no time at all. As a freelance writer, you have the opportunity to visit the world's most romantic, exciting, and offbeat destinations. This program has been put together by colleagues of *International Living* for people interested in taking up the travel writer life. Become a travel writer, today.
- ***21 Days to Your Freelancing Success Abroad***—Are you ready to have control over your time, your income, your life? Are you ready to stop answering to a boss and, instead, decide when you'll take vacation...where you'll live...how much you'll make? Then a freelancer's lifestyle could suit you well. In this special program, you'll learn exactly how you can start earning a go-anywhere income in 21 days or less, using skills you already have.
- ***The Insider's Guide to Becoming a Well-Paid Travel Consultant***—Being a travel consultant can be a great way to make a nice living abroad. As a new "local," you could be of assistance to all of those people who are just visiting on vacation. After all, you'll know all the best spots—where to eat and what to see and do in the area. This type of information is valuable, and others will happily compensate you to show them the best of the best, to keep them safe, and to give them insider tips. There are a few ways to go about working in the tour and travel realm. *The Insider's Guide to Becoming a Well-Paid Travel Consultant* will help you get the wheels turning.

### Making Money and Asset Protection:

- ***Real Estate Trend Alert***—*Real Estate Trend Alert* gives you everything you need to take advantage of the very best global real estate investment opportunities available today. All the research...the hot tips...and the inside story is delivered to you through timely email alerts. This service is for the aggressive yet prudent investor who wants to make serious money by taking advantage of situations before they become common knowledge.
- ***Expatriate Taxes Made Easy: The Complete Guide to U.S. and Foreign Taxes for the American Overseas***—You're moving overseas to start a new life. But there's one thing you can't escape—that shadow that sticks with you no matter where you roam: your U.S. tax obligation. And now, as an overseas filer, you have a whole new set of rules to contend with. That's why we've created our *Expatriate Taxes Made Easy* guide. Written by a tax expert, it will walk you through that much-



dreaded process of filing your U.S. tax returns with detailed real-life examples as well as tax information in your new retirement country.

All of these products, and many more, are available to buy at the *International Living* table in the exhibit hall. As an attendee of this conference, you'll get a **20% discount** off the retail price of all *International Living* products when you purchase them here at the conference. This special offer is only available on products bought at the *IL* table for the duration of this conference.

**Fast Track Panama: Lifestyle & Opportunity Conference 2019**

**Friday, February 8, 2019**

<u>Time</u>	<u>Event</u>	<u>Location</u>
2:30PM-7:15PM	<b>Networking &amp; Exhibit Hall Open</b>	Revolution Room
2:30PM-4:00PM	<b>Registration</b> - Collect your Name Badge and Welcome Pack	Star Bay Foyer
4:00PM-4:15PM	<b>Dan Prescher, <i>International Living</i></b> Welcome to <i>International Living's</i> Fast Track Panama Conference 2019	Star Bay Ballroom
4:15PM-4:35PM	<b>Suzan Haskins, <i>International Living</i></b> Profile Yourself: The More, The Better	
4:35PM-5:05PM	<b>Jessica Ramesch, <i>International Living</i></b> This Panamanian Life: Modern Comforts Meet Latin Culture & Traditions	
5:05PM-5:25PM	<b>Rosalind Baitel, Panama City Expat</b> Life in Busy, Bustling Panama City	
5:25PM-5:45PM	<b>Rainelda Mata-Kelly, Law Offices of Rainelda Mata-Kelly</b> Which Residence Program Is Best for You?	
5:45PM-6:10PM	<b>Suzan Haskins, <i>International Living</i></b> Nuts and Bolts of Moving to Panama	
6:10PM-6:15PM	<b>Dan Prescher, <i>International Living</i></b> Coming Up at the Fast Track Panama Conference 2019	
6:15PM-7:15PM	<p><i>Welcome Cocktail Reception</i></p> <p>Sponsored by</p>  <p><b>ENR Asset Management, Inc.</b></p>	Revolution Room

**Saturday, February 9, 2019**

<u>Time</u>	<u>Event</u>	<u>Location</u>
7:00AM-9:00AM	<b>Breakfast</b> (Included for hotel guests with the special <i>IL</i> room rate)	Society Café
8:30AM-5:10PM	<b>Networking &amp; Exhibit Hall Open</b>	Revolution Room
	<b>VIP Lounge Open</b> - Access is exclusively for Platinum Circle, World Club, Roundtable, Explorer's Club, <i>Real Estate Trend Alert</i> , and Lifetime Members	Bellagio Room
9:00AM-9:05AM	<b>Dan Prescher, <i>International Living</i></b> Daily Update	Star Bay Ballroom
9:05AM-9:35AM	<b>Jessica Ramesch and Rosalind Baitel, <i>International Living</i></b> Stress Less About Healthcare: Here's What You Need to Know	
9:35AM-9:55AM	<b>Dr. Debbie Wong, Punta Pacífica Hospital / Medicalpan, S.A.</b> World Class Healthcare in Panama Is the Way to Go	
9:55AM-10:10AM	<b>Magda Crespo, Magda Crespo Insurance</b> Insuring Your Future With Someone You Can Trust	

**Fast Track Panama: Lifestyle & Opportunity Conference 2019**

**Saturday, February 9, 2019** (Continued)

<u>Time</u>	<u>Event</u>	<u>Location</u>
10:10AM-10:20AM	<b>International Living Staff and Associates</b> Healthcare Q&A	Star Bay Ballroom
10:20AM-10:55AM	<b>Coffee &amp; Networking Break</b>	Revolution Room
	<b>VIP Coffee Break</b> - Access is exclusively for Platinum Circle, World Club, Roundtable, Explorer's Club, <i>Real Estate Trend Alert</i> , and Lifetime Members	Bellagio Room
10:25AM-10:50AM	<b>RETA Deal Reveal</b> <b>By Private Invite</b>	Venetian Room
10:55AM-11:20AM	<b>Nanette Witmer, International Living</b> Discovering the Province of Chiriquí	Star Bay Ballroom
11:20AM-11:45AM	<b>Nita and Bernie Sosebee, Boquete Expats</b> Boquete: Our Retirement Experiment	
11:45AM-12:10PM	<b>Margaret Summerfield, Pathfinder</b> Sun, Sea, Sangria...and Caveat Emptor	
12:10PM-12:35PM	<b>Rainelda Mata-Kelly, Law Offices of Rainelda Mata-Kelly</b> Purchasing Property, The Correct Way	
12:35PM-1:55PM	<b>Lunch</b>	On Your Own
12:45PM-1:45PM	<b>Complimentary Premier Diamond Group Lunch</b> <b>PREMIER DIAMOND GROUP</b> <b>(North America) LTD.</b> <b>Please visit the Premier Diamond Booth in the Networking Hall for details</b>	Venetian Room
1:55PM-2:15PM	<b>Clinton Donnelly, Donnelly Tax Law</b> U.S. Expat Tax Advantages and Foreign Financial Reporting Pitfalls	Star Bay Ballroom
2:15PM-2:30PM	<b>Rainelda Mata-Kelly, Law Offices of Rainelda Mata-Kelly</b> What Taxes Should You Expect to Pay in Panama?	
2:30PM-2:55PM	<b>Jessica Ramesch, International Living</b> Cool & Cozy: Get That Small-Town Feeling in El Valle and Santa Fe	
2:55PM-3:20PM	<b>Chris and Ellen Thomas, El Valle Expat</b> Happy and Retired in El Valle	
3:20PM-3:35PM	<b>Eric Roseman, ENR Asset Management, Inc.</b> Defensive Investing in a New Age: How to Profit From Rising Volatility	
3:35PM-4:05PM	<b>Coffee &amp; Networking Break</b>	Revolution Room
	<b>VIP Coffee Break</b> - Access is exclusively for Platinum Circle, World Club, Roundtable, Explorer's Club, <i>Real Estate Trend Alert</i> , and Lifetime Members	Bellagio Room
4:05PM-4:20PM	<b>Rainelda Mata-Kelly, Law Offices of Rainelda Mata-Kelly</b> Do Panama Assets Overseas Need Special Estate Planning?	Star Bay Ballroom
4:20PM-4:45PM	<b>Jessica Ramesch, International Living</b> Coronado: Active Expat Living on a Serene & Pristine Beach	

**Fast Track Panama: Lifestyle & Opportunity Conference 2019**  
**Saturday, February 9, 2019** (Continued)

<u>Time</u>	<u>Event</u>	<u>Location</u>
4:45PM-5:10PM	<b>Louise Belisle, Coronado Area Expat</b> Coronado—Our Whirlwind Adventure	Star Bay Ballroom
5:30PM-7:00PM	<p style="text-align: center;"><i><b>VIP Private Networking Event</b></i></p> <p style="text-align: center;">Sponsored by</p> <div style="text-align: center;">  <p><b>Pobjoy Mint Ltd.</b></p> </div> <p style="text-align: center;"><i>For</i></p> <p style="text-align: center;"><i>Platinum Circle, Real Estate Trend Alert, Publisher's Roundtable, World Club, Explorer's Club, Lifetime Members and their registered guest only.</i></p> <p style="text-align: center;">VIPs – Please Be Sure To Wear Your VIP Name Badge For Admittance</p>	The Pool of the Hilton Hotel

**Sunday, February 10, 2019**

<u>Time</u>	<u>Event</u>	<u>Location</u>
7:00AM-9:00AM	<b>Breakfast</b> (Included for hotel guests with the special <i>IL</i> room rate)	Society Café
8:30AM-5:45PM	<b>Networking &amp; Exhibit Hall Open</b>	Revolution Room
	<b>VIP Lounge Open</b> - Access is exclusively for Platinum Circle, World Club, Roundtable, Explorer's Club, <i>Real Estate Trend Alert</i> , and Lifetime Members	Bellagio Room
9:00AM-9:05AM	<b>Dan Prescher, International Living</b> Daily Update	Star Bay Ballroom
9:05AM-9:30AM	<b>Jessica Ramesch, International Living</b> Bocas del Toro: The Pros & Cons of Life in Panama's Stunning Caribbean	
9:30AM-9:55AM	<b>Lorelei Kusin, Bocas del Toro Expat</b> Bocas del Toro: Simple Island Living in a Rugged Caribbean Paradise	
9:55AM-10:25AM	<b>Winton Churchill, Barefoot Consultants, Inc.</b> How to Tap Your Hidden Baby Boomer Skills to Fund Your Life Abroad	
10:25AM-10:55AM	<b>Coffee &amp; Networking Break</b>	Revolution Room
	<b>VIP Coffee Break</b> - Access is exclusively for Platinum Circle, World Club, Roundtable, Explorer's Club, <i>Real Estate Trend Alert</i> , and Lifetime Members	Bellagio Room
10:55AM-11:30AM	<b>Jim Gault, Pedasí Expat</b> Is the Azuero and Pedasí Lifestyle Right for You?	Star Bay Ballroom
11:30AM-11:45AM	<b>Keith Jacobsen, Pobjoy Mint Ltd.</b> The Best Kept Secret in Alternative Investments	
11:45AM-12:05PM	<b>Margaret Summerfield, Pathfinder</b> Your A-Z of Rentals in Panama and Is Now the Time to Buy?	

**Fast Track Panama: Lifestyle & Opportunity Conference 2019**  
**Sunday, February 10, 2019** (Continued)

<u>Time</u>	<u>Event</u>	<u>Location</u>
12:05PM-12:20PM	<b>Horacio Mendoza, Playa Caracol Residences and Beach Club</b> It's Time to Act in Panama 	Star Bay Ballroom
12:20PM-1:55PM	<b>Lunch</b>	On Your Own
12:35PM-1:35PM	<b>Complimentary Premier Diamond Group Lunch</b> <b>PREMIER DIAMOND GROUP</b> <b>(North America) LTD.</b> Please visit the Premier Diamond Booth in the Networking Hall for details	Venetian Room
1:55PM-2:15PM	<b>Rosalind Baitel, Panama Business Expat</b> The Joys and Challenges of Owning a Business in Panama: What to Look Out For	Star Bay Ballroom
2:15PM-2:30PM	<b>Pablo E. Arias, Grupo Relocations Arivi, S.A.</b> International Moving: The Good, The Bad and The Ugly	
2:30PM-2:55PM	<b>BONUS SESSION: Roger Petersen, Petersen &amp; Philips Law Firm</b> Change Your Lifestyle and Live Legally in Costa Rica	
2:55PM-3:15PM	<b>BONUS SESSION: Steve Linder, Pacific Lots of Costa Rica</b> Costa Rica: Your Retirement Option Next Door 	
3:15PM-3:45PM	<b>Coffee &amp; Networking Break - sponsored by Pacific Lots of Costa Rica</b>	Revolution Room
	<b>VIP Coffee Break - Access is exclusively for Platinum Circle, World Club, Roundtable, Explorer's Club, Real Estate Trend Alert, and Lifetime Members</b>	Bellagio Room
3:45PM-3:55PM	<b>David Gold, Casco Antiguo Spanish School</b> How Learning Spanish Will Level-Up Your Panama Experience	Star Bay Ballroom
3:55PM-4:10PM	<b>Rainelda Mata-Kelly, Law Offices of Rainelda Mata-Kelly</b> Getting Your Pets Here	
4:10PM-4:30PM	<b>Nanette Witmer, International Living</b> Unexpected Cultural Differences—How to Navigate Them	
4:30PM-4:35PM	<b>Dan Prescher, International Living</b> Coming Up at <i>International Living</i>	
4:35PM-4:45PM	<b>Suzan Haskins &amp; Dan Prescher, International Living</b> What Now? And Wrap Up	
4:45PM-5:45PM	<b><i>Farewell Cocktail Reception</i></b> Sponsored by  <b>Playa Caracol Residences &amp; Beach Club</b>	Revolution Room



## **Fast Track Panama: Lifestyle & Opportunity Conference 2019**

### **The *International Living* Networking Hall: An Oasis of Opportunity**

I guarantee the following scenario will happen to you during the conference...at least once. You've just left the best session yet, where you've learned about an opportunity that meets all your criteria...or you've discovered a town where properties cost less than you thought they could...or maybe you've just heard about a new off-plan development and you want in.

That's it...you've discovered the missing piece of your plan...you're ready to make the next move...it's exactly what you've been dreaming about. The presenter has time for just a few questions...but you have tons! As the room breaks out into applause, the presenter says "Thank You" and you start to panic...you turn to your schedule to see if they are speaking again...is there a cocktail party coming up where you can corner them?

Relax! That's what the networking hall is for. A relaxed space where you can ask all your questions and swap stories and information...in most cases, you can even handle business details and transactions.

Our presenters pass on a lot of information during their sessions. At first, it may be a little overwhelming. But the idea here is to spark your thinking and imagination, give you a smorgasbord of opportunities to choose from—and then douse you liberally with the time and space to learn more in the networking hall.

After all, the process of buying a house in another country isn't always simple...and with differences in language, culture, and bureaucratic systems it can easily become confusing, costly, and frustrating...without the right experts by your side. When you connect with people who know how to navigate the red tape, you'll discover the hidden time- and money-saving tips that can make the process seem almost effortless. And remember, the relationships that you develop here at the conference are likely to serve you well for months—or even years—down the road. You will emerge from these few days with a new rolodex of useful contacts.

If it's true that you can judge a person by the company they keep...then we think this crowd speaks highly of our little organization. Remember, we don't just publish information—we do business, too. Our staff members relocate and travel frequently, and often have to navigate the same legalities, bureaucracy, and tax issues that our readers do. So the people we invite to come to our conferences are the people we wouldn't mind doing business with ourselves.

Because when you are far from home, the most valuable asset you have—in fact, some would argue the only real currency that transcends national borders—is trust.

We research and even perform background checks on all of our associates around the world. So when you meet an exhibitor at one of our conferences, you can be assured they have not been invited in off the street. That said, don't leave your common sense at home, use your own best judgment before committing funds to any opportunity.



**Please... Do your own due diligence. Nothing we do at *IL* can replace that.**

The exhibitors you'll meet in our networking hall have been vetted; to the degree we can do so. We research them. We do background checks.

But we cannot guarantee that what they have on offer will be right for you, personally. Nor can we guarantee that everything will always go smoothly as you invest overseas—no matter what attorney, real estate agent, banker, developer, contractor, or investment firm you deal with.

It's up to you to ask the right questions. And it's up to you to weigh the pros and cons of an opportunity, keeping your own individual priorities, values, and interests in mind.

Please use caution, just as you would were you considering an investment opportunity at home.

One of the great advantages to investing abroad is that it allows you to truly diversify your portfolio—outside the U.S., outside the dollar, outside stocks and bonds.

But more often than you might think, folks who are perfectly savvy and cautious investors at home will, when faced with an international opportunity that excites them, act spontaneously without consideration to the ways their portfolio might be negatively impacted should things not go as planned.

When it comes to buying overseas real estate, in particular, you should buy what you see...not what is promised. That is not to say you need to see your apartment built before you invest in pre-construction, merely that you should commit your resources in stages that match the progress on your purchase.

There's no question...at this event you're going to hear about ideas that are fresh and exciting and which you simply won't hear about anyplace else. It can open up your eyes to a world of possibilities you never knew existed. And you may be inclined to jump in with both feet. Immediately.

We get it. But before you sign on any dotted line, please take some time to digest exactly what is on offer. Ask questions if anything isn't clear. Consider not just the potential up-side...but the possible negatives as well.

In other words: Do your due diligence.

We believe very strongly that by investing well abroad you can expand your horizons, grow your portfolio, secure a comfortable retirement, and enjoy a great adventure in life. But that doesn't happen automatically.

Getting the right information and considering opportunities from every angle is the best way for you to narrow down the choices that make the most sense for you overseas, given your individual situation. What's right for one person might not be right for the next.

So please: Get excited. Get inspired. But get informed, too. That's the best way to ensure your experience overseas is a success.

Take a moment now to see who is here:

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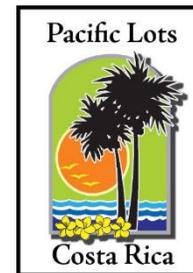
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## *International Living Representatives*

### **SUZAN HASKINS**

**Senior Editor, *International Living***

**Email: [SHaskins@InternationalLiving.com](mailto:SHaskins@InternationalLiving.com)**

Suzan Haskins hails from the great American Midwest, where she spent nearly 25 years working in corporate advertising and marketing in Omaha, Nebraska. Finally, in 2000, she said “not another winter in Omaha” and began looking for a place to live where the weather and scenery were better and she could do more of the things she had always wanted to do.

An *International Living* subscriber, she started pestering the company for a job. In 2001, *International Living* relented, and hired Suzan and her husband, Dan Prescher, to work for the company in Quito, Ecuador. From there, the Haskins/Prescher team moved to Mexico in late 2002, and in 2006 and 2007 they lived in Panama and Nicaragua before returning to Mérida, in Mexico’s Yucatán state, where they renovated a colonial home. For six years, they lived in Cotacachi, Ecuador, but the past two years have found them exploring Mexico yet again.



### **DANIEL PRESCHER**

**Emcee for the Event, *International Living***

**Email: [DPrescher@InternationalLiving.com](mailto:DPrescher@InternationalLiving.com)**

Dan Prescher is a native of Omaha, Nebraska. He earned a degree in Journalism at the University of Nebraska and a Master of Fine Arts from the University of Iowa Writer’s Workshop. Dan worked as a copywriter for many years in educational fundraising and electronic fund transfer systems marketing until he met his wife, Suzan Haskins, with whom he ran a successful multimedia marketing business in Omaha until 2001. That’s when Suzan suggested selling the house, cars, and furniture, and moving to Ecuador to take a job with *International Living*. It was a decision that has occasionally made them (and their friends and family) wonder about their sanity, but one that they have never regretted. Since then, Dan and Suzan have lived and worked in Ecuador, Panama, Nicaragua, and three locations in Mexico for *International Living*. In his spare time, Dan enjoys playing the guitar and songwriting. He and Suzan are currently exploring Mexico to find their perfect relocation spot there.

### **JESSICA RAMESCH**

**Panama Editor, *International Living***

**Email: [JRamesch@InternationalLiving.com](mailto:JRamesch@InternationalLiving.com)**

No stranger to “international living,” Jessica Ramesch had called the U.S., India, and Panama home by age 14. So it was no surprise to her family when she won a full scholarship to study International Politics and Diplomacy at the University of Richmond. After graduating with honors, Jessica worked as an interpreter for the World Access travel emergencies hotline, followed by a stint as a Panama Canal editor. Not content to watch the ships go by, she went on to join the cruise industry. After visiting 25 countries, Jessica abandoned ship for the good life in Panama City. As *International Living*’s Panama Editor, she writes about Panama’s beaches, islands, mountains, and countryside. She is also the author of *Escape to Panama*, *International Living*’s bestselling book on all things Panama.

### **NANETTE WITMER**

**Chiriquí Correspondent, *International Living***

**Email: [Chiriqui@InternationalLiving.com](mailto:Chiriqui@InternationalLiving.com)**

Nanette is most recently from Denver, Colorado. Since the late ’90s she has been a subscriber to *International Living* magazine, which created in her a passion and a dream of moving abroad to somewhere warm and tropical. After visiting many of the Latin American countries on *IL*’s list, she moved to David, Panama in 2012. After settling in and loving Panama, she has tried to spread the word about the great opportunities of being an expat. As a result, she is now the Chiriquí Correspondent for *International Living*.

## **The International Living Events Team**

**NIAMH DALY**

**Events Director, *International Living***

**Email: [NDaly@InternationalLiving.com](mailto:NDaly@InternationalLiving.com)**

**Website: [www.InternationalLiving.com/Conferences](http://www.InternationalLiving.com/Conferences)**



Niamh is originally from Waterford, Ireland. After obtaining a degree in Business, she took a position with *The Irish Times* newspaper in Dublin. She then worked for a publishing house in Ireland, but was based in New York City, where she was involved in high-profile events on the Irish-American scene globally, before returning to her hometown to take up a position as *IL's* Events Director. Niamh is well traveled throughout Europe and the East Coast of the U.S. And now with the help of *International Living*, she is exploring and learning about the amazing countries where *IL* events are held.

**JENNA EUSTACE**

**Postcard Production Marketing Supervisor**

**Email: [JEustace@InternationalLiving.com](mailto:JEustace@InternationalLiving.com)**

Jenna joined the *IL* online marketing team in 2016, shortly after graduating with a First Class Honours Degree in Marketing with Advertising and Online Media. Jenna has spent much of her time exploring Europe, the U.S, and the U.A.E, but always enjoys arriving home to County Wexford, Ireland. Now, Jenna is the Postcard Production Marketing Supervisor of *International Living*.

**JILLIAN REVELS**

**Events Coordinator, *International Living***

**Tel. +800 926-6575 or 561-243-2460**

**Contact Online: [internationalliving.com/events-questions](http://internationalliving.com/events-questions)**

**Website: [www.InternationalLiving.com/Conferences](http://www.InternationalLiving.com/Conferences)**

Jillian attended one of the top hospitality schools in the U.S., the University of Central Florida's Rosen College of Hospitality Management, before moving down to sunny Delray Beach, Florida. She then began working as a conference coordinator for *International Living's* sister company, Opportunity Travel, where she learned she could combine her two passions: travel and events. Previously she has traveled through the Caribbean and Europe, and now, thanks to becoming part of the *International Living* events team, she will be able to explore even further.

**Visit [www.InternationalLiving.com/Conferences](http://www.InternationalLiving.com/Conferences) for information on our wide range of worldwide events.**

## **The Faculty and Exhibit Hall**

### **PABLO ARIAS**

**Relocation Specialist, Logistics Department, Grupo Relocations Arivi, S.A.**

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**Website: [www.arivimovers.com](http://www.arivimovers.com)**

Pablo is originally from Costa Rica but Panamanian at heart. He has experienced first-hand the many challenges of living abroad, and dedicates his time to providing advice on how to import household goods and personal effects into Costa Rica and Panama. Pablo lived in Panama for two years and has traveled extensively throughout Central America, coordinating shipments for expat retirees and corporate clients.

### **ROSALIND BAITEL**

**Expat, Panama City**

**Promises Consignment Boutique**

**Calle 74 San Francisco, Golf Plaza, 270-7457, Panama City**

**Email: [promisespanama@gmail.com](mailto:promisespanama@gmail.com)**

**Website: [www.promisespanama.com](http://www.promisespanama.com)**

Originally from New Orleans, Rosalind obtained her degree in Secondary Science Education from Louisiana State University in 1983. She moved to Panama in 1985 to teach science at a U.S. Department of Defense Dependents School. She taught secondary science and health at both Cristobal and Balboa High Schools. When the schools closed in 1999, Rosalind opened Promises Consignment Boutique—the first and only consignment boutique in Panama dedicated to charity fundraising.

She married Allan Baitel in 1989, and they have two children—Rachael is a Princeton graduate now working at Goldman Sachs, and Joel is studying at Drexel University in Philadelphia. Rosalind's husband, Allan, serves as president of the Kol Shearith Israel Congregation and Vice Commodore of the Linton Bay marina. He is also a member of the Colon Rotary Club.

With a lifetime of experience in Panama, Rosalind will share her insights into various aspects of creating a full life here.

### **LOUISE BELISLE**

**Expat, Coronado**

**Tel. +507 6501-5423**

**Email: [louise-belisle@hotmail.com](mailto:louise-belisle@hotmail.com)**

Louise Belisle was born in a bilingual town in Northern Ontario, where they drive their snowmobiles in October. The family moved to Montreal, where they drive with snow tires. In 2007, she ran away to Panama, where the only ice to be found is in the drinks!

Louise was the Facilities Manager for Ericsson Telecom—cellular division—for over 25 years. When she started at Ericsson, there was a total of 35 employees, but within a few years, they had grown to over 2,500 employees plus various consultants, students, and specialists.

Her position entailed working with architects, designers, contractors, security firms, and janitorial services. She managed all the furniture purchases, and the relocation of employees to various buildings. She was responsible for all the daily facilities issues with a departmental staff as well as contractors. She was involved in the construction or renovation process for seven office buildings, which included test plants, computer rooms, cafeterias, gyms, a day care, even a prayer room. A world of ever-changing priorities!

**WINTON CHURCHILL**  
**Founder, Churchill Method, Inc.**  
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Winton Churchill is the founder of Churchill Method, an international training and consulting company. His firm helps clients find ways to put their skills, services, products, and career experience on the global market by tapping into the 30% to 70% of opportunity most U.S.- and Canada-only businesses and individuals leave on the table.

“By taking charge of their earning power, rather than waiting for governments, financial institutions, and employers to ‘right themselves,’ the baby boomer generation now has the power and access to put their skills and abilities on the global market regardless of where they live or work,” according to Winton.

In addition to consulting, Winton has written and lectured on a broad range of career and internet sales and marketing topics. His opinions are frequently quoted in a variety of publications, including *The Wall Street Journal*, *Entrepreneur Magazine*, *Marketing Sherpa, Inc. Magazine*, *SoftwareCEO*, *Sales & Marketing Management*, Fox News, and a number of industry-related business, internet, and software publications. He is the author of the bestselling book, *Email Marketing for Complex Sales Cycles* (Morgan James Publishing).

Prior to the founding of his own firm, Winton was involved in a variety of senior sales, marketing, and management roles for Apple Computers, Oracle Corporation, Spinnaker, Contact Software (ACT!), and Sun Microsystems.

Winton is a past president of the South Bay Association of Chambers of Commerce. The SBACC serves 18 Chambers and more than 53,000 businesses in coastal Southern California.

In 2007, Winton made Huatulco, Mexico his primary residence and divides his time between Huatulco and San Miguel de Allende.

**YAREMI DEL ROSARIO**  
**Inside Panama Tours**  
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**Website: [www.insidepma.com](http://www.insidepma.com)**

Yaremi was born in Panama City. She received an Associate of Applied Science in Ecotourism from Hocking College, Ohio in 1996, a degree in Business Administration from Universidad Latina de Panama, and finally an MBA in Marketing from Universidad Interamericana.

Having worked in the tourism industry since 1998, Yaremi decided to start her own business in 2002, first as a tourist transportation company and then as Inside Panama Tours, a destination management company.

At Inside Panama, the main goal is to help customers organize itineraries with an efficient personalized service, providing private tours and transfers, and assisting in the organization, logistics, and administration of clients' events.

**CLINTON DONNELLY**  
**Donnelly Tax Law**  
**Website: [www.donnelytaxlaw.com](http://www.donnelytaxlaw.com)**  
**To schedule a time to call, go to [bit.ly/callclinton](http://bit.ly/callclinton)**

Clinton Donnelly is an Enrolled Agent with a law degree, specializing in the international laws of financial regulation and taxation. As an Enrolled Agent, he is licensed by the IRS to represent taxpayers worldwide,

which is exactly what he does. He has clients in 47 different countries. He specializes in solving the tax problems of Americans living abroad or with foreign assets or cryptocurrencies. He has published a 320-page book on Amazon entitled, *Foreign Earned Income Exclusion: How to Avoid IRS Audits of Form 2555*. He will soon be releasing another book on cryptocurrency taxation. He has been a speaker at the Nomad Cruise 4 and Nomad City 18 conferences. Clinton is an expat himself. When he is not galivanting across Europe, he can be found at his home in Panama.

## **JIM GAULT**

**Expat, Pedasí**

**Email:** [jamesjgault@gmail.com](mailto:jamesjgault@gmail.com)

Jim sat in your seat five years ago, had many of your same questions, and in 2016 completed his move from Naples, Florida to Pedasí, Panama—along with his wife, Abbe, and their pets.

Jim has a Master of Education degree, specializing in training, from Temple University. He is a highly accomplished pharmaceutical training expert and was recognized for superior performance, leadership, and achievement with a major pharmaceutical company's first global Training Quality System Award for promoting and sharing best practices.

He retired in 2007 but was asked to come back into the pharmaceutical industry in 2010 and rebuild the manufacturing training programs for a company that made life-saving drugs for children. He has consulted in the U.S., Ireland, and India to help several companies redesign their training programs to meet U.S. FDA expectations, so that patients are assured a continuous supply of the critical drugs they need.

Jim and Abbe started to look for an improved quality of life in 2013, and attended an *International Living* conference and considered several countries. In 2014, they attended the *IL* Fast Track Panama Conference; they spent three weeks exploring potential retirement locations, and made several new friends. Jim left the U.S. for a better quality and slower pace of life, to stretch the value of his dollar, and for new adventures. He is a photographer who enjoyed teaching photography to adults, photographing professional sports teams, and who wants to enhance his skills now that he has more time.

His advice for anyone thinking of moving to Panama is, "Gather as much information as possible and absolutely travel to Panama to gain experience, first-hand knowledge, and find out if everything fits your expectations."

## **DAVID GOLD**

**Casco Antiguo Spanish School**

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**Website:** [www.cascospanish.com](http://www.cascospanish.com)

David Gold, originally from Connecticut, is the founder and director of the Casco Antiguo Spanish School in Panama City. Located inside the UNESCO World Heritage site of Casco Viejo, the school offers interactive Spanish classes to expats, travelers, students, and families from around the world. The school also organizes free activities for students, such as sunset bike tours, happy hour, and salsa classes, so students can meet each other in a fun, relaxed environment and practice their Spanish outside of class.

David studied International Development at McGill University before working as a U.S. Peace Corps volunteer in Bolivia. He relocated to Panama nine years ago and started the Casco Antiguo Spanish School. He's passionate about traveling and helping new arrivals to Panama thrive by learning the language and making new friends.

**ANNE GORDON DE BARRIGÓN**

**Emberá Village Tours**

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Anne Gordon de Barrigón is an American who first came to Panama in 2004 while working as an animal trainer on a movie set. She was deeply touched by the warm and friendly Emberá people (the film hired people from the Emberá tribe as actors) and as fate would have it, she fell in love with and married an Emberá man.

Anne and her husband, Otniel, began a successful tour business, Emberá Village Tours, to share their Emberá family with visitors to Panama. Anne takes people out to her family's remote village deep in the rainforest of Panama to experience Emberá traditions and immerse themselves in the ancient and beautiful culture.

Anne grew up boating and whale watching in the Pacific Northwest of the U.S., and soon realized that nobody was offering whale watching tours in Panama. She also found out that Panama is the only place in the world that has migrations of humpback whales from both the Northern and Southern Hemispheres. Anne created Whale Watching Panama and pioneered the whale watching industry in Panama. She offers responsible and educational whale watching tours with a 99% success rate in seeing the whales on her tours.

**DOUGLAS A. HENDLER**

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Doug received his Bachelor of Arts (Economics and Political Science) from McGill University in 1968. He then obtained his law degree (J.D.) from the University of Toronto in 1971. He was called to the Bar of Ontario in 1973 and the New York State Bar in 1984. Doug has practiced law in Toronto, Ontario since 1973 and is currently practicing with the firm of Blaney McMurtry LLP.

Doug's practice involves representing individuals and the business community in corporate commercial matters, real estate law, and estate planning matters, including the structuring of the personal and business affairs of clients. Doug has developed an extensive network of lawyers in Canada, the U.S., and abroad with whom he works on a regular basis to assist clients in meeting their business and personal needs. Doug's corporate commercial practice includes all aspects of legal services required by the business community, including representing clients in commercial transactions, drafting and negotiating agreements, and assisting in the proper structuring of transactions.

Doug's practice includes all aspects of real estate and real estate development as well as representing both borrowers and lenders in financing transactions for both individuals and for businesses. Doug's estate planning work for clients includes the creation of trusts and estate plans, advising clients with respect to asset protection strategies, and the structuring of the assets and affairs of his clients.

**KEITH JACOBSEN**

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Keith Jacobsen (Pobjoy Mint Special Services Division and owner of International Coin Alliance) brings over 25 years of numismatic experience to bear in helping his customers improve and add value to their collections and portfolios. He has worked as an Executive Vice President and Senior Account Executive for two of the largest coin marketing companies in the world.

# NATURAL COLORED DIAMONDS

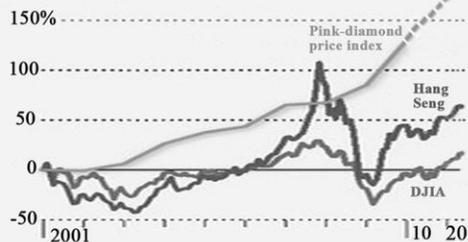
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Sources: Gemdax Consultants; FactSet Research Systems

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**LORELEI KUSIN****Expat, Bocas del Toro****Proprietor, Super Gourmet Bocas****Email: [lorelejinbocas@gmail.com](mailto:lorelejinbocas@gmail.com)****Website: [www.supergourmetbocas.com](http://www.supergourmetbocas.com)**

In 1993, at age 32, Lorelei left her home in San Francisco for a one-year hiatus from corporate America. She quickly learned that one year would not suffice and continued cruising the Pacific and Caribbean coasts of Central America. Although she first discovered Panama in 1996, she did not permanently return to settle and move back on land until 2001—and she chose Bocas del Toro for the Caribbean lifestyle.

As a small-business entrepreneur (she created and sold three small businesses in Guatemala, while cruising), she recognized the need for a gourmet grocery store, just ahead of the first tourism-and-expat boom. She has since created and sold a storage facility on the island and opened a second Super Gourmet in Casco Viejo, which sold in 2010 and remains one of the area's success stories. While she still manages Super Gourmet Bocas, she spends an equal part of her time enjoying the entire archipelago and the marine recreation it has to offer.

Lorelei's message for *IL* conference attendees is, "Yes, you *can* create a business in paradise."

**RAINELDA MATA-KELLY****Panama Attorney****Law Offices of Rainelda Mata-Kelly****Suite 406-407, Tower B, Torres de las Americas, Punta Pacífica, Panama City****Tel. +507 216-9299; fax: +507 216-9298****Email: [rmk@mata-kelly.com](mailto:rmk@mata-kelly.com)****Website: [www.mata-kelly.com](http://www.mata-kelly.com)**

Rainelda Mata-Kelly practices commercial and shipping law at the Law Offices of Rainelda Mata-Kelly. In 1982, she graduated Magna Cum Laude with a degree in Law and Political Science from Santa Maria La Antigua University in Panama. She then went on to Cornell University Law School and obtained a Master of Law, specializing in Commercial and Maritime Law.

Upon graduation, she became the founder, resident lawyer, and manager of the London office of a Panamanian law firm. In 1991, she became a Miami Correspondent for *La Prensa*, the Panamanian newspaper, and then went on to become the Executive Editor of *La Prensa*.

Rainelda has been External Legal Advisor to the Asociacion de Usuarios de la Zona Libre de Colón (Colon Free Trade Zone Merchants Association), a member of the Editorial Board of *La Prensa*, and External Executive Director and Legal Advisor to INTERED (Internet Service Providers' Association). Now she heads a medium-sized Panamanian law firm specializing in immigration, real estate law, and corporate and commercial law. Her committed team of lawyers and staff provide personalized assistance to clients, mostly from North America and Europe.

**DAVID METCALFE****President, Premier Diamond Group (North America) Ltd.****170 Attwell Drive, Suite 100, Toronto, Ontario M9W 5Z5****Tel. (416) 679-9306****Email: [info@premierdiamondltd.com](mailto:info@premierdiamondltd.com)**

*Provider of complimentary lunch on Saturday and Sunday—please visit their booth for details.*

**PREMIER DIAMOND GROUP  
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David Metcalfe is the President of Premier Diamond Group (North America) Ltd., a Toronto-based company with affiliate offices in Valletta Malta, and the Tel Aviv Diamond Bourse.

Premier Diamond specializes in the purchase and sale of natural colored diamonds for wealth accumulation and estate planning purposes, and holds membership in the International Colored Gemstone Association and the U.S. Chamber of Commerce.

An engaging speaker, Mr. Metcalfe is a pioneer in the branding of natural colored diamonds as a hedge against a declining-valued U.S. dollar, and as a private non-registered hard asset that belongs in every investor's asset portfolio.

**ROGER PETERSEN**

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Roger Petersen is a partner in the Costa Rican law firm of Petersen & Philps. He has been practicing law for 18 years, with a specialization in Costa Rican real estate transactions. Mr. Petersen is a member of both the Costa Rican Bar Association and the Florida Bar.

In addition to his legal education, Roger holds a B.A. degree from Tulane University in International Relations and an MBA in Finance from National University in Costa Rica.

Although Roger was born in Costa Rica, he grew up in eight Latin American countries, which gives him a unique perspective on Latin America in general. This practical living experience helps him provide the best guidance to expats considering relocation to Costa Rica.

Roger is also the author of a bestselling book, *The Legal Guide to Costa Rica*, and numerous other publications on retiring, living, and doing business in Costa Rica.

**ERIC N. ROSEMAN**

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Founded in Montreal, Canada, in 1991, ENR Asset Management, Inc. is an actively managed investment advisory firm. ENR offers investment advisory (managed) and advisory (self-directed) services in the United States, Switzerland, and Austria. For more than 25 years, ENR has helped U.S. investors establish European private banking relationships for investment, asset protection, estate-planning, and diversification purposes. The firm also provides private banking fees among the most competitive for investors in Europe, and the lowest-cost institutional trading platform in the United States.

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Visit ENR's booth to learn more and to receive the firm's latest investment strategy Fact Sheets and the current edition of *ENR Market Outlook*.

## **NITA SOSEBEE AND BERNIE GAIDER**

**Expats, Boquete**

**Email:** [nita.sosebee@gmail.com](mailto:nita.sosebee@gmail.com)

Both Bernie and Nita are software developers from Colorado. Bernie received his B.S. in Computer Engineering from the University of Alberta, Canada. Nita received her B.S. in Computer Science from Texas A&M University and her M.S. from University of Texas at Arlington. Both of them moved to Colorado Springs, Colorado in the mid-1990s. They met in 2012 after both being hired to develop a medical fraud detection system. Nita has three grown children, living in Colorado and California.

Nita had subscribed to *International Living* and had been reading about Panama for several years, so in April of 2016, they decided to explore Panama on a relocation tour. After the tour, Nita was thinking that would be an interesting place to consider retiring to—in about five years or so. Bernie had other ideas, so in November of 2016, they returned to Panama on a house-hunting trip, and moved to the Chiriquí area in January 2017, first living in David, and then in the much cooler area of Boquete.

## **ELLEN & CHRIS THOMAS**

**Expats, El Valle**

**Email:** [thomas.eft@gmail.com](mailto:thomas.eft@gmail.com)

Ellen Thomas and Christopher (Chris) Thomas hail from St. Louis, Missouri. Both have B.S. degrees. Chris retired from a career in the advertising/marketing field, where he handled food and lodging, automotive, quick service restaurants, and casino accounts. As an Army brat, Chris lived in Germany for five years and served in Vietnam. He also worked in international marketing in the Far East, Nassau, and Aruba. Ellen retired from a career in human resources and computer graphic design in the commercial printing and publishing industries. Ellen lived in Trinidad for one year. Since they lived internationally as children, the decision to move to Panama came fairly easily. They made several trips together to Costa Rica and Panama before deciding to retire in El Valle de Antón, Panama. Ellen is very active in the community, learning Spanish, teaching English, plus other activities. They have enjoyed Panama for the past several years and plan to remain...

## **DR. DEBBIE WONG, M.D.**

**General and Minimal Invasive Surgery**

**Bariatric-Metabolic Surgery**

**Punta Pacífica Hospital and Paitilla Medical Center**

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Debbie is a board-certified surgeon. She completed her general surgery training at Mount Sinai Hospital in New York and Chicago. She then went on to do a subspecialty in bariatric and metabolic surgery at the University of Miami and Jackson Memorial Hospital. She is a practicing surgeon in the city of Panama at Punta Pacífica Hospital and Paitilla Medical Center. She is also a professor in the Department of Surgery at the University of Panama.

Her services include: Bariatric and metabolic surgery, procedures including laparoscopic adjustable band placement, laparoscopic sleeve gastrectomy, and laparoscopic Roux-en-Y gastric bypass; foregut surgery including repair of hiatal and paraesophageal hernia, as well as nissen fundoplication (reflux surgery), repair of hernias, umbilical, ventral, inguinal, gallbladder surgery, appendix, and removal of lipomas.



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Please visit our booth at the **International Living Fast Track Panama** exhibitor hall. We'd like to offer you a free consultation and suggestions to help you find the best European private banking solution to help meet your ex-pat needs and investment goals.

Wishing everyone a successful conference!

Eric Naimer Roseman, Chief Investment Officer and Founder, ENR Asset Management, Inc., 1 Westmount Square, Suite 1400, Westmount, Quebec, CANADA H3Z 2P9. Tel. Toll-Free 1 877 989 8027 or 514 989 8027.

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## PATHFINDER

Pathfinder's mission is to scout the globe to find the most unique and value-oriented real estate opportunities the world has to offer. We're your eyes and ears on the ground, working to get you in early for the best possible deal, often at prices you thought were consigned to the history books.

Until 2007, we were part of *International Living*. We told you about Panama, Costa Rica, the Bay Islands of Honduras, Argentina...long before the rest of the world had caught on to their incredible real estate opportunities.

Global events can create opportunities, but you need to be armed with the most in-depth and up-to-date information to capitalize on situations as they arise. That's where Pathfinder excels.

Working with our in-country experts, professional contacts, and other sources throughout the world, Pathfinder digs deeply into the geo-political, economic, and strategic factors that influence property values—the likely effects right now and the possible trends in the future—to keep you ahead of the curve.

Pathfinder brings you in-depth knowledge of local markets...the kind of information that can help you assess an overseas opportunity, whether you're looking for a second home, a retirement property, or an investment vehicle.

While Pathfinder is a fee-based advertiser for real estate agents and developers, and will receive a fee if you buy from any of the developers or agents present at this event, we are extremely selective about the projects we work with.

Every year Pathfinder investigates hundreds of projects around the world. Most don't stand up to our rigid scrutiny. Only a small percentage makes the cut—and they're the only ones we'll tell you about.

Pathfinder's goal is to recommend real estate opportunities you can be confident in, and to provide you with all the information you need in order to begin your own due diligence process to determine if a particular opportunity is right for you.

Of course, we always recommend the use of a qualified legal professional to help with any real estate transaction, and strongly advise the purchase of title insurance. In many offshore markets, the ownership and development process is very different than in the U.S., Canada, and Europe. For this reason, you should always buy what you see and not just what's promised.

### **MARGARET SUMMERFIELD**

**Managing Director, Pathfinder**

**Email: [MSummerfield@pathfinderinternational.net](mailto:MSummerfield@pathfinderinternational.net)**

**Website: [www.pathfinderinternational.net](http://www.pathfinderinternational.net)**

Margaret was born in Ireland but has spent most of her adult life living outside her home country. Real estate has always been her passion.

In 2005, Margaret joined Pathfinder. She spent her first 15 months with the company analyzing the paperwork and due diligence of countless real estate projects. The next step was boots on the ground scouting.

Margaret relocated to Panama in 2007, and since then has traveled extensively in Latin America, scouting for real estate opportunities. She's spent time in places you've never heard of...researched more markets, scrutinized more deals, and checked out more projects in the region than just about anyone you're likely to meet.

# PANAMÁ



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RETA MEMBERS DEAL

## **Real Estate Agents**

**KATHY CANTON**

**Kathy Canton Realty**

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**Website: [www.kathycanton.com](http://www.kathycanton.com)**

Kathy Canton Realty is for buyers who are looking for great real estate opportunities in Panama. She has listings for some of the most interesting properties on the market, and also offers property and rental management services.

Panama's market today is growing, with investors and second home buyers purchasing, along with entrepreneurs setting up businesses here. With the increased interest in Panama as an expat and retiree haven, it is extremely important to work with serious and committed agents who can help you make the best decision possible when you buy. Kathy has earned a reputation for excellence in the local real estate industry. She was awarded Agent of the Year for three years in a row when she worked with an established Panamanian developer.

Over the years, Kathy has helped hundreds of North Americans successfully purchase property in Panama—and she can do the same for you.

**NITZIA CHIFUNDO**

**PanamaSol Realty**

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PanamaSol Realty belongs to a small network of honest, reliable real estate consultants who work to provide the ultimate service to their clients. PanamaSol is run by a mix of Panamanians, Canadians, and Americans. They specialize in providing buyers with an added-value experience when buying, selling, or renting in Panama. They focus their services to each individual client, understanding that everyone has different needs.

PanamaSol covers both Panama City and the Pacific beaches, with offices in both locations. Services provided by PanamaSol include sales, property, and rental management. For rentals, PanamaSol understands the importance of generating revenue, so will help you choose the best property according to your requirements and will then work hard to ensure that the property rents successfully.

Nitzia Chifundo was born in Panama. She studied administration, and lived in San Diego for a couple of years. She joined PanamaSol in 2009, becoming office manager in 2010. She is the main contact for both the city and beach offices.

Nitzia heads up a team of qualified property agents and real estate professionals who are focused on identifying the client's needs and desires, qualifying affordable budgets, and offering them the best possible solution to their real estate search.

**MAGDA CRESPO**

**MC Panama Realty**

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**Website: [www.mcpanamarealty.com](http://www.mcpanamarealty.com)**

For many years, Magda Crespo has run a thriving insurance business in Boquete, Panama, serving the needs of expats from North America and Europe.

She also managed a successful real estate agent's office, before deciding to get her own real estate license and start her own real estate company, MC Panama Realty. Today, Magda works with buyers to find their dream home in Panama's Chiriquí province. She covers the province from the bustling city of David, to the cool highland towns of Boquete and Volcán, and even the charmingly rural village of Cerro Punta. She'll work with

you to pull together a custom viewing itinerary of must-see properties, help you make a decision on which is best for you, and hold your hand through the buying process.

## **HARRY HUNT**

### **Own Boquete**

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**Website: [www.ownboquete.com](http://www.ownboquete.com)**

Harry Hunt met an *International Living* tour group in Roatán, Honduras, in 2009—and it changed his life. Harry was living in Roatán at the time but based on feedback from the *International Living* tour group, he decided to visit Panama. He bought land on his first visit to Boquete, and never looked back.

Harry previously lived in Vail, where he ran a snow removal business for 25 years, and he was also a commercial fisherman in Cape Cod (his birthplace). He's much happier in Panama's highlands, where he splits his time between the cool mountains of Boquete and a beach home on the Chiriquí coast.

Harry set up Own Boquete to help expats and retirees find the perfect highlands property to fit their budget and lifestyle. From his office base on Boquete's main street, Harry can help you with your property search—and get you quickly settled into a new country and culture.

## **JEAN-PAUL VILLAMIL**

### **Panama Homeland**

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**Website: [www.panamahomeland.com](http://www.panamahomeland.com)**

Jean-Paul Villamil was born and raised in Panama City. He graduated as an industrial engineer and did a Master's in Engineering Management in Louisville, Kentucky. Jean-Paul founded his own construction company, before moving to Panama's Azuero peninsula.

Jean-Paul was amazed by Azuero's colonial architecture and enjoyed its tranquil country lifestyle, close to both the mountains and the beach. He became a real estate agent, specializing in Azuero—from beachfront Pacific homes to properties off the beaten track in the peninsula's southern tip.

Panama Homeland, established in 1998, is a family company dedicated to real estate. Jean-Paul heads up the company, helped by his wife. Jean-Paul's father, Jose Villamil, heads up the construction side of the company (Jose is a well-known architect). Panama Homeland provides free-of-charge consultations on plans, construction costs, etc.

Jean-Paul can help you find your dream home in Azuero, whether you want to buy an affordable in-town home, a sprawling country estate, or a beach house.

## **Developers**

### **HORACIO MENDOZA**

**Inmobiliaria Casas Bellas, Grupo Los Pueblos**

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*Sponsor of the Closing Cocktail Reception*



Horacio Mendoza was born in Panama. He studied Architecture at Universidad Santa María la Antigua and then got an MBA at Louisville University. He has been involved in the real estate market since 1995. During the first

ten years of the 2000s, he was in charge of the Sales and Marketing Department for one of the leading developers in Punta Pacifica.

For the last five years, as General Manager for Inmobiliaria Casas Bellas, a subsidiary of Grupo Los Pueblos, he has been leading a successful team that has built and delivered thousands of houses and condominiums in Panama. Grupo Los Pueblos has also developed several commercial, office, and industrial complexes. Among these developments are: Albrook Mall, Westland Mall, Embassy Collection, The Reserve, and Ocean Reef Island.

**STEVE LINDER**

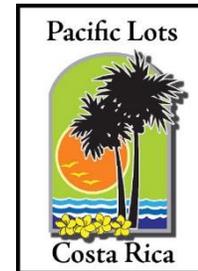
**Sales Manager, Pacific Lots of Costa Rica**

**Tel. (305) 295-0137 (in the U.S.)**

**or (877) 481-0300 (toll free in the U.S.)**

**Email: [steve@pacificlots.com](mailto:steve@pacificlots.com)**

**Website: [www.pacificlots.com](http://www.pacificlots.com)**



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Steve Linder is from Cambridge, Massachusetts. He currently lives in Key West, Florida and Ojochal, Costa Rica in the winter months and Salem, Massachusetts in the summer. Steve attended Northeastern University in Boston for both undergraduate and graduate (MBA) business school and majored in International Business. Steve is the Global Sales Manager for Pacific Lots of Costa Rica. He also recently served as President of the Board of Directors for the Banyan Resort in Key West. Steve has nearly 25 years' experience in property sales and management.

The Pacific Lots development is located in the Southern Pacific region of Costa Rica, recently made much more accessible with the opening of the new Caldera Highway from San José to the Pacific Coast, as well as the new Costanera Highway connecting the central Pacific region of Costa Rica to the southern Pacific region. The development is also located directly across the highway from the newest hospital in Costa Rica, the Hospital de Osa (an 80,000-square-foot facility). This is now the fastest-developing region in Costa Rica and "the place to be."

Pacific Lots boasts a 27-year history, with hundreds of homes and thousands of owners. Their developments are among the largest and oldest in the country, encompassing land holdings of over 13,000 acres. They have hundreds of homes in developments as well as 17 phases of home sites, with over half of the phases completely sold out. Lots start at \$40,000 and all are fully improved with road, water, and electric. Ocean-view lots start at about \$70,000. Turnkey home land packages are available with air conditioning and granite finishes starting at \$155,000. Four-day all-inclusive tours are offered three to four times per month for just \$299 per person.

Pacific Lots of Costa Rica builds custom luxury homes for clients from \$120 per square foot. They have no time limit to build and will allow you to build your own house or hire any other builder of your choice.

Ojochal, Costa Rica is a well-established residential oceanfront community with over 35 bars and restaurants, grocery stores, bakeries, and other service establishments. There's lots of organic food available, fresh seafood, and free range beef, chicken, and pork. The Costa Ballena region provides a great quality of life in a peaceful and natural setting, with more than half the region being national park. Pacific Lots offers fantastic ocean-view home sites and custom homes for the most discriminating taste.

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Pacific Lots of Costa Rica  
[www.PacificLots.com](http://www.PacificLots.com)

To see our tour schedule and sign up visit the home page of [www.PacificLots.com](http://www.PacificLots.com)  
[www.PacificLots.com](http://www.PacificLots.com) - 877-481-0300 or 305-295-0137

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We have put together some bonus online reports about Panama and moving to Panama and we've uploaded them to the Fast Track Panama: Lifestyle and Opportunity Conference 2019 website for you to access. You should have already received information on how to access these conference materials in one of our recent updates.

To get these reports, please visit:

[https://members.internationalliving.com/il\\_product/2019-fast-track-panama-reports/](https://members.internationalliving.com/il_product/2019-fast-track-panama-reports/)

Here's a list of all the reports that we've put together for your reference during this event:

### **The World's Top Havens: The Panama Country Report**

You'll find valuable information about Panama. We'll tell you about the cost of living, healthcare, our favorite locations within the country, the property buying process...and much more. You'll also find some important in-country contacts who can help you on the road to your dream retirement.

### **Move Overseas Checklist**

Once you've made the decision to move overseas, you'll find there's a lot of planning and organizing to be done. That's why we have come up with our very own 12-step program...for moving overseas. In this special online report, we'll look at the reasons for moving overseas, provide some tips for picking your final destination, and a checklist for when the time comes to start your new adventure overseas.

### **Stretch Your Budget and Live Life to the Fullest in These Top-Quality Panama Destinations**

This special report was created specifically to deliver actionable information and real examples about life in Panama and the best destinations for expats to consider. There are lots of options to choose from...and unless you have unlimited funds, you'll want to know as much as possible about each of them. This report will give you the details you need.

### **Six Easy Ways to Reinvent Yourself Overseas**

What if you had the chance to set the world on fire in a new exotic locale, or to reinvent yourself in paradise? Imagine for a moment that you have a chance to start over. Think about it. Where would you go? What would you do? In this special report, *International Living's* Suzan Haskins, an expert on reinventing herself overseas, will prove to you that the list of ways to reinvent yourself is as long as your imagination—and comfort levels—allow.

### **Some Help From Our Attorney**

At the event, an attorney will be on hand to explain your legal obligations when you move to Panama. To ensure that you are fully prepared, we have asked our legal and residence expert to explain her areas of expertise and provide contact details should you wish to get more information from her. She will tell you all the services her firm provides and how they can help you start your new life in Panama.





**Fast Track Panama: Lifestyle & Opportunity Conference  
February 8 – 10, 2019**

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