

Living with the Locals in Panama and Ireland

“We Love the Scenery, the People, the Laid-Back Lifestyle”

Names: Terry and Clyde Coles

Ages: 51 and 57

From: Texas

Living in: Capira, Panama

Being a firefighter was the best job in the world according to my husband Clyde, but after 26 years, it was time to retire. However, we were buried beneath a mortgage, car payments, gym membership, the high cost of health care, outrageous electric bills, and taxes, with no end in sight.

As his career with the Fire Department in Corpus Christi, Texas, was winding down, we wondered what to do. One day Clyde read an article on the best places to retire in the world, and they were all outside the U.S. Intrigued, he read more and began doing some research. I was skeptical at first, but I trusted his judgment and tried to keep an open mind. In our year of research we looked at Costa Rica, Belize, Puerto Rico, Ecuador, Panama, and Colombia, to name a few places. With its attractive retirement benefits, Panama soon became our primary choice.

We ordered a home study program and began to learn Spanish. A few months later, we took our first trip and explored the whole country by car. Our travels took us to little restaurants where we both ate for \$2 to \$5. Hotels rooms were basic but clean and cost about half the price of those in the U.S. As we traveled the country, we fell in love with the scenery, the people, the laid-back lifestyle, and with each other once again. Panama had permeated our souls; we felt as if we were home.

Once back in Texas we had a house to sell, two cars to unload, and endless decisions to make in order to pull off this move. The house sold in a few weeks in a slow real estate market. Toyota bought back both of our cars. And we stumbled on a three-bedroom, two-bathroom house for rent in Capira, Panama, for only \$300 a month. We saw pictures of the house,

signed a one-year lease in June and moved in September. Everything just fell into place.

Still taking those first steps, we've only called Panama home for two months. Capira is a tiny town nestled in the foothills of the Campana Mountains in Chame. Within 15 minutes we can be at the beach or on a mountain trail, and we're a 25-minute drive from the city of La Chorrera. With an abundance of stores, restaurants, and clinics, La Chorrera has everything that we need.

We have done what other people only dream."

Panama City is just a 45-minute drive, and we enjoy spending time at its many gigantic shopping malls. It's also full of history, culture, museums, and theater, as well as top-notch hospitals with U.S.-trained, English-speaking physicians.

We live in a typical Panamanian neighborhood of tiny, cement-block homes that are painted bright colors. Our neighbors are hard-working locals, and many drive into Panama City daily to work. We both decided that if we were going to move to another country, we wanted to live among the people and not in a gated community with other expats.

Our monthly expenses are a fraction of those in the U.S. Our first electric bill was \$16.80 for the month. My husband had a cold and went to see an English-speaking doctor for \$6. He picked up three prescriptions for \$25 after the office visit. Trash pickup is \$3 a month and we call the U.S. using our Magic Jack phone for only \$19.95 a year. For cell phones we paid \$16 each for the phones and use pre-paid phone cards, so no monthly cell phone bill.

Our Internet and cable package combined is about \$85 a month. We use propane to cook, heat the water, and dry the clothes. The initial cost of the tank was about \$85 but each refill is only \$5.

Bananas are abundant and sell for a mere 25 cents a pound; oranges cost 25 cents for five, and for about \$1 we can buy a pineapple. For just a few dollars we're able to buy a week's supply of produce, whereas in the U.S. that was a good chunk of our grocery bill each week. Clothing is cheap and you can buy an entire outfit for under \$20.

Meals out at nearby restaurants are \$3 to \$5 and a hotel room with our pensionado discount of 50% off is about \$30, which includes a nice breakfast. The opportunities for dining in Panama City are limitless. Any type of food imaginable can be found to fit any budget.

For us it's become almost a game to see how little money we can spend each month. We had to pick and choose just what luxuries we could live without and keep the ones that were necessary. We are debt-free and everything that we have we own outright. We do have a clothes dryer, hot water heater, decent car, and air conditioner. Our goal is to live as frugally as possible so we can spend our money traveling and exploring this wonderful, new world. We have done what some people only dream of, and what others would never even consider. As we close the chapter of our past, we welcome the future with open arms. We are living the dream!

“It's Like One Big Family”

Names: Chuck and Nell Kruger

Ages: 73 and 70

From: New York and Pennsylvania

Living in: Cape Clear Island, Ireland

The ferry shoulders the pier wall a few times. And as the captain casts a rope to berth, the banter begins. Each crossing of Roaring Water Bay draws words and smiles. Off the coast of County Cork, I'm alighting on Ireland's southernmost inhabited island—Cape Clear.

Here to greet me is 72-year-old Chuck Kruger, of upstate New York. The grip of his outstretched hand all but lifts me ashore; it is a hearty welcome from a man who has made this place home for almost 20 years.

Within a few paces, we find a welcoming café. Watching the departures,



The Baltimore Beacon (above) overlooks the islands of Roaring Water Bay off the Cork coast.

Chuck begins: “Back in 1986, my wife Nell was on one side of the boat, and I was on the other. And we both had the exact same thought once Cape hove into view. It was love at first sight.”

Chuck Kruger is not a man for flights of fancy. He and Nell are married 49 years, and they have spent many of those overseas.

A move to Switzerland in 1966 was their first choice. They landed teaching posts at international schools and threw themselves into their new expat life. But in 1979, something brought them to Ireland—they drove the countryside, picnicked, stayed in guest houses, and marveled at the freedom and the greenness of it all.

“It was so different to what we were used to,” Chuck regales, “so lush, and so open. People were incredibly hospitable. We felt as if we had the country to ourselves. It's what brought us back in 1986—we just had to see it again. To experience that connection with people.

“We knew we couldn't afford to buy anything in Switzerland,” he confesses. “On our teaching salaries, it just wasn't a runner. But we also felt Ireland had something we couldn't find elsewhere. There was a sense of fun, a spirit, a freedom.”

Getting a little slice of heaven.”

“A gentleman in Baltimore, the nearest mainland village, took us to Cape Clear Island to show us a holding,” Chuck remembers. “A 60-acre farm—I'm not kidding—with hillside and coast, and views for all the world. Somehow we stretched to it. And by 1992, we had made the move. Retired. With a chunk of an island, and still in our early 50s.”

But how was it feasible to relocate to an island retreat eight miles off the Irish coast? “There were two houses on our land. So we did a little renovation and set one of them up as a holiday home—that provided us with about 85% of our income. And then in 2005, Nell and I decided to sell that house. There's always been a demand for property here. So, it worked out sweetly for us.

“The climate here is mild and very pleasant. Nell and I get outdoors every

day. We've never experienced this kind of freshness anywhere else. We also love spading away in our garden. Forty minutes sees you back to Baltimore. And Skibbereen, our nearest town, is only 10 minutes up the road from there. And we are only a couple of hours away from Cork City, a European Capital of Culture. So, we've got the best of a number of worlds.

“Everyone knows everybody here on the island. It's like one big family. Yet there's space for the world here. Every summer hundreds of kids come out here to learn the Irish language, Gaelic. There are tourists, too. Biking, walking, taking photos. Getting a little slice of heaven.

“Most days Nell and I rise between 7 a.m. and 9 a.m. We have breakfast and then I take to my study and write until lunch, while she catches up on correspondence and reads. Afterward, we venture out—come rain or shine—it's what we love about the place. The rugged purity.”

And what of returning home to the U.S.? “Well, we visit a couple of times a year to see our kids and grandkids. And they come here. But there's nothing pulling us back for good. And we've just gotten dual citizenship,” Chuck smiles. “So you could say—we kinda belong.”—David Young. ■