

# Live And Invest In Panama Conference

Feb. 16–18, 2022, Panama City, Panama







## UPCOMING LIVE AND INVEST OVERSEAS CONFERENCES

Live and Invest Overseas Conferences are the best way to consider the best options for your new life overseas. Our live events introduce you not only to our key overseas experts for each country including attorneys, insurance providers, bankers, real estate professionals, tax advisors, residency consultants, and more, but also to expats and friends who've already launched new lives in the world's top havens...and who can tell you, from firsthand experience, of the advantages and the disadvantages, the pluses and the minuses, the distresses and the delights...and why they've never looked back!

Whether you're considering a new life on the shores of Belize, in Portugal's Algarve region, or in Medellín, Colombia, the City of Eternal Spring...or you're looking to diversify your portfolio with an overseas property purchase or to protect your assets by taking them offshore, we promise you this: Our far-flung global experts have the answers, the experience, the judgment, and the real-world advice you need to make every lifestyle, retirement, and investment dream you have come true.

### Talk To Our Staff To Learn More!





# SAVE THE DATE

Live And Invest In Colombia Conference  
March 23-25, 2022, Medellín, Colombia  
*Register Today To Secure a Seat!*

Live And Invest In Portugal Conference  
April 20-22, 2022, Portugal  
*Register Today To Secure a Seat!*

Live And Invest In Mexico Conference  
May 18-20, 2022, Virtual  
*Pre-Register Today To Secure a Seat!*

Global Property Summit  
June 15-17, 2022, Virtual  
*Pre-Register Today To Secure a Seat!*

Access Thailand Workshop  
July 6, 2022, Virtual  
*Pre-Register Today To Secure a Seat!*

Access The Dominican Republic Workshop  
July 27, 2022, Virtual  
*Pre-Register Today To Secure a Seat!*

Live And Invest In Latin America Conference  
Aug. 17-19, 2022, Virtual  
*Pre-Register Today To Secure a Seat!*

Talk To Our Staff And **Register Today!**



# Live And Invest In Panama Conference

Feb. 16-18, 2022 Panama City, Panama



## Congratulations and Welcome!

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Dear Live and Invest in Panama Conference Attendee,

By joining us here in Panama City this week, you've taken a brave and exciting step toward remaking your future.

You've done your part. Now it's our turn.

We're being joined this week by more than 20 friends, experts, expats, colleagues, and professionals from Panama with, among them, many, many dozens of years of experience doing the very things you're now thinking about doing yourself: living and investing in Panama.

Here's my promise to you as we set off together on this week's adventure: We're committed to helping you consider your best options for starting a new life in a new place.

No, more than that. We're committed to helping you find the opportunities that make the most sense for you right now in one of the world's most interesting and advantaged destinations.

Don't let us off the hook. Take advantage of us. Pick our brains. Ask every single one of your questions.

The speakers assembled for the event this week are happy to meet with you. That's why we're here.

Is a new life in Panama right for you?

I don't know. And, right now, probably you don't either. Over the course of the coming two-and-a-half days, let's find out!

I look forward to it.

Here's to your new life... in Panama!

A handwritten signature in black ink, appearing to read 'Kathleen Peddicord'.

**Kathleen Peddicord**

Founding Publisher, Live and Invest Overseas



# Live And Invest In Panama Conference

Feb. 16-18, 2022 Panama City, Panama



## Welcome!

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Dear Live and Invest in Panama Conference Attendee,

Welcome to the Live and Invest in Panama Conference. We appreciate and look forward to this chance to help you consider your best options for retirement, for starting a new life, for investing, and for doing business in Panama.

Here is some important information that will help you to get the most out of the time we're spending together this week:

### **Evaluation Forms**

I'd like to ask that you complete the Evaluation Forms handed out at the beginning of the conference as we progress through the program. If you wait until the end of the conference to record your feedback, you may forget important comments. Your feedback is very valuable to us and is much appreciated, as it helps us improve our future programs.

You can hand in your completed Evaluation Forms to any Live and Invest Overseas staff member at the end of the conference. Be sure to include your name on your completed form so you can be included in the prize drawing—your Evaluation Form is your entry.

### **Welcome Cocktail Reception**

On Wednesday, Feb. 16, you are invited to join us for a Welcome Cocktail Party, sponsored by Royale Energy, Inc., at the Miraflores Salon of Wyndham Panama Albrook Mall Hotel & Convention Center. This event, open to all attendees and speakers, will be held from 6:15 to 7:45 p.m., following the final presentation of the day. This is an excellent opportunity to speak with presenters, exhibitors, and fellow conference attendees.

### **Cell Phones, Blackberrys, Pagers, iPhones, Etc.**

Please switch off your cell phone, Blackberry, pager, and iPhone during all presentations. You will be able to check messages and return calls during the scheduled breaks. However, again, during the presentations, we ask that you respect your fellow attendees and the speakers by turning off anything that rings or jingles.



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## Welcome!

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### **Exhibition Hall**

Our Exhibit Hall, located in the Contadora I & II, will be open throughout the conference. This is a good place to look for any speaker you're interested in talking to one-on-one or with whom you'd like to schedule a private appointment.

Remember, the speakers and staff are at your disposal and happy to spend time with you. Don't be shy. You came with questions. They came to answer them.

### **Finally, Very Important**

You'll find me, along with other Live and Invest Overseas staff members, at the Conference Registration Table or in the meeting room throughout the two-and-a-half days of our event. Please don't hesitate to seek us out if you have questions, requests, or comments.

Here's to new ideas, new opportunities, and new friends. I'm looking forward to it!

Sincerely,

A handwritten signature in cursive script that reads "Alessandra S.".

**Alessandra Sandoya**  
Conference Manager  
Live and Invest Overseas



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

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

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

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and one of the easiest places to obtain foreign residency...

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and mountain property buys anywhere on the planet today...



Talk To Our Staff Today To Learn More

[www.LiveAndInvestOverseas.com](http://www.LiveAndInvestOverseas.com)

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# LET US HELP YOU REALIZE YOUR PANAMA DREAMS...

## WITH YOUR PANAMA CIRCLE MEMBERSHIP, YOU'LL RECEIVE:

Benefit #1: Free Attendance for You and a Guest Every Year at Our Annual Live and Invest in Panama Conference.  
**Lifetime Value: \$15,950**

Benefit #2: An Open Invitation to All Panama Circle Members-only Meetings.  
**Lifetime Value: \$2,000**

Benefit #3: 2 Nights Free At One Of Panama's Top Resorts.  
**Lifetime Value: US\$1,000**

Benefit #4: Electronic and Website Access to All Conference Materials.  
**Lifetime Value: US\$2,000**

Benefit #5: Two Hours Of Private Consulting With Our Panama Team of Experts.  
**Lifetime Value: US\$1,000**

Benefit #6: Our Panama Starter Kit...and Every New Edition We Publish Over the Lifetime of Your Membership.  
**Lifetime Value: US\$970**

Benefit #7: Panama in Real Time— *Panama Letter*.  
**Lifetime Value: US\$1,180**

Benefit #8: Panama: The White Papers.  
**Lifetime Value: US\$196**

Benefit #9: *Palanca*...That Is, Your Personal Panama Assistant.  
**Lifetime Value: US\$10,000**

Benefit #10: Access To Our Live and Invest Overseas Group Bupa International Health Insurance Policy.  
**Lifetime Value: US\$2,500**

Benefit #11: 1% Up To US\$3,000.  
**Lifetime Value: 1% Up To US\$3,000**



The **Panama Circle** Membership is \$4,800. You have the option of a payment plan as follows: **\$1,800** at the time of registration, then **\$250** per month billed each month for each of the 12 months to follow. Or you can pay in full and **save \$300**.



**Talk To Our Staff And Become A **Panama Circle** Member Today!**

# Live And Invest In Panama Conference

Feb. 16–18, 2022 Panama City, Panama



**Wednesday, Feb. 16, 2022**

Registration and General Sessions — Emcee: Lief Simon

**6:30 AM – 10:30 AM**

**Breakfast (For Hotel Guests)**

Canal Bistro Restaurant

**7:30 AM – 8:30 AM**

**Conference Registration**

Collect Your Name Badge and Welcome Pack

Outside Contadora III

**8:30 AM – 6:05 PM**

**Exhibition Hall Open**

Contadora I & II

**8:30 AM – 9:00 AM**

**Your New Life In Panama!**

Gabrielle Wells, Live And Invest Overseas

Contadora III

**9:00 AM – 10:00 AM**

**What's Going On In Panama**

Kathleen Peddicord with Lief Simon, Jose Bern,  
Dusty Tubbs, and Roberto Guardia

Contadora III

**10:00 AM – 10:45 AM**

**Panama's Top Residency Visa Options**

Roberto Guardia, Guardia & Co.

Contadora III

**10:45 AM – 11:15 AM**

**Networking Break**

Contadora I & II

**11:15 AM – 11:45 AM**

**Living And Writing Adventurously On The Gold Coast**

Lyndi Allison, Panama Expat

Contadora III

**11:45 AM – 12:15 PM**

**Medical Care In Panama**

Dr. Gabriel Sucre Levy, Clínica Einstein

Contadora III

**12:15 PM – 1:00 PM**

**Building A Monthly Income Stream Using Dollars You  
Would Otherwise Pay Out To Federal And State  
Income Taxes**

Don Hosmer, Royale Energy, Inc.

Contadora III

- Please remember that this is a limited engagement event. Non-attendees and unauthorized guests will be asked to leave, so please wear your name badge to all conference activities.
- Speakers, topics, times, and meeting locations are subject to change.



# Live And Invest In Panama Conference

Feb. 16–18, 2022 Panama City, Panama



**Wednesday, Feb. 16, 2022**

General Sessions — Emcee: Lief Simon

**1:00 PM – 2:30 PM**

**LUNCH**

**2:30 PM – 3:00 PM**

**Panama Roundup—Best Retirement, Investment,  
And Lifestyle Haven**

Liz Larroquette, Empresas Bern

Contadora III

**3:00 PM – 3:30 PM**

**Just Landed! Getting Set Up In Panama**

Dusty Tubbs, Panama Expat

Contadora III

**3:30 PM – 4:00 PM**

**Profiting From A Globally In-Demand Timber Market  
(And Securing A Second Residency)**

Leslie Lawrence, Hardwoods Unlimited

Contadora III

**4:00 PM – 4:30 PM**

**Networking Break**

Contadora I & II

**4:30 PM – 5:05 PM**

**Azuero Sunset Coast: The Next Big Thing In Panama**

Jim Hardesty, Los Islotes

Contadora III

**5:05 PM – 5:35 PM**

**Panama's Best Health Insurance Options**

Gonzalo de la Guardia, ADG Seguros

Contadora III

**5:35 PM – 6:05 PM**

**Panama: A Natural Wonderland**

Kevin O'Brien, Barefoot Panama

Contadora III

**6:15 PM – 7:45 PM**

**WELCOME COCKTAIL PARTY**

Sponsored by



**ROYALE ENERGY, INC.**

Miraflores Salon,  
Wyndham Panama Albrook Mall Hotel & Convention Center

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# Live And Invest In Panama Conference

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**Thursday, Feb. 17, 2022**

General Sessions — Emcee: Lief Simon

**6:30 AM – 10:30 AM**

**Breakfast (For Hotel Guests)**

Canal Bistro Restaurant

**8:30 AM – 5:20 PM**

**Exhibition Hall Open**

Contadora I & II

**8:30 AM – 9:00 AM**

**Panama: The Time Is Now!**

Philip James Schlesinger, The Panama Link

Contadora III

**9:00 AM – 9:30 AM**

**My Childhood Dreams Brought Me To Panama**

Gabrielle Wells, Panama Expat

Contadora III

**9:30 AM – 10:00 AM**

**Get Involved—Volunteering In Panama**

José Lisac, Rotary Club

Contadora III

**10:00 AM – 10:30 AM**

**The Best-Kept Secret In Alternative Investments**

Keith Jacobsen, International Coin Alliance

Contadora III

**10:30 AM – 11:00 AM**

**Networking Break**

Contadora I & II

**11:00 AM – 11:30 AM**

**From Hawaii To Panama... What Were You Thinking?**

Dusty Tubbs, Panama Expat

Contadora III

**11:30 AM – 12:15 PM**

**Legal Landmarks For Real Estate**

**Investment In Panama**

Roberto Guardia, Guardia & Co.

Contadora III

**12:15 PM – 12:45 PM**

**Storing Your Wealth Offshore—How To Keep Your**

**Metals And Other Assets Safe**

Mike Brown, Fort Kobbe Vaults

Contadora III

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# Live And Invest In Panama Conference

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**Thursday, Feb. 17, 2022**

General Sessions — Emcee: Lief Simon

**12:45 PM – 2:15 PM**

**LUNCH**

**2:15 PM – 3:05 PM**

**ECI Development—A Hard Money  
Pre-IPO Success Story**  
Mike Cobb, ECI Development

Contadora III

**3:05 PM – 3:35 PM**

**Learn Spanish And Have Fun!**  
Nathalie Moreno, EPA! Español en Panama

Contadora III

**3:35 PM – 3:50 PM**

**The Advantages Of A VIP Membership  
In The Panama Circle**  
Dusty Tubbs, Panama Circle Member

Contadora III

**3:50 PM – 4:20 PM**

**Networking Break**

Contadora I & II

**4:20 PM – 4:50 PM**

**Everything You Need To Know  
About Banking In Panama**  
Oldemar Soto, Compass Group

Contadora III

**4:50 PM – 5:20 PM**

**Profit From The Growing Local Middle Class**  
Mark Cox, Altos de Coquito

Contadora III

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# Live And Invest In Panama Conference

Feb. 16–18, 2022 Panama City, Panama



**Friday, Feb. 18, 2022**

General Sessions — Emcee: Lief Simon

**6:30 AM – 10:30 AM**

**Breakfast (For Hotel Guests)**

Canal Bistro Restaurant

**8:30 AM – 11:50 AM**

**Exhibition Hall Open**

Contadora I & II

**8:30 AM – 9:00 AM**

**Tropical Highlands Home Ownership In Boquete**

Leslie Lawrence, ECI Development

Contadora III

**9:00 AM – 9:30 AM**

**From An Island To The Isthmus**

Shaunette Bailey, Panama Expat

Contadora III

**9:30 AM – 9:50 AM**

**Bringing Your Pet To Panama—**

**Everything You Need To Know**

Dr. Gisselle Castro and Dr. Ana Barriga, VETS

Contadora III

**9:50 AM – 10:20 AM**

**Networking Break**

Contadora I & II

**10:20 AM – 11:20 AM**

**Q&A**

Lief Simon with Roberto Guardia, Dusty Tubbs,  
and Gabrielle Wells

Contadora III

**11:20 AM – 11:50 AM**

**Taking Those Exciting Next Steps**

Lief Simon, Live And Invest Overseas

Contadora III

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**50<sup>TH</sup> ANNIVERSARY OF THE First Man on the Moon**

50oz. Silver 1/10oz. Gold  
50 Grams Gold & 50 Grams Platinum Set

Exclusive Coins Distributed for



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First appearance ever of Lady Liberty designed by Benjamin Franklin



**1907 Saint-Gaudens High Relief**  
\$20 Gold Coin - No Motto version



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## ADVANTAGES OF INVESTING IN NUMISMATICS

### ➤ **Private Transaction:**

Sales are not required to be reported to any government agency.

### ➤ **Transferable:**

Gift them to your kids, grandkids or whomever you'd like.

### ➤ **Portable:**

Ability to move it and take it with you.

### ➤ **Additional Values:**

Historic, legal tender, numismatic, collectible, and bullion metal value.

### **DISCLAIMER:**

Coins can gain or lose value. Past performance will not guarantee future value. When you are ready to liquidate your coins, we suggest taking them to an auction to help realize their greatest potential.

## 3 Keys to the Kingdom of Investing in Collectibles

### 1. Buy well-known collectibles.

### 2. Quality

Buy the highest quality you can afford  
Coins are graded on a scale of 1 – 70

### 3. Changeovers

When something changes with a coin.

- Last year of a design
- First year of a design
- Special Anniversary Issues



## An article in The Economist states...

*“An Index of tangible alternative assets classes, compiled by Knight Frank, a consultancy, shows that returns on rare coins over ten years to the end of 2016 were **195%**, easily beating art (139%), stamps (133%), furniture (-31%), and the S&P 500 index (58%)...Coins are more portable than paintings or furniture, and boast a higher value-to-volume ratio. Stamps maybe lighter, but, come doomsday, cannot be melted down.”*

Our mission statement is to help our clients improve and add value to their collections and portfolios at the very best prices possible.

International Coin Alliance is a Family owned company offering personalized old school service, with a mentality to treat people the way we like to be treated. We answer our phones and are always respectful of our client's decisions.

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# Speaker Rolodex

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## **Dusty Tubbs**

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## **Gabrielle Wells**

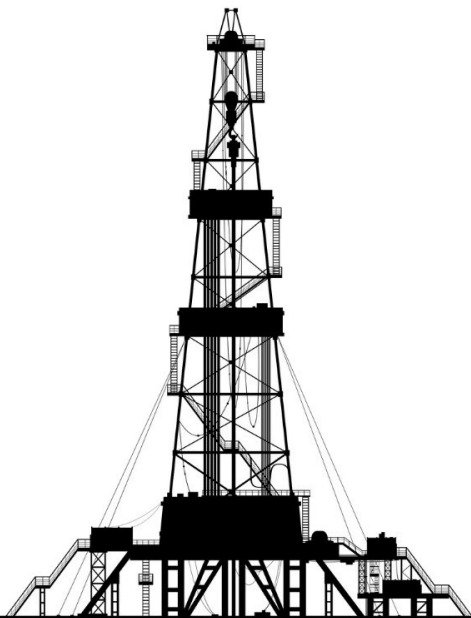
**Full-Time Panama Expat**  
theteam@liveandinvestoverseas.com



# ROYALE ENERGY

## Build a Monthly Income Stream Using Your 2022 Federal and State Tax Dollars

- Investment is 100% Tax Deductible for 2022 Against All Active Income
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- Monthly Income
- Invest Alongside a Public Company that has a Proven Record of Success
- Turnkey Oil and Natural Gas Drilling Investments Available to Accredited Investors
- Direct Working Interest Ownership, No K-1's



### *For More Information*

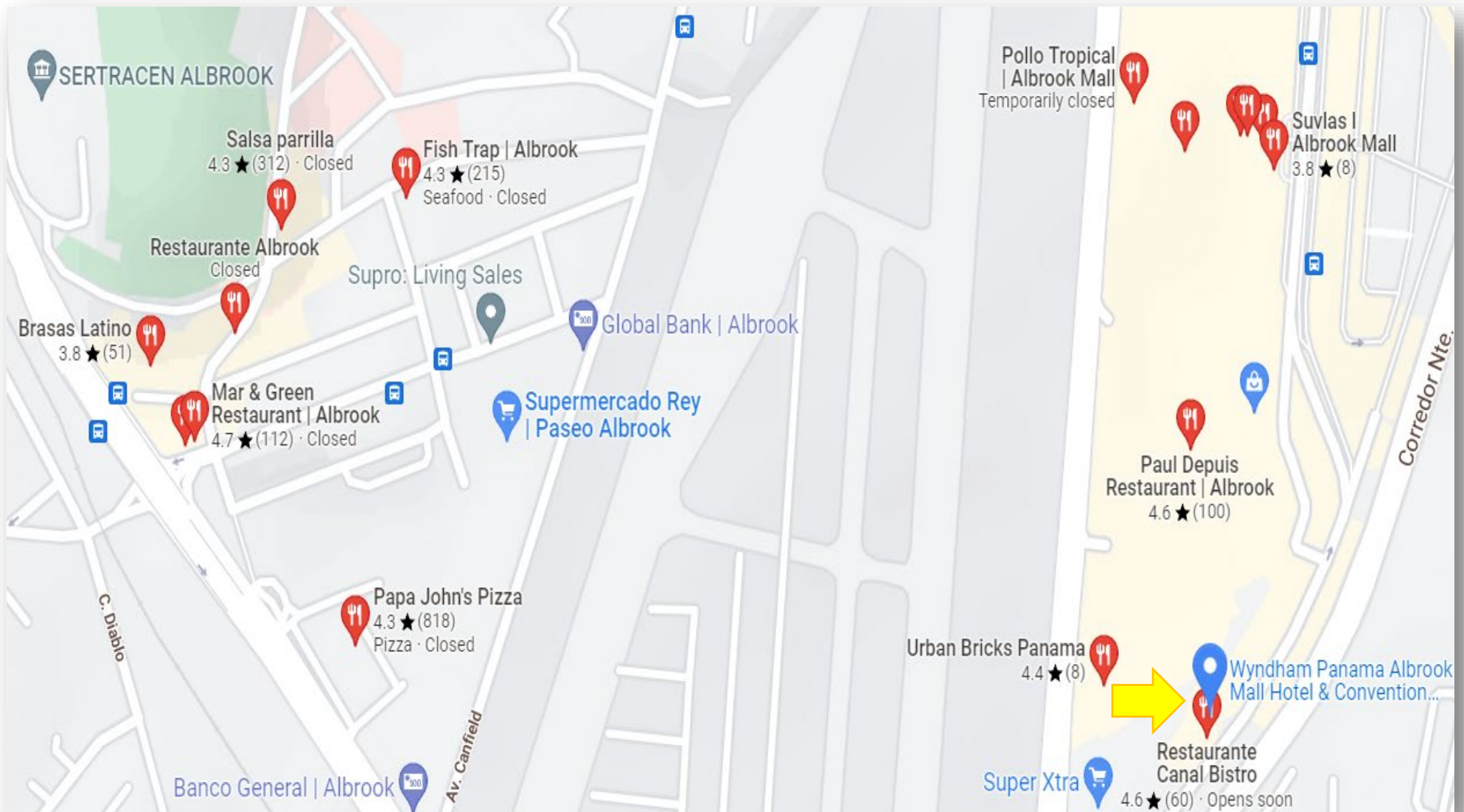
Call or Email: **Don Hosmer** at  
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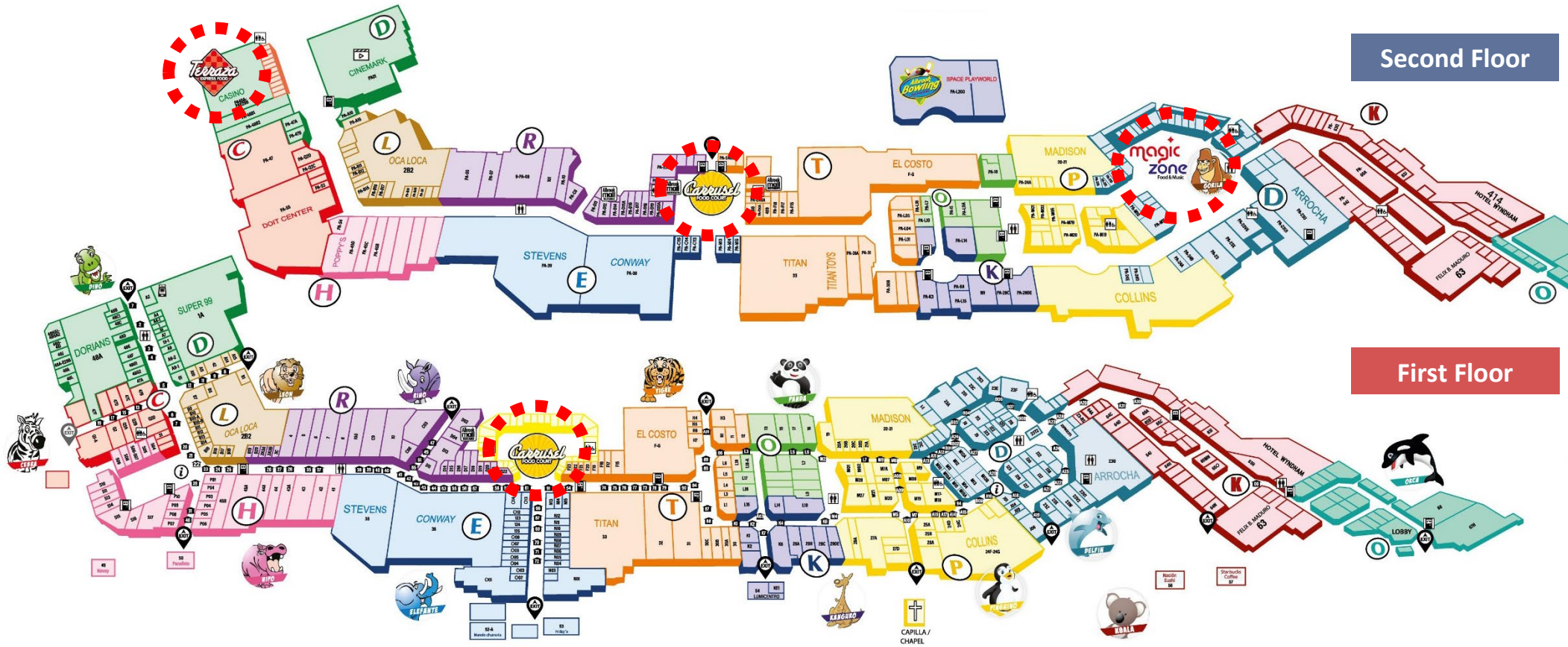
Royale Energy  
1870 Cordell Ct., Suite 210  
El Cajon, CA 92020  
(619) 383-6600 [www.ROYL.com](http://www.ROYL.com)

# Dining Options In The Area





# Map Of Albrook Mall



Second Floor

First Floor

Terraza Express Food



Carrusel Food Court



Magic Zone Food & Music



# Restaurants In Albrook Mall



## **Terraaza Express Food**

Big Pollo, Burger King, Chicken Factory, Las Totumas, McDonald's, Oh Toro Ramen & Sushi, and Subway.

## **Carrusel Food Court**

Asados Gaby Dana, Ay Mi Negra, Bagit & Pizza, Bocas Ricass, Burger King, Carbón de Mangle, Carl's Jr., Casa del Helado, Ceviche Express, Chicken Factory, China Wok, Domino's, Don Pan, El Asador, Experience ICEE, Fruti Jugos, Full Pizza, Gelarti, Gordo Burgers & Fries, La Parilla de la Estancia, Leños & Carbón, Mc Donald's, Mi Churro, Mitsuwa, Mr. Chen, Pasta Mia, Pio Pio, Pizza Hut, Popeyes, Racing Gourmet, Subway, Smoothies, Star Coffee, Sukihana Express, Suvlas, Taco Bell, Twister Factory, Wendy's, Wing Zone, and Wok To Walk.

## **Magic Zone Food & Music**

Asados Gaby Dana, Burger King, Chicken Factory, Cinnabon, Dairy Queen, Domino's Pizza, Don Pan, Duran Coffee Store, Fitness Food, Full Pizza, Gelarti, Wendy, KFC, Leños & Carbón, Chips Factory, Mc Donald's, Ni Hao, Parilla la Estancia, Sushi Market, Smoothies, Subway, Smash Burger, Taco Bell, Urban Bricks, Racing Gourmet, Wing Zone, and Pizzeria Leonardo.



# Live and Invest Overseas Conference Exclusive: VIP Access To Every Event... For Life...

## Join One Of Our Highest-Level VIP Memberships: **The All Access Pass.**

As an All Access Pass member, you and a guest can join us as our guests (that is, free) for every conference on our Live and Invest Overseas calendar, now and forever. You'll be guaranteed VIP Attendee status at every event you attend (also free). And you'll have an open invitation to join us for every private reception we host (one more time, at no cost).



## An Exclusive, Limited-Time Offer For Attendees Only...

As a conference attendee, I'd like to extend you an exclusive offer. Right now, and for a limited time only, you can **deduct the full cost you paid to register for your conference registration from the cost of this new, lifetime membership.**

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# The Panama Metro



The Panama Metro is a rapid transit system in Panama City, Panama, which links the north and east sides of the metropolitan area to the city center.

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## Schedule

The Panama Metro schedule runs from 6:00 a.m. to 10:00 p.m., from Monday to Sunday, regardless of holidays or special celebrations. Trains usually reach the platform every 3-8 minutes, depending on the time of day.

During peak morning hours, from 6:00 a.m. to 9:00 a.m. and during peak evening hours, from 5:00 p.m. to 8:00 p.m., the wait time between trains is just 3-5 minutes. Trains arrive about every 5-8 minutes during the rest of the day.

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## Fares

The Panama Metro does not include monthly payment plans to which riders can subscribe. However, there is an established standard fare per trip, which riders must cancel through the use of a reloadable card, called the Tarjeta Metro.

These cards can be obtained from automated machines that are found throughout the system stations, The cost is \$US 2.00 and they may also be used on the city's urban bus routes.

Each metro trip is \$US 0.35, discounted with the Tarjeta Metro. Authorize service personnel advise riders to store a weekly balance of \$US 5.00 on their card. This will facilitate movement throughout the stations, although each charge will just be for the specific amount needed.

**The subway cannot be used without the metro card, so it is extremely important to pick one up.**

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## **Regulations**

- Face masks, and facial screens are mandatory on public transportation throughout Panama.
- While waiting for the train to arrive, one should be sure to remain behind the yellow line, to avoid any possible accidents.
- Allow passengers to get off the train before boarding. This expedites the process.
- Keep to the right when traveling throughout the system. This will create more organized mobility throughout the stations.
- Smoking is prohibited in Panama Metro stations and facilities.
- Riders who are under the influence of alcohol or drugs are not permitted in the system.
- Insulting, harassing or putting other riders' lives at risk is prohibited.
- Any attempt to sabotage or damage the system facilities will be subdued.
- Eating is not permitted on trains or in stations.
- Small children must be accompanied by a responsible individual.
- Sitting on stairs or leaning on walls is not permitted.
- Under no circumstances is being on or attempting to cross the railway tracks permitted.
- Accessing areas that are especially designated for service personnel is prohibited.
- Pets are not permitted on the Panama Metro.
- Running is not permitted in stations or in trains.
- When playing music on portable devices, headphones must be used. This will avoid interference with the messages that are transmitted by train operators.
- Baby strollers must be closed when entering the train cars.
- Only turnstiles with greenlights should be used.
- Dirtying system facilities should be avoided. Officials will fine individuals for this.



# Line 1: San Isidro – Albrook



# Line 2: San Miguelito – Nuevo Tocumen





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Live And Invest In Panama Conference  
Feb. 16–18, 2022

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