



# Panama

## The **62** Things You Need to Know

 Plus 

Meet the Most Interesting People of Panama



Edited, compiled and designed by  
 Jet Metier 

From the contributions of hundreds of independent experts

# Panama-The 62 Things You Need to Know

a must read



**36 Real Life Stories by Expats and Other Panama Experts**  
**8 Interviews of the Most Interesting Expats in Panama**

Edited, compiled and designed by Jet Metier  
 from the contributions of more than 100 independent experts

**Published by Best Places in the World to Retire**

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# ACKNOWLEDGEMENTS



Jet Metier and the management of Best Places In The World To Retire give full credit to our heroes: those creative, knowledgeable and gracious people who contributed their knowledge, expertise and experiences for you to read here. (They also contributed almost all the pictures throughout the book, illustrating and adorning many posts, some not their own.)

If you find that you like a particular contributor mentioned in the book and want to know more about him or her, just click on their name (either next to their answer or story, or in the Index area of the book), which will take you to their user profile. From there, you can see other answers and stories that contributor posted, and other useful information as well.

Not all of our great contributors, however, are mentioned in the book. There are literally hundreds of great contributions that for editorial reasons, because of a lack of space, or just because they're more recent contributors, we reluctantly couldn't include. To learn more about these wonderful people and see their contributions, please go to [Thank You To Our Contributors](#)



September 14, 2014

Dear reader,

Imagine you had a friend who knew over 300 diverse, entertaining and interesting people who had experience living in Panama.

What if you asked your friend to talk with each of these people and get them to share their experiences that could help you to understand if moving to Panama were right for you? If you then asked her to present her results to you in a 242-page book, and your friend was Jet Metier, you would have the book you're reading now.

When we asked Jet Metier to create an eBook for our visitors like you, we gave her just two criteria:

1. Make it useful.
2. Make it interesting and fun to read.

Three months later, we have the result. Not only did it meet our two criteria, but it's so much more. Jet took the combined knowledge, insights and wisdom of over 300 experts on Panama as posted on the Best Places In The World To Retire website, distilled it down to those parts that were most useful, insightful, entertaining and even provocative, and re-packaged it all for you in a format that's an easy, fun way to get a useful understanding of Panama. Then, she took this content and added graphics and a layout that is creative, interesting, intuitive, and... beautiful.

We hope you enjoy our eBook. If you do, please don't keep it a secret! Please go to this page:

<http://bestplacesintheworldtoretire.com/download-free-ebooks>

From there, you can tell your friends about it via Facebook, Google+, LinkedIn, and Twitter. You can also just send the page link to your friends so they can download their own free copy. This information is too good not to share!

You can also go to the same page to sign up for our newsletter, which provides ongoing fresh insights, answers, stories and interviews.

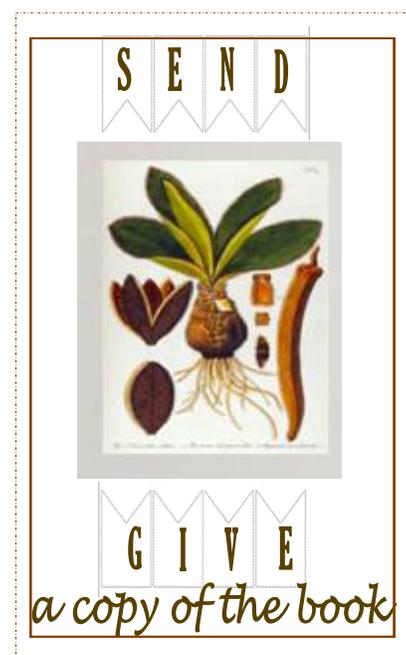
A quick note about spelling and grammar: The posts by the contributors to Best Places and this book are "first person" and authentic, which is why neither we nor Jet altered or edited what our contributors posted, including their spelling and grammar. What you read are snippets taken from our contributors' original posts.

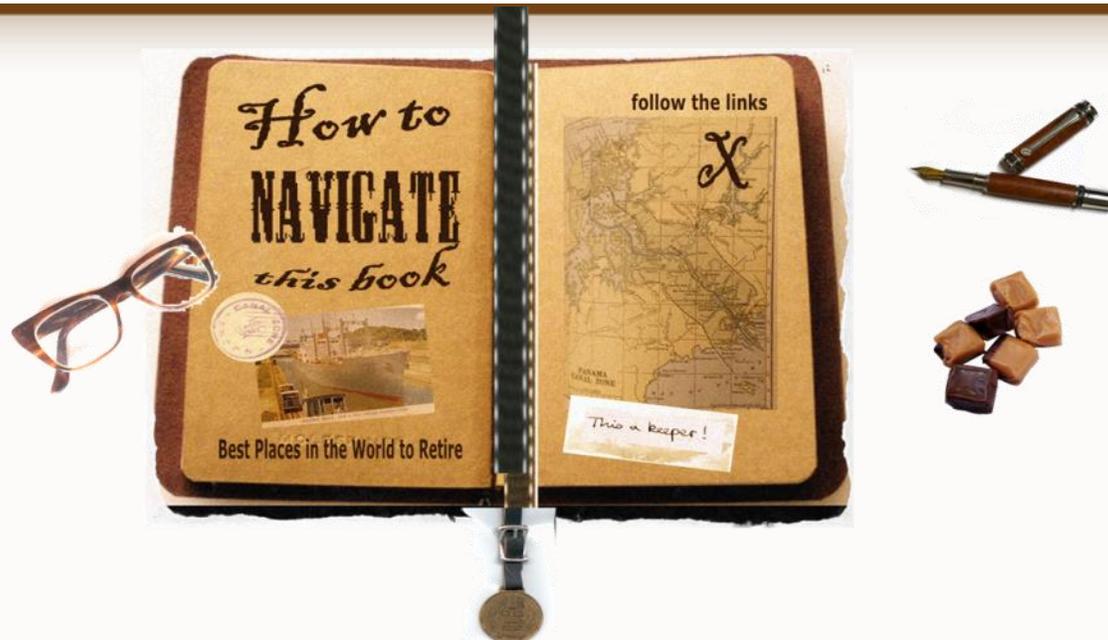
Coming out soon: books on Nicaragua, Belize, and all the other countries we add to the site.

Good luck in your research.

Sincerely,

Chuck Bolotin  
Vice President, Business Development  
Best Places In The World To Retire





This book is divided into the following sections:

## Answers

The Answers section covers all the main topics: safety, healthcare, cost of living, etc., as well as a sampling of quite a few others, all designed to give you a very good idea of what it would really be like to be in Panama. The entire answer is almost never in the book, and there are almost always quite a few other very good answers to the question on our site.

To see the rest of the answer and read the others, click this icon: 

To see all the answers, just go to



## Expat Stories

Jet also selected a good sampling of interesting stories about Panama or people living in Panama. You'll love these. After all, after you get the facts from the answers, you'll probably want to ask a real expat "What's it really like here?" These stories give you the answers. If you'd like to go to the story on the Best Places In The World To Retire site, just click

 see more stories by and about other interesting people, just go to



## Interviews by Jet-- Meet the Expats

We then present the interviews by Jet of some of our more colorful contributors, each one of whom is leading an interesting, entertaining life. To go to the inter-

view on our site, just click 

## More Resources

This area contains links to other resources we couldn't fit in the book, as well as a description of a very interesting and useful area of our site called Location Advisor.

## Contributor Index

Our contributor Index lists each contributor (with picture), and where you can find their contributions in the book. If you'd like to know more about any of these contributors, it's easy. Just click on their picture or name.

## If You Still Can't Find What You're Looking For...

Would you like to do more in depth research? That's easy, too. Just go to the Best Places' site to the search box and type in what you're looking for. (See what the search box looks like below.) You can search by text or image. With over 3,500 answers and hundreds of stories, you're bound to find what you're looking for.

Text  Image

Find what you're looking for...

*IT IS INTERACTIVE!*

# Map of Panama

Try clicking on a location.

*Where to next?*



This map was taken from the Best Places In The World To Retire [Location Advisor](#). The Location Advisor is a real-time, [interactive questionnaire](#) to help you to find the **best place for you to live**. It has questions about the price of a housing, how near to a hospital you need to be, how important is golf, etc. To try it out, [just click](#)



To **find out more** about any of the places listed on the map, just **click on the name of the place** on the  map above.



# Answers





One can look at a map of Panama and see it as would an early engineer, as an earth moving project. There, where the raised land is as narrow as a sandbar on the globe, and the two giant fraternal land masses balance on either side of the equator, Panama is like the stretched middle of a twisted water balloon, and anyone with an imagination tuned to navigation, would place an inland waterway there to connect the oceans, dug to accommodate the cargo of deep-hulled ships. But when one is on the high elevations of Altos del Maria, the rarity of the view is not seeing this slight ribbon of land, ripe for the cleaving, but rather the Janus mask of two oceans, almost touching each other, facing each, with the jungle highlands and the steep side of a crater, carving out their profiles.



[Jet Metier](#) -- The Fabled Market

## Two Oceans Joined by Panama

From the mountain tops on a clear day you can see the Pacific Ocean from Boquete. The roads are good and you can reach beaches just south of David, an hour and half away. We are about three and half or four hours from the Caribbean community of Bocos del Toro on the Atlantic side.



[Linda Jensen](#)



Hiking the Baru Volcano. This is the only place in the world where you can see two oceans at the same time, Pacific and Atlantic. 

[Tehany De La Guardia](#) - Tehany Realty

## Held between The Atlantic & The Pacific

A democratic country, tropical, good services for medical and dental, close to the USA, good cost of living, two oceans with just over an hour driving time between them, good shopping and restaurants, golf, scuba diving, fishing, mountain climbing, availability of different temperatures within easy driving distance, sports, movies, lots of expats (however I don't hang around expat groups much), not much violent crime and an easy going tranquil lifestyle. 

[Alan Filliger](#) - Alana la Casa del Arte





How high are the mountains in Panama? Panama's highest peak and only volcano at 3,478 meters (Volcan Baru NP in Boquete , Panama). How does this change the weather? Well Like any other high altitude place, the weather is much cooler and also has a bit more

rain. The occasional fall of hail or ice pellets has been reported on the summit of Volcan Baru, where the minimal temperature can be below 0°C (32°F) and the formation of frost is frequent during the dry season. 🌴🌴

[Jade Wills](#) - Maya Moon Marketing

## Panama With/Without Ice



When it comes to Panama weather we just love to say NO! NO Hurricanes, NO Tornadoes, NO Snow, NO Blizzards, NO Sleet, NO Hail, NO Freezing Temperatures,

**NO Ice** except in our margarita glasses. 🌴🌴

[RICH Novak](#) - RE/MAX Beaches & City! INC.

Thanks to [Lissy Lezcano](#) for the picture. It looks delicious!

# Temperture Weather Conditions

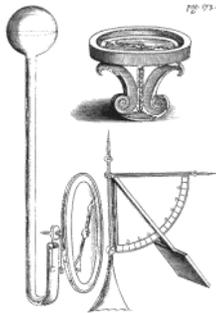
Panama City, Panama has a warm, wet, tropical climate. Panama's seasons are divided into Wet and Dry Season.

The Dry Season generally begins around mid-December, but this may vary by as much 3 to 4 weeks. During this time little or no rain may fall for many weeks in a row. The humidity drops throughout the season, reaching average values as low as 70%.

The Wet Season usually begins around May 1, but again this may vary by 1 or 2 weeks. Humidity rises quickly and may be around 90 to 100% throughout the Wet Season.

Panama City, Panama receives on average 1904 mm (75.0 in) of precipitation annually or 159 mm (6.2 in) each month. 

[Spokesperson - Bern Hotels & Resorts](#)

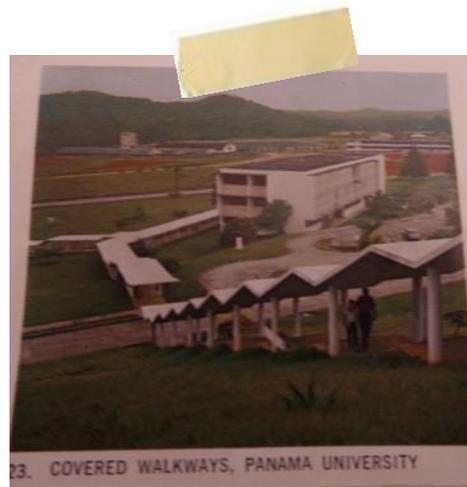


Annual rainfall in Coronado, Panama is about 8 feet per year. In Coronado, Panama the rainy season is from late May to early December, while the dry season is from late December to early May. Rainy season does not mean continuous rain. Usually mornings are sunny, with intermittent heavy rain in the afternoon. Continuous rain is not the norm except sometimes in the rainiest months of October and November. 

[Spokesperson Le Meridien Panama](#)

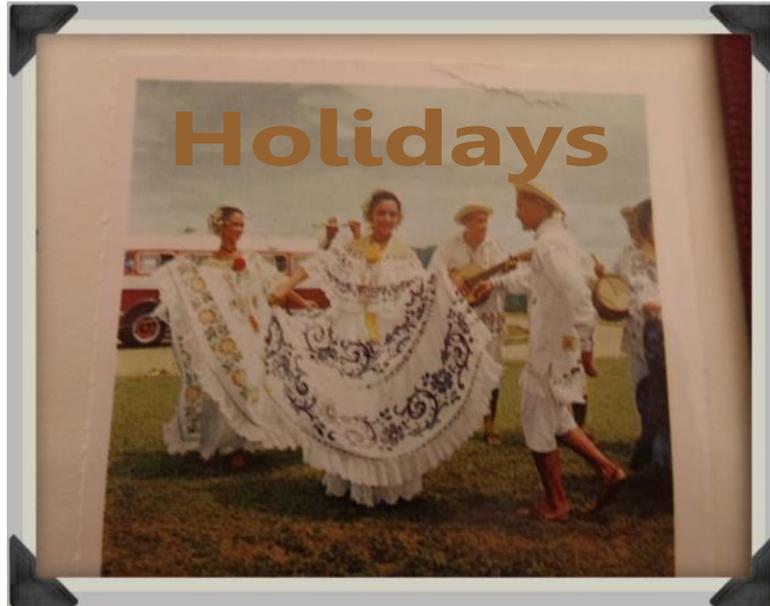
Forecasting day-to-day weather in Panama City, Panama could be considered a waste of time. There is always a 90% chance that it will be hot and sunny during the Dry Season (mid-December to the end of April), and hot and humid with more than a 50% chance of afternoon rain during the Rainy Season. The average temperature in Panama City, Panama is 82.0°F (27.8°C). 

[Spokesperson - Bern Hotels & Resorts](#)



The temperature in Boquete, Chiriqui Province Panama ranges from 20°C to 23°C (68° F to 73° F), which is very pleasant and allows you to enjoy the outdoors. The "Bajareque", which is the name natives give to drizzle, is always present. There is a rainy season and a dry season, just as in Panama City, which normally runs from May to early November for the rainy season and November to April for the dry season. 

[Suha Gomez](#) - Palm Travel and Co.

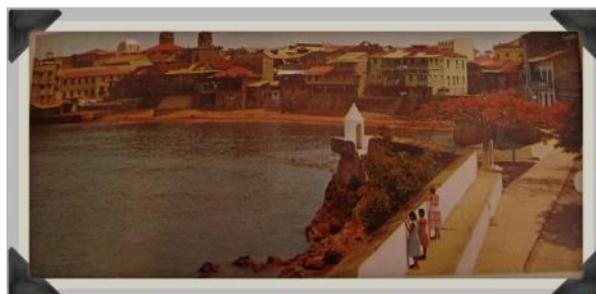


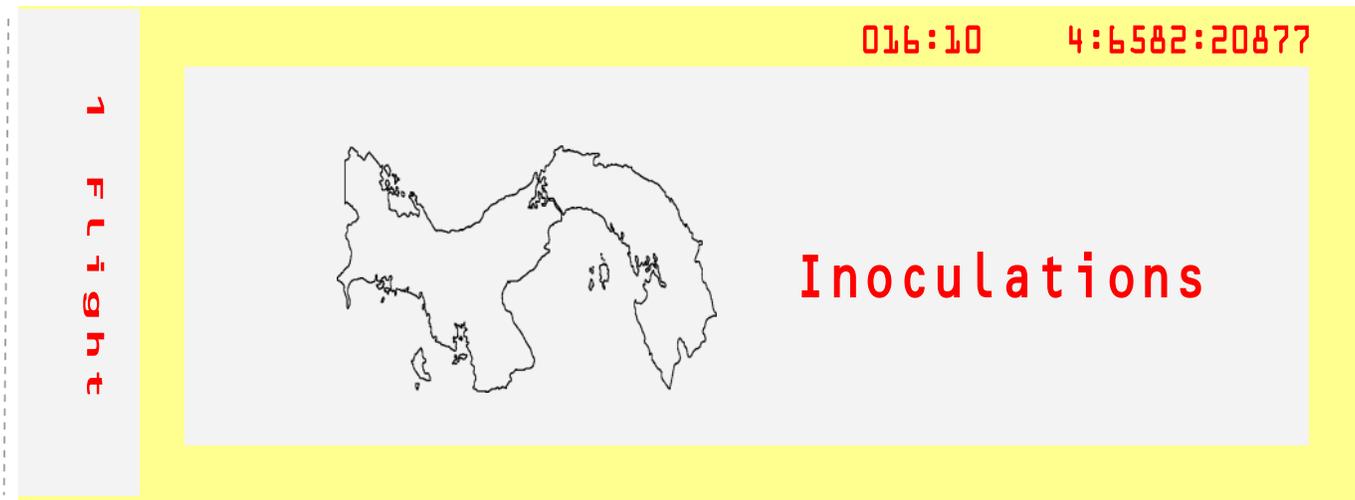
The holidays in Panama City, Panama that apply for Marbella and the rest of the country of Panama are the following:

- January 1, New Year's Day
- January 9, Martyrs' Day (Panama)
- Carnival's Monday. The Monday before Ash Wednesday.
- Carnival's Tuesday. The Tuesday before Ash Wednesday.
- Holy Friday - Good Friday - Death of Christ
- May 1, May Day - Labor Day
- November 3. Separation Day (from Colombia).
- November 4. Flag Day
- November 5. Colon Day
- November 10. The uprising in the Villa de los Santos against Spain.
- November 28. Independence Day (from Spain).
- December 8. Mothers' Day.
- December 25. Christmas.

Sometimes when the holiday is on a weekday it is moved to a Monday, known as "Puente" (Bridge), turning this Holiday into a long weekend. 

[Spokesperson - Bern Hotels & Resorts](#)





Hepatitis A/B, Typhoid & Tetanus (revaccination every 10 years) are recommended for everyone going to Panama.

Depending on where you intend to live/travel and activities you will be doing yellow fever & rabies might also be recommended.

The best course of action is to discuss your particular situation with your primary care physician 2-3 months before your departure. 

[Alonso Cornejo](#) -ASA, Inc.

Vaccinations are not needed in Panama, in fact they are not even required.

Yellow fever vaccinations are recommended for travelers to remote and endemic areas.

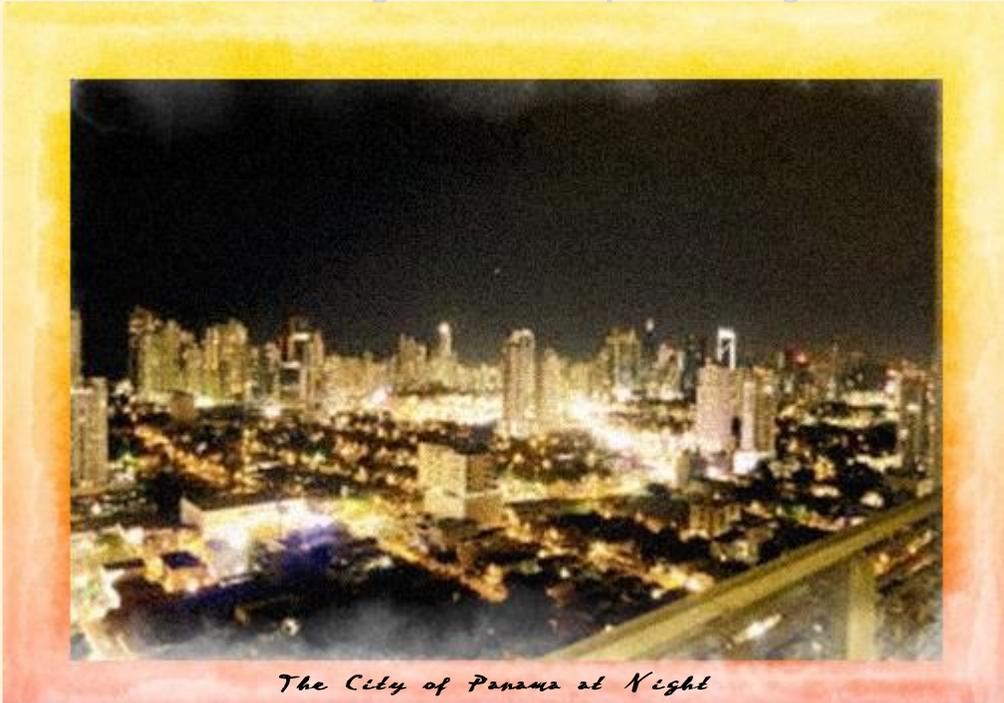
I personally have lived here for many years and have not a single vaccination.

Hepatitis A and B is a good idea. Typhoid and Malaria (anti - malarial drugs are recommended if traveling to the Darien, and Bocas del Toro). 

[Renate Jope](#) - Panama Premium Real Estate



A 2-Page Guided Tour  
w/ Lourdes Townshend  
Multimodal & Logistic Transports Magazine



From several different answers...

Because Panamá is surrounded by coast, beautiful hills and trees, the sightseeing is almost everywhere if you are in a building higher than the 4th floor. 

But in my opinion, there are some specific places with the most beautiful sightseeing like the causeway, in Amador, at the entrance of the canal; the "Bóvedas" in Casco Viejo; the top of Cerro Ancón and Mi Pueblito; the Miramar and Trump Tower hotels; all of them minutes from Marbella. 

Also in San Francisco you might like visiting the Old Panama Tower ruins and the visitor center with lots of Panamá crafts. This is called "Torre de Panamá la Vieja", which was burned by the pirates in the 15th century, then rebuilt in Casco Viejo. Cost is only \$6.00 to walk through the ruins. 

By "wildlife" we mean jaguars, snakes and other animals proper from the jungle, which you can find mainly in the province of Darien, a deep jungle that you can only get to by boat or small plane, and also by road, but to certain extent only. 

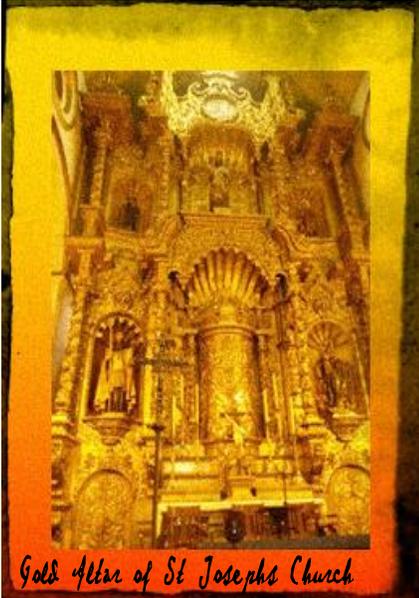
Historically, Panamá has been the shopping HUB, especially for Latin American and the Caribbean visitors, buying in bulk, to resale in their countries. 

The best answer regarding good weather in Panama, is that the Panama Canal was built here, chosen from among other countries, precisely because Panama has no hurricanes, tornados, earthquakes or tsunamis. 

The best time to arrive [at the Panama Canal] is early morning. The reason is that usually later in the day, between 1 pm and 3 pm, there are no ships crossing the canal, other than yachts and other small boats. 

[Lourdes Townshend](#)– Multimodal & Logistic Transports Magazine

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*Gold Altar of St Joseph Church*

If what you are looking for is a quality life for less cost, probably **Panama**

**is one of the best countries to move to.** Panama

has no major natural disasters; it uses the US dollar as its currency; it has very well-trained professionals and charming people, (in general); a great combination between historical / cultural and modern cities and towns; maids / gardeners / nanas help to help you; excellent vegetables, fruits and beef direct from farmers, as well as modern supermarkets and malls in every major town; the

**8th Wonder of the World** (the Panama Canal); the free zone in Colon; ports and airports with connecting flights all over the world; advanced technology; headquarters based here for many multinational corpora-

tions; **annoyed whales**, tortoises, shrimp, harpy eagles, snakes, butterflies, birds and golden frogs; monkey sanctuaries; rivers, mountains, beaches, outdoor adventures; and local Indian districts with indigenous people. 

Panamanians take holidays very seriously, as a great opportunity for each and every person to take a good family-oriented getaway trip to their country house, in total relaxation. Panamanians love the word "holiday", mainly because it signifies the perfect time to have family time together. A holiday is also an excellent opportunity to follow the traditions in the "interior" of Panamá, such as folkloric studies, or the very singular religious processions in each town's Catholic church. That devotion is primary during "Holy Week" in places like Atalaya, (Veraguas) El Cristo Negro ( Portobelo), Santa Librada (Las Tablas), with different religious activities for men and women. Culture and tradition are so much valued in all these towns. 

Panama has 9 provinces and 2 districts. In the districts local natives enjoy privileges, and live daily with customary clothes, meals and traditions....The 9 provinces are connected east and west by a modern highway named the "Interamericana" that goes through several towns and small cities, and gives the traveler the opportunity to enjoy different Panamanian housing styles, the smell of the country, all kinds of small animals, cattle, beautiful flowers and old trees, by which Panamá is famous. 

"Culture" is a great description for Panama, as Panama has been called the "races crucible" (**crisol de razas**) since the Pre-Colombian (Pre-Colombina) Era, in the 15th century. Since then, Panama was the obliged path between "the Americas", and later in history, in the 20th century with the construction of the Panama canal, many people stayed in Panama for convenience and started a new era with different people from all over the world. 

The local folkloric music is what locals call "típico". Típico is mainly done with accordion, drums and "bajo". It's very cheerful and usually invites you to dance, and you can spend hours singing and dancing. That is the music that is usually played and danced in every public and private event, or conventions. Our national dress, the "Pollera" is recognized as one of the most beautiful dresses in the world, and has won numerous prizes in international events, and competitions. 

As for regular or private horseback riding on particular occasions, there are always local people, especially at the beaches or El Valle de Antón who rent their horses for \$10/hr. for a short ride. Locals are very friendly, and if you ask, they would accept a tip to use their horses, as this is their means of transportation, especially for the ones who live in the country or the mountains. 

One of the first things expats do on their arrival is to contact the American Society, which has monthly activities and social events. From there, references is the best way...one leads you to another, and in a blink of an eye, you already belong to a group. Some of them have weekly or monthly meetings, or just get together for coffee or "empanadas". They also have a reading groups, and interchange books. 

[Lourdes Townshend](#)– Multimodal & Logistic Transports Magazine

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## WILD SIDE



## WILD RIDE



# The Panama Canal

- The Miraflores Visitor's center gives you one of the most complete ways of seeing the Canal, as it combines the locks, vessels and history of this giant undertaking.
- Another popular way is to enjoy the train ride that is parallel to the Panama Canal. The train takes you from Panama City to Colon and follows the Canal passageway, which gives you a unique perspective on the Canal.
- Many people enjoy the Panama Canal transit, as it is the only option that actually takes you through the locks.
- The last way to see the Panama Canal is to experience it from within. Some might not know this but Lake Gatun and the Chagres River make up 70% of the Canal. Visiting either of those two will give you a unique perspective on the wildlife, flora and other interesting things that make up the Panama Canal. 

[Captain Carl Davis](#)—Jungle Land Panama

I would say that the best way to visit the Panama Canal is to do one of the many transit cruises. Its not everyday you can say you have transited the Panama Canal. Then you cruise all the way to the Causeway where you get a great panoramic view of the Panama Canal and the Skyline of Panama. 

[Nicolas Baldrich](#) - Coronado Golf & Beach Resort





Pictured: [Gal Orbach](#) - Dekel Development / ANDROMEDA OCEAN ESTATES / B LUE PLAYA VENAO / BELLAMAR

We have lots of outdoor activities in Panama..

We can start with the outdoor activities in Panama City. In the city, you can go biking, canyoning, hiking, and jogging around the Cinta Costera or Causeway.

If you want to go to the countryside, you have more options, because the countryside has the beaches. You can go canyoning, zip lining, horseback riding. You can do aquatic sports like jet skiing, kite surfing, water skiing, snorkeling, and SCUBA diving. You can also go, parasailing, and even sky diving.

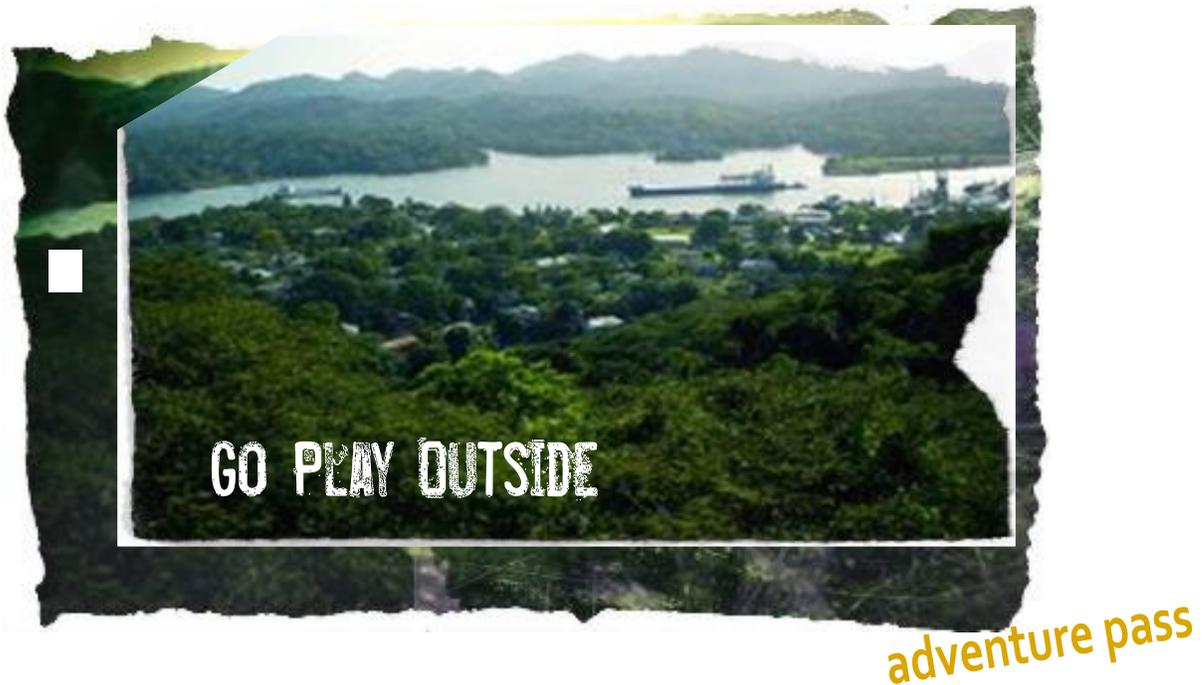
Chame is popular for skydiving and water skiing in Buenavenura and Decameron (the “beach areas” to the west of Panama City, broadly around Coronado; about 90 minutes from Panama City) and Bocas del Toro (on the Caribbean side of Panama, generally accessible from Panama City only by plane).

You can do diving in Bocas del Toro, and Contadora Island, Panama – Best Places In The World To Retire – International Living you can also go diving around the Perlas Islands, around the island of Contadora (on the Pacific side of Panama, accessible from Panama City; pictured to the right), which can be even more amazing because right around June / July is the whale season.

You can go jet skiing at the beach resorts.

You can go fishing at Punta Pena in Bocas del Toro, where you can find marlin and other big fish. Of course, Pedasi (at the tip of the Azuero Peninsula, about 5 hours drive from Panama City) is also very good for fishing. In Pedasi, you can also go diving and enjoy other aquatic activities, including surfing. 

[Vannessa Solano](#) - Activentas, S.A.



Hiking is popular in many parts of the country of Panama, including Volcan and Boquete (7 - 8 hours from Panama City by car), and El Valle (about 2 hours from Panama City by car), as well as other places. In El Valle, you can take a very popular hike to see La India Dormida ("The Sleeping Indian"), which has a beautiful story to explain it. The legend has it that when an Indian woman fell in love with another man, a jealous shaman who was also in love with her cast a spell to make her fall asleep on top of a rock, where she turned into the mountain and you can see her today.

We also have rappelling down waterfalls in Panama.

We have many places to go kayaking in the mountains of Panama, for example in the province of Chiriqui (best known towns: Volcan, and Boquete), and you can also go kayaking in El Valle. There are several places to go kayaking in Panama in Veraguas around Santiago (right in the middle of Panama) up in the mountains as well where we have the rivers. Even in Panama City, there are places to go kayaking, for example, in the Gamboa Rain Forest (pictured above, near the Panama Canal), which is also known for doing canopy and bird watching.

You can do bird watching in lots of places in Panama: El Valle, Gamboa Rain Forest.

The places most known in Panama for rafting include El Valle, Gamboa, and Boquete.

As you can see, there is no shortage of outdoor activities in the Republic of Panama. 

[Vannessa Solano](#) - Activentas, S.A.



Nightlife in Panama is very active. Usually from Tuesday to Saturday nights there is a LOT to pick from. Panamanian people love to party. The only day they rest is Monday night. Tuesday they start to party..and as the week goes on...there is more to pick from in different places.

Casinos are legal in Panama..and there is a lot of nightlife in the casinos.

There is an area in Panama City called "Casco Antiguo"...a very bohemian area which is being renovated French Colonial. There is always a lot of nightlife going on in this area.

There is another street called "Calle Uruguay" which is full of bars, restaurants...and this area is also very active in nightlife. 🌴🌴

[Judith Tovar](#) - Easy Travel Panama

We have ~ 30 bars, clubs, micro-breweries, cafes, and restaurants in Casco Viejo, a district in Panama City, Panama. Many, such as degusta, are among the top-rated on Trip Advisor in Panama City. In addition there are many festivals and special events held here--e.g. guitar and piano world festivals, jazz, typico performances, opera, dance, art exhibitions... There is something "happening" almost every week. Check the listings in El Visitante or the posters in the neighborhood or at Super Gourmet. 🌴🌴

[Mary Roush](#)

The nightlife in Panama is great. Panamanians are known as "party people" and they are party people. Here in the Panama City area you will find a lot of bars, pubs, discos, etc. If you want to have fun, take a drink, dance, Panama is the option. Latin music, pop music, electronic are played in all the discos in Panama. All the time, you will find places to go. By the Causeway and surroundings there is a zone call "Zona de la Rumba", which is open from Wednesday to Sunday. I enjoy the dancing in this area a lot. 🌴🌴

[Alexandre Moreno](#) - EPA Español en Panama



Pedasi's nightlife is starting to pick up quite a bit lately. We just had this super cozy and romantic little wine & cheese bar open right in the middle of town. The place is called Bienvanidush and it offers great a selection of exported wines and beers. The place is famous for delicious cheese plates. Meat lovers can enjoy great carpaccio, amazing liver pate. Bienvanidush also offers home made Mediterranean hummus. They have great music playing and its turning in to a great hangout for expats in town.

Smileys is an old favorite, with their live music nights every Thursday and Friday. You can always find a happy friendly face and nice cold beer. When the band is playing you are guaranteed to have an awesome night.

Finally, a personal weekend favorite of mine is El Sito in Playa Venao. Their infamous parties are a local attraction for tourists, expats and happy locals alike. Great music, great vibe, right on the beach. What more can you ask for 

[Gal Orbach](#) - Dekel Development / ANDROMEDA OCEAN ESTATES / BLUE PLAYA VENAO / BELLAMAR

Tourists walk among the local people going to downtown hangouts, such as The Baru, which is a bar and grill with outdoor seating. They have sports networks on most of the time on the televisions. Amigos also is a popular watering hole for gringos and expats. Great large screen television, the music is loud and usually American rock and roll. They have a dance floor and outdoor garden seating. Mike's is another gringo hangout, not far off the main highway just behind the Fish House Restaurant. There are so many places to go for a drink, some lively conversation and just to enjoy people watching!



[Linda Jensen](#)

There IS nightlife in Coronado, Panama. Apart from the variety of restaurants available for dining out until 10:30 PM on weekends, there are now several casinos in the malls. There are weekly happy hours, card nights, dancing nights, karaoke and live music in several venues and special cuisine and / or performances at Coronado Club.

There are always private parties, and your social calendar is as full as you want it to be. For an every night cocktail, join the residents on the beautiful roof terrace of Coronado Bay, for an all-inclusive chat with your drink in hand 5-7 PM. Then, as the moon comes up, join up for a great dinner out. 

[Daryl Ries](#) - Coldwell Banker® Location Realty

*Tucan Country Club ... across The Bridge of the Americas*

*Summit Golf...Resort...Gamboa*

*Coronado Golf...Coronado*

**Fote!**

*Buenaventura Resort... near Coronado*

*Valle Escondido... Boquete*

*Lucero... Boquete*



Golf can be practiced and played at several locations in Panama.

Perhaps the closest golf courses in the metropolitan area are the Tucán Country Club, nearby the former Howard Air Base, and the Santa María Country Club, by the Costa del Este neighborhood.

The Club de Golf de Panamá is located nearby the northeast part of the metropolitan area.

On your way north beside the Canal, the Radisson Summit Golf Resort is the best option.

Heading west, the first golf courses in the countryside include Coronado Golf & Beach Resort and Vista Mar Golf & Beach Resort.

Father down the Carretera Panamericana, the Bijao Beach & Golf Resort, Royal Decameron Golf Beach Resort and JW Marriott Golf & Beach Resort are all located in Farallón beach.

The Quebrada Grande Country Club is located on the westernmost part of the country, in Boquete, Chiriquí. 

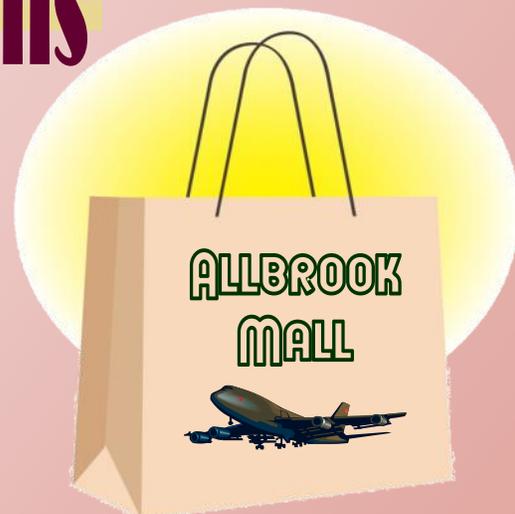
[Arleen Barragán](#) - Intercontinental Miramar Panama

Panama is a shopping paradise! All the latest trends, in a variety of prices, Panama has it all. Every year there is a **Panama Fashion Week**, in which renowned designers, as well as young designers get together to show all their wonderful creations. This is just an example of how much the fashion market has grown. 

[Suha Gomez](#) - Palm Travel and Co.



## City Malls



For good quality clothes in the Marbella area of Panama City from labeled brands that most expats know, then **Multiplaza** would be where you want to shop!

Of course if you are looking for something a little cheaper there is **Multicentro** in the heart of Marbella, although I find the clothing selection is better at **Albrook Mall**. At the Albrook Mall there is a mixture of cheaper basics in the old section and in newer area you will find most chain stores and labeled stores that you would be used to at home. 

[Ricki-Lee Joyce](#) - Panama Travel Unlimited

# Coronado to Panama City

via Public Transportation



## New Rapid Transit



Metro de Panamá

Panamanians know that their transport system from local and national buses, to the new subway and not least the multiple passenger taxi system is a great advantage to their lives, and for visitors and expats too, if you get to know it. 

[Daryl Ries](#) - Coldwell Banker® Location Realty

## Pick-up Place

From Coronado, I grab a bus at the stop by the Super 99 Mall arriving every 10 minutes up and down the Inter American Highway. For US \$2, in one air conditioned hour I arrive at the Albrook Mall bus terminal, which is the hub of public transport. 

[Daryl Ries](#) - Coldwell Banker® Location Realty



## Bus stop

From here I grab a local bus for 25 cents or a taxi for \$1.50 and I'm onward to my inner city destination in minutes. I do the reverse for the return trip, safe and easy. 

[Daryl Ries](#) - Coldwell Banker® Location Realty

We were impressed with the condition of most roads we have traveled in and around Boquete. But a few places are quite steep, some places have washed out, poorly repaired patches. It is recommended to have a four wheel drive vehicle for the mountain roads.

Roads do not have safe shoulders and that is why most sensible people do not travel at night. There is the risk of drunks driving erratically, pedestrians not being clearly visible and often there is no other place for them to walk other than the highway. Some of the areas that are not marked well have deep drop-offs and can lead to a deadly roll over.

It is safer to do business during the daylight hours.



Linda Jensen



The farthest you will usually want to go is David's airport and that can cost you around \$25.00 to \$30.00. in a taxi.

Gilberto Barria Vallarino - BodyMind Dojo



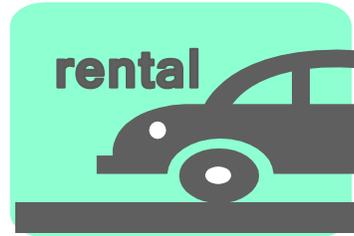
## Ride share

Depending on how far you go from downtown Boquete (the park) a collective can cost you anywhere from 50 cents to one dollar. If you find a taxi that is empty and ask for a "carrera" (a private ride) you can pay around US \$1.50 up to \$4.00 or \$5.00, depending how far you are going. One final note, after 8 PM or 9 PM and sometimes 7 PM, it is very hard to find a cabbie, specially on rainy days.

Gilberto Barria Vallarino - BodyMind Dojo

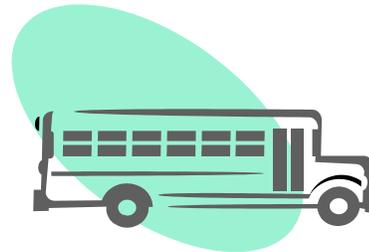
# Boquete

40 minute drive



For many it makes no sense to have a vehicle here. We rent a car locally for a day about once a month to go to David on shopping trips. The car rental is about \$40/day, and we rarely spend more than \$70-\$80 per month on transportation.

Ray Miller



If you take a bus to David (the closest large town to Boquete; about 30 miles away) it could cost approximately \$3.

Spokesperson - Centro Medico Mae Lewis

# David



## Whoa, horsey!

If you have a horse, you can ride them downtown, and there are all manners of dune buggies and AT V vehicles, and motor bikes.

Panama Jim - Panama Jim



Air Panama just raised their air fare round trip from Panama City to here from \$235 to \$250. [more](#)

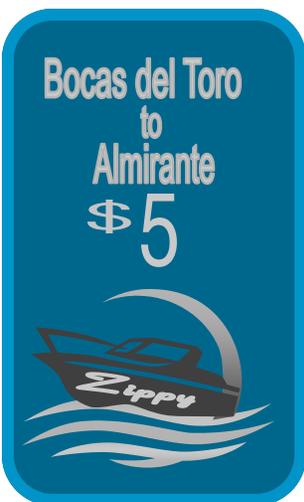
[Anne-Michelle Wand](#) - United Country Bocas del Toro

# Bocas Bound



A taxi anywhere within the main town area will cost you 60 cents. [more](#)

[Ian Usher](#) - CaribbeanIslandForSale



A fast speedboat water taxi to the mainland will only set you back \$3 to \$5 depending on which company you go with. [more](#)

[Ian Usher](#) - CaribbeanIslandForSale



The bus to the far side of the island is about \$5. [more](#)

[Ian Usher](#) - CaribbeanIslandForSale



A water taxi across to Isla Carenero is \$1, and \$3 to Isla Bastimentos. [more](#)

[Ian Usher](#) - CaribbeanIslandForSale



To go to Panama City it costs about \$30 and you can buy the ticket here in Bocas. [more](#)

[Anne-Michelle Wand](#) - United Country Bocas del Toro

# ROAD WARRIORS

Traffic is heavy, especially during rush hour. Think of it as a battle. Don't expect courtesy or turn signals, etc. Panamanians love their horns too. They beep in road rage. They beep when running red lights or approaching an intersection. They beep at pedestrians who have the right of way but don't get it.

The streets tend to be narrow (but new infrastructure improvements are helping that). Basically streets are passable but watch out for 'tire killers' like deep pot holes and missing man-hole covers. Along the same line, make sure you know what streets to use as some can be confusing. There is one major street in the Banking District which is one way, except for one little block which is two way, for example.

Dennis Dean Smith – DennisDeanSmith



Make certain your car and insurance (now required) papers are in order. And that you don't speed. The underpaid traffic police can stop you for no reason and ask for a 'donation'. Start at \$5 and if you can settle at \$10 or \$20, it is cheaper than going to traffic court. Be aware that if there are more than one police persons involved, your donation will probably be per head.

Dennis Dean Smith – DennisDeanSmith



# PC panama city Driving

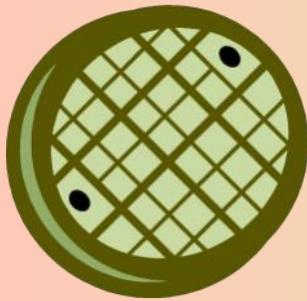
Overall, the best way to get around in Panama City is to use a taxi, but negotiate a price before you get in the taxi. It should cost you only \$2 to \$5 to get around in the city depending upon the time of day. Rush hour starts from roughly 3 pm to 6 or 7 pm.

At rush hour the traffic is grid-locked, so if you can walk, do that. You can take the new metro bus system and it costs a little less than a taxi, plus you have more steel wrapped around you.

I do not recommend renting a car if you're new to the city, for a few reasons. To start with, there are **very few street signs, a lot of one-way streets, construction and detours**, not to mention if you make a wrong turn you will end up GOD KNOWS WHERE (LOST), and a "you can't get there from here" status. 

[Terry Little](#) - GEM Charters and Terry Little Construction

Also one needs to use caution when driving on the streets and roads because people steal the man-hole covers. The basic rule is, **drive around the or straddle it.**



use caution when driving and roads because people steal the man-hole covers. The basic rule is, **drive around the or straddle it.**



[Terry Little](#) - GEM Charters and Terry Little Construction

**everyone's horn works but their blinkers don't.**

I was told not to because if you do the person in the other will speed up to fill the gap. 90% of the time on the streets and roads, stop signs are merely suggestions. Metro buses are the ones to beware of (tonnage rules), as Driving here is a game of chicken and a con-



First of all, when driving in Marbella, in the city of Panama, you need to know that

**but their**

use my blinkers, lane behind you that is true. Lines and speed limits and taxi drivers in SUV or bigger. tact sport. 

[Terry Little](#) - GEM Charters and Terry Little Construction

# RIDE SHARE



**Taxis in Bocas del Toro** are by far the quickest, easiest and cheapest ways to get around town. They are easily identifiable, as they are bright yellow, and are almost always **pick-up trucks**.

The standard fare to get anywhere in town is 60 cents. However, it's not like the States where you get the taxi for your own exclusive use. The taxi system in Bocas del Toro is **a communal affair**, and your taxi will pick up and drop off others on the way to your destination.

It's almost like a tiny bus service that will offer door to door service. Flag a taxi down anywhere you like. The usual system is to **hold up the number of fingers totaling the number of seats you need**. If the driver has enough space he'll stop for you.

It's a very social affair, and you'll find yourself chatting with gringos and locals alike - you never know who you'll meet on your taxi journey. 

[Ian Usher](#) – CaribbeanIslandForSale

When I first visited Panama in November of 2005, there were potholes everywhere, even on some areas of the main cross-country highway. And at that time, it wasn't unusual to encounter scenes like the one shown in the accompanying photograph. By 2008, main roads everywhere were in great shape and encountering cattle and horseback-riders on main highways was rare.

I don't miss the potholes but I do sort of miss the charm of sharing roads with the bovine and equine species. The latter is still quite common but mostly on quieter roads, away from the main highways.

Driving in Panama is a treat. I have driven cross-country a number of times and there are always lots to do and see. 

[Sieg Pedde](#) - Roca Milagro Residential Development





# Watch Out

for horses, cows, pigs, city drivers & washed out roads

Well, there are not many roads in Bocas del Toro. Actually, the road from the Costa Rican border to David is fairly new. It is an amazingly beautiful, 3 - 4 hours

drive

and should be done during the day, not because of the views but because it is windy, cloudy and often has sections that are washed out. 

[kevin obrien](#) – BarefootPanama

What I recommend my customers is to take taxis until you get to know your way around Panama City. Then you can buy a car and **start driving on Sundays, when the traffic is much lower**. Then little by little you can start driving the other days of the week.

If you want to drive towards the Panama beaches on the Pacific coast...there you can rent a car if you want...and driving in that direction is not hectic at all. 

[Judith Tovar](#) - Easy Travel Panama

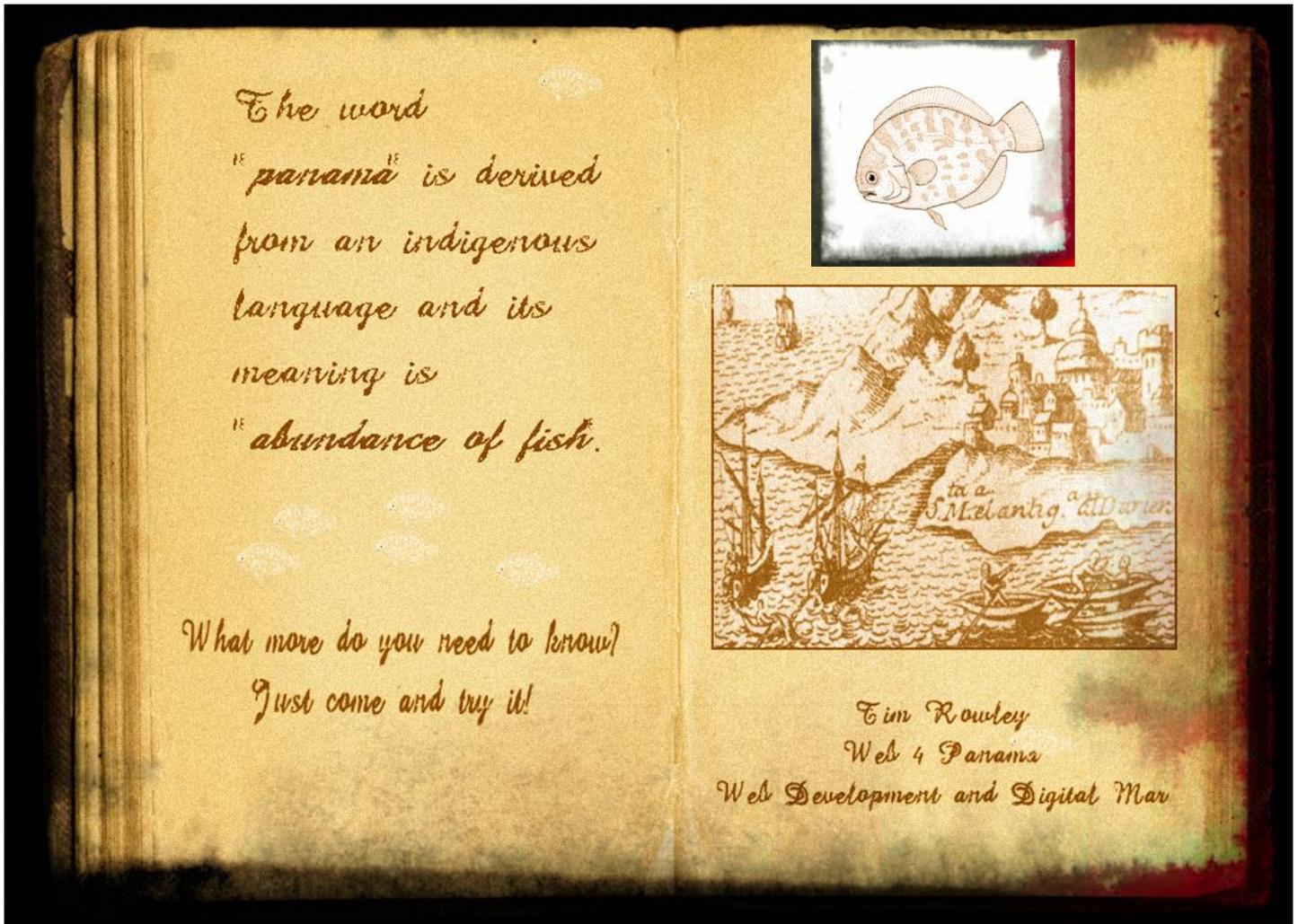
Along the way in the small villages don't be surprised to see someone **walking a pig** or to encounter cows in the road as this is almost as common as seeing guys with their roosters at bus stops or dogs on top of the busses. Sort of like seeing a pick-up with dogs in the bed of the truck is in the south of the US.

Important safety tip: In Panama the **large trucks by law have the right of way** even on your side of the road so in a tight corner you must yield. It is also important to watch for cows and horses in the road. Cows in the road in Bocas del Toro Province, Panama and if you see branches in the road that have been cut down and thrown in the road it is a warning that there is a breakdown or accident up ahead.

Most people don't carry an orange traffic cone in their car or truck, but **they always have a machete ready** to handle whatever comes up and you should too. 

[Lyn McKee](#) - Rambala Jungle Lodge

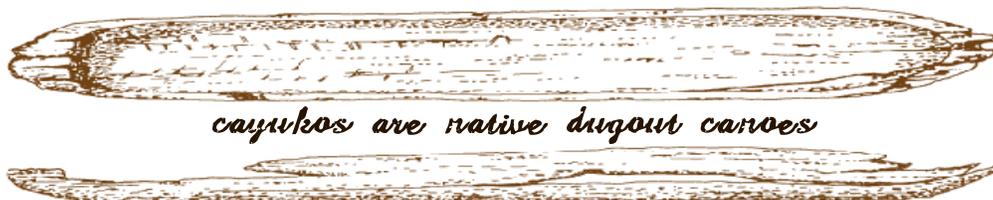
# With Waters Alive with Fish



 [Tim Rowley](#)—Web 4 Panama

Fishing In Panama is excellent. You can lake fish in Gatun Lake for Peacock Bass or go to the Bayano lakes and river for snook or you can ocean fish the Pacific and the Atlantic. The best ocean Fishing can be done as off shore fishing in Pedasi or go to Boca Brava area for Deep sea fishing. The Atlantic fishing is best done from Bocas Del Toro. Depending on what you want to catch Panama should have the best place to accomplish your fishing plans. 

[Lori Snow](#) - Condor Tours & Travel, Inc .





The fishing in Bastimentos is excellent. Remember that you can fish off of coral reefs or do some deep water fishing on the Caribbean side of the islands. Be careful though. I was trolling near the Zapatilla Keys and nearly got hit by what must have been a 30 pound yellow tuna

Jumped right past my head and went on its way. 

[Dennis Dean Smith](#) - Dennis-DeanSmith

Bocas del Toro Archipelago is a rain forest. We have some of the most lush, green jungle, I have ever seen with multitudes of flowers and plants to see. Because of that we also have lots of butterflies, and hummingbirds coming to sip the pollen.

Everywhere you look there are hibiscus and other flowers taller than you, large ferns and huge trees, viny plants and many small ground cover with different colored flowers and much, much more.

I know one lady who has 64 kinds of fruits, vegetables and flowers on her property. 

[Anne-Michelle Wand](#) - United Country Bocas del Toro





# Isla Iguana **white sand beach**

The best scuba and diving in the Pedasi area is in Isla Iguana, an amazing, **beautiful and pristine island** just off the shore.

Isla Iguana has coral reefs, white sand, beautiful and colorful fish. You can bring your snorkel gear and just spend your day in the water. It's amazing. 

[Jade Wills](#) - Maya Moon Marketing

Isla Iguana is a **58 hectare wildlife reserve** that has some of the whitest sand and crystal clear waters on the Pacific side of Panama. As the name suggests, the island is inhabited by dozens of iguanas as well as purple and orange crabs, birds of many species, a nature enthusiasts dream.

[Martin Lipsman](#) - Panama Mortgage Group

All of Iguana Island looks like a Caribbean island because it has white sand, from the coral reef.

If you are an expert SCUBA diver, you may like Isla Frailes, while Isla Iguana is more appropriate if you want to **bring your kids.** 

[Manuel Baruco](#) - Dekel Development / ANDROMEDA OCEAN ESTATES / BLUE PLAYA VENAO / BELLAMAR



# secluded Surf Spots

atlantic, pacific

& caribbean *surf*

Surfs UP!

Yes, Venao is good for surfing. Closer to the city ("Panama City"), San Carlos.. secret spots I can't mention. But **Santa Catalina has the best break in Latin America.** And during the season, when the north wind blows... yes, Bocas and Isla Grande (surf the Caribbean!). 

**Santa Catalina has the best break in Latin America.** And during the season, when the north wind blows... yes, Bocas and Isla Grande (surf the Caribbean!). 

And during the season, when the north wind blows... yes, Bocas and Isla Grande (surf the Caribbean!). 

[kevin obrien](#) - BarefootPanama



On my first trip I went as far south on the Caribbean Coast as Isla Grande (south of Portobello, Colon). **Isla Grande** is a beautiful island assessable only by motorboat taxi from the mainland. Wonderful beaches, a couple of nice hotels, restaurants and other smaller hotels. A great, calm place. 

**Isla Grande** is a beautiful island assessable only by motorboat taxi from the mainland. Wonderful beaches, a couple of nice hotels, restaurants and other smaller hotels. A great, calm place. 

[Alan Filliger](#) - Alana la Casa del Arte

There are many great surf breaks on the Pacific coast within two hours west of Panama city, as well as the cute **surf camp town** of Santa Catalina. 

[Anne Gordon de Barrigón](#) - Whale Watching Panama/ Emberá Village Tours

Torio's coastline has views of Isla Cebaco and has **a surfing beach that is fairly unknown** to those who don't practice the sport. Torio is a small town on Panamas Azuero peninsula. It is an undeveloped region with people who live a simple but interesting way. 

[Christian Goldner](#) - g photography

# SURF *around* CORONADO

*near the city*

## 15 BREAKS

## W/IN 6 MILES

Malibu

PALMAR

Teta

Rio Mar

The surf around the Coronado, Panama area is very good. Certain times of the year, it is better than at other times, but overall, you can average getting great swells at a minimum of once a month, up to once a week.

The surf in Coronado breaks vary widely **from very fast beach breaks** with tube rides **to point breaks** where you can have a wave that lasts literally for over a minute, **to gentle rolling waves** that are perfect to teach beginners and kids.

The winter months are not as good for surfing. The months that are very good for surfing are April through July, where you pretty much have swells weekly. The other times of the year, you may get a swell about once a month. January through March the winds are favorable, but the swells don't occur as often. (For those of you who are not surfers, when swells come in, there will be waves for one to four days, depending on how big the swell is.)

You don't have to be concerned, however, that the waves will be too rough if you don't surf or if you have children. The majority of the time, you can find a beach in or near Coronado that is perfect for families swimming together, because the surf is isolated to the surf beaches. 

[Marla Diaz - United Country Panama Coastal Real Estate](#)



Coronado is **not the #1** top place for surfing in Panama. However: It has very good waves during the entire year. There are two or **three tides a year higher than 17.5 feet** that can make for very good days for surfing. The regular waves will depend a lot of the winds you can get in summer and the moon's phase. 

[Cecilio F. Saenz Fisher](#) - SEMUSA REALTY



Summertime is here, (December til May) Playa Venao is seeing gorgeous surf, the **northerly trade winds** blow daily, no rain whatsoever...surfers, boogie-boarders, and body surfers abound. 

[Renate Joje](#) - Panama Premium Real Estate



One of **the best known surfing beaches** in Panama, Playa Venao has hosted several World Championship Surfing competitions. Along with killer waves, you can find shelter from the sun in one of several beach front hotels and hostels. 

[Martin Lipsman](#) - Panama Mortgage Group

Venao is the beach to visit if you are into surfing, but I would not suggest it if you have small children, as there are **unexpected drop offs**, and if you are not an experienced swimmer this could become very dangerous. The surf can be rough, so again it is not advisable fore families with young children, but fun if you want to play in the sand and watch the sunset.. 

[Kelly Castro](#) - Villa Camilla

# BOOGIE

The surf in Pedasi, Azuero Panama it's AWESOME! There is a very popular beach near Pedasi called "Venao".

I remembered one time when I was surfing a BIG one... oh no, sorry... I don't surf :(

But hey, I do surf with my boogie.



[Rafael Alvarado](#) - Rafael Alvarado / Attorney / Real Estate



## Body Boarding

The best place to go body surfing in the Pedasi area (5 minutes' drive from the center of town) is at **Lagart Point Beach**. There is a national body surfing circuit that has its competitions there. 

[Manuel Baruco](#) Dekel Development / ANDROMEDA OCEAN ESTATES / BLUE PLAYA VENAO / BELLAMAR



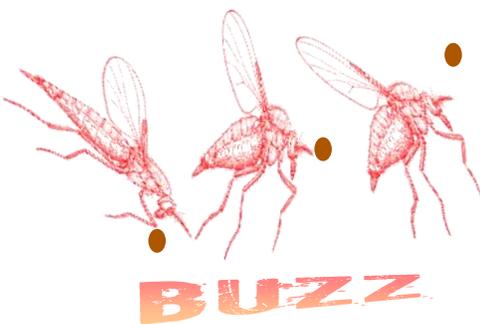
# PESTS

There are a variety of pests that are endemic during the first 6-8 weeks or so of the rainy season. These include:

- **mosquitos**
- **termite swarms**
- **flying ants**
- **chitras or "no see ums"** generally make their appearance in more costal places or areas with mangroves at sun-up and sundown. They are usually out in droves for about an hour before retreating to wherever it is they go.
- **ticks and Coloradilla (chiggers)** are usually their worst during the drying months of the dry season, February and March.

Pests as  would be expected are more prevalent in rural areas than  urban areas.

[Lucia Haines](#) - Panama Realtor Inc.



The three biggest annoying pests in Panama are in no particular order:

- Political Solicitors
- Bad Scooter Riders
- People Who Loudly Discuss Their Gastrointestinal Diseases In Restaurants

But enough about human pests. Let's talk about the kind of insect pests you'll encounter in Panama. 

[GISELLE SOCARRAZ](#) - Real Estate Chiriqui



Casco Viejo, a town within a town of Panama City, Panama, is a rocky peninsula with crossed wind ventilation, so we actually have less mosquitoes than most neighborhoods, even during rainy season. The breeze tends to be stronger during dry season (November until April). 

[Patrizia Pinzon](#) - Arco Properties

Mosquitos are almost non-existent within the suburban area of Panama City. You do, however, have mosquitoes in the jungle and bush areas of the country.

One thing that we do have in Panama is *sancudos* which are small mosquito-like bugs that thrive in the Dry Season. We do have our usual bugs to contend with from horseflies to the common house fly.

With modern air conditioning the days of being bothered by mosquitos in the evening are very low. The Dry Season from mid-October to late March is a great time of year in Panama to find the country bug free. 

[Col Davis Stevenson RET](#) - Condor Tours & Travel

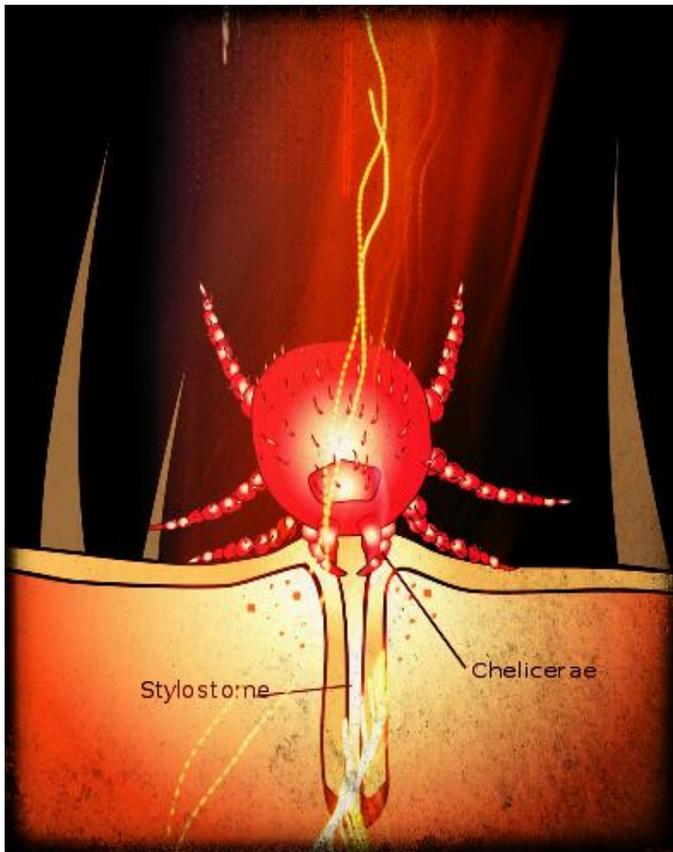


The most important determining factor other than dusk and dawn is the location. The waterfront and beaches have a lot of sand fleas or chitres or "no see ums".

Mangroves and jungles are usually the favorite home of these insects and often places where mangroves have been removed to create beaches. Thus on the islands you have more biting bugs.

Mosquitos included. Standing water and bogs breed mosquitos, so most residents are in the habit of not leaving standing water around for them to breed. The natural standing water cannot be avoided. 

[Lyn McKee](#) - Rambala Jungle Lodge



Having lived in Boquete town for over 6 years I am still surprised by how few, if any, mosquitos and other bugs there are. The coolness and elevation have a lot to do with this, as well as the lack of standing water, etc. I live on the south face of the Volcancito Road, which is well drained and subjected to a lot of sun and breezes.

The bugs that are around here are not a biting kind. Down in the town site and up in some valleys there is low cloud & mist. We eat out on our patio morning and evening with no problem. I know this is not the case in other places not far from Boquete. 

[Roger J. Pentecost](#) - Boquete Valley of Flowers Condos



Aside from the sheer nuisance, mosquitoes can of course transmit diseases such as malaria. The Canal was initially a French undertaking and the French were defeated by the mosquitoes. It's heartbreaking to look at vintage photos of malaria victims, while realizing that the legs of their hospital beds were placed in cans of water, the perfect breeding ground. The health authorities have been proactive in the area of public information and eradication, and whole neighborhoods are preventively fumigated. 

[Chris Frochoux](#) - SEMUSA REALTY

I do not think you have to worry about malaria and yellow fever whilst living in Panama. Malaria and yellow fever were diseases suffered by the Canal workers in the 1900's. Still I think in most countries they will advise you to get routine vaccines. If you plan to visit Darien (that's the province that borders Colombia) where the population is mostly indigenous, then I would be concerned about it. 

[gabriel illescas](#) - SEMUSA REALTY



During the rainy season of April -November the mosquitoes in Marbella, Panama can be quite persistent.

There is a sewerage / stream channel running through a part of Marbella where I first lived, which attracts them and the larger amount of backyard pools is also an attraction. However, I've always sprayed on some insect repellent and if needs be a light mosquito coil and happily spent the evening outside by the pool. 

[Ricki-Lee Joyce](#) - Panama Travel Unlimited

# MOSQUITOS

Let's put it this way. I have more issues with mosquitoes and any biting flying insect in Toronto in July than I do all year in Panama. The mosquitoes come out at dusk and will hang around until about 8 pm. They breed in standing water. No standing water around your house and you will have no mosquitoes. In the dry season the winds take care of the flying pests and you will virtually have no mosquitoes from December through to April. 

[Karyn Saunders](#) - Inside Panama Real Estate



# Dengue

Enter our new neighbor *Aedes aegypti*, which transmits Dengue. This is an ugly little striped creature, even as mosque- toes go. What it does is uglier and can be fatal.



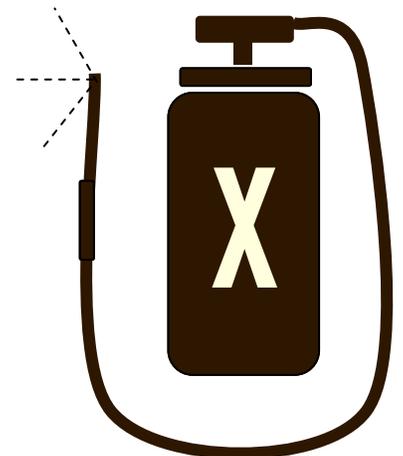
So far there have been 13 deaths this year from the *Aedes* bite and a couple hundreds others nationwide have shown symptoms. Ages range from 4 months to octogenarians. Once bitten, victims can experience

**headaches, chills, pain in the eyes, lower back, legs and joints, fever, low heart rate and blood pressure.** You can also look for a disappearing pink rash and swollen lymph nodes. The initial incubation period lasts from 3 to 15 days on average.

There is no “miracle cure” for Dengue. The key is recognizing you might have it early and get to a doctor – who is versed on treatment in Panama. Mainly symptoms will be relieved via hydration, aspirin, fluid intake and possibly anti-inflammatory drugs, among others. Again the key is don't wait.

Panama is doing a good job of combating the *Aedes*. The pest breeds in standing water and in garbage heaps. National health authorities are fumigating every area they can at the country's expense, fines have been imposed for not clearing up garbage and water hazards, national TV and radio campaigns are on the air. Many local communities are working together to do clean up in their neighborhoods as well. 

[Dennis Dean Smith](#) - DennisDeanSmith



# DANGEROUS ANIMALS



Here's a 'crock found at Albrook, Panama, now "living" at Summit Garden's zoo. Sadly, he is confined to a stagnant, nasty pond, no place for a "fellow of his grandeur." 

by [Louis Seldon](#)



I know about poisonous reptiles, snakes and insects because of my experience as a Jungle Bunny while growing up in Panama as well as being a line instructor at the Army Jungle Warfare Training Center, Fort Sherman.

Panama has several species of poisonous snakes, the largest which is the Bushmaster and the smallest of which is the Coral Snake, All of the snakes in Panama do their best to avoid humans and the rate of snake bites is very low due to the fact that snakes are very seldom found in the inhabited areas of Panama. We do have the usual scorpions, spiders and other insects but in the most cases one seldom sees them nor are they many reports of bites. In all my jungle

years I have seen just one Bushmaster, several Fer de Lance and an occasional Coral Snake, all of them in jungle surroundings. 

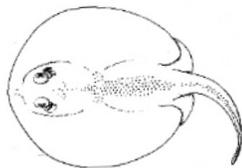
[Col Davis Stevenson RET](#) - Condor Tours & Travel, Inc

Both of the oceans on either side of Panama have the usual type of tropical marine animals.

Sharks were almost fished-out on account of the demand for their fins.

Besides sea urchins, which are seldom seen (because they habitate inside the coral heads), the only other animal that could puncture your skin would be a stingray if bathing at low tide. If you need to wade through, please drag your feet, because the stingray will flee when touched. 

[RENE GOMEZ](#) – SCUBAPANAMA



It's not the crime rate in Panama, but where you go or live. **Stay out of Zona Rojos (Red Zones), live in high rises or secure areas (note most houses have bars on windows and security doors).**

Recently in an ExPat blog a family living in a remote area had all their furnishing stolen by 6 men who walked into their rental property, said they were from the authorities and that the family had committed a crime and confiscated (stole) all their household contents.

Note Colón on the Atlantic side by the cruise ship piers & Free Zone is a cesspool. It's ugly now but it used to be a beautiful city. They say there is no unemployment in Panama. Well the majority of the population in Colón is unemployed, go figure your chances. 

[Louis Seldon](#)

Panama is basically a very safe country. As in any country there are certain areas that you do not go to. **El Chorrillo near Casco Viejo should not be entered at all nor the city in Colón.** One end of the Avda. España can be a little precarious too as with Caledonia. Apart from that the city is safe. Casco Viejo is a safe place also. 

[Bill Hamilton](#)

## Red Zones

# SAFETY

### "Zona Rojos"

There are a few tough neighborhoods that may be better avoided for the average tourist such as Chorrillo (completely), areas of Colon, and parts of Casco Viejo at night. But these are places where one is unlikely to go as they are outside the typical expat route. As a traveler, as in most places in the world, it is best not to make yourself a target by wearing expensive jewelry.

An interesting point about Panama City; this is **one of the few places I have noticed where locals and police will often tell a tourist not to walk in certain areas.** I have also seen policemen on bikes following tourists when they notice that they are near areas where there may be thieves. As in many places in the world it isn't a good idea to take a taxi when there is another passenger present. 

[Joseph Ennis](#) Spanish Panama (Spanish Language School)

I remember when back in 2005 police would actually stop you at Plaza Herrera if they felt you were a tourist and would tell you "not to be there" because "it wasn't safe". Today the Casco Viejo quarter of Panama City, Panama is the **very axis of tourism**, with places like Barlovento and restaurants like Puerta de Tierra and Clementinas making a name for themselves. Now people won't even think twice about it, they walk back and forth, the route including now places like the recently restored Teatro Amador in Santa Ana (where nobody used to go before). **So the borders keep changing and expanding.** I don't classify Casco into the "tourism" area, because that would imply that we have "the rest" area. This is just Casco. Would I go into Santa Ana at 12 at night wearing diamonds? No. But I would definitely wear nice stuff to go to Clementinas and Barlovento, safe as it can be, and they are both located on 11th street. Even by Terraplen, where Habana Panama and La Rana Dorada is, now has Capital Bistro. It used to be considered "red area" and is now the number one spot to go and dance salsa. Next year, when all the hotels in Plaza Herrera open, the change will be substantial. Exciting times ahead! 

[Patrizia Pinzon](#) - Arco Properties

Living here in Boquete, whether you are a Panamanian or an expat, if you can afford it, you will have either bars on all your doors and windows, or alarms, or both.

Fenced yards are very common and many people have dogs as further protection. Our dogs are outside during the day and inside at night; and we feel great comfort having them with us.

There is an organization here in Boquete called *Alto Al Crimen* which does a very good job of holding seminars on a periodic basis, particularly for new arrivals, where they teach smart ways to address safety issues

They have the Boquete 911 Man, Rodney. He is just wonderful. If you have trouble, you pick up the phone and call Rodney; and he will answer your call 24 hours a day. He speaks perfect English and he's got a great relationship with the Police. He will provide you the assistance you need.

If you have registered with Alto al Crimen, when you call Rodney he will access his database and retrieve all your information, including directions on how the police should get to your house. If you live in Boquete, Rodney is paid by Alto Al Crimen utilizing donated funds.

So, do I feel safe in Boquete? Yes, I do. 

Philip McGuigan - Amigos de Boquete / Chiriqui

# Inside SAFETY Gated Communities

Yes, Clayton, a suburb of Panama City, Panama, is a very safe place; there are no crime at all. Yes, it is hard to believe but it is true. Clayton was former US Army Base and still retains the original fences. Therefore, there are just two ways to enter the area to visit or work. 

Nelson Altamirano - LDS CHURCH

It is very important to obviously choose the right place to live in order to feel as safe as I do. For instance, if you live in Colon or in certain parts of Panama City, you might not feel as safe as I do. However, if you live in a place like Coronado, Panama, well, its a totally different story.

Also, once you choose a place to live, make sure your property has security measures. Fences, bars on the windows, alarms, video cameras, signs stating you have video cameras, not giving people you've just met access to your keys, perhaps getting a dog, these are all things you can do to prevent the few rotten apples around to start thinking they can invade your peace and quietness. For a Panamanian like me, its always been a way of life. Deter the criminals from even considering your home. The more security you have, the more discouraged those bad elements will be. They will think, THIS IS TO MUCH EFFORT, LETS FIND ANOTHER PLACE. 

Roberto Diaz - United Country Panama Coastal Real Estate

In your day-to-day life, if you know which areas of Panama to avoid, crime should be close to a zero concern for you. I've been in Panama over 2 ½ years and neither my wife nor I have ever had any problem at all. Many of the people who live where we do now, in a gated community here in Tucan, near Panama City, don't even lock their doors. 

Dave Whittington Tucan Golf Club & Resort

# small SAFETY towns

Due to the increasing interest in El Valle de Anton, not only by locals from the city but by tourists visiting the coast, the police force has recently been doubled. There is a bank opening soon, so the thought is that this may attract a different type of delinquent, and for this reason a special motorcycle group has been installed just to keep an eye on things.

The normal problems here seem to be between locals, domestic violence is unfortunately an on-going problem. The occasional problem that touches the expat community is burglary, usually when the property is vacant. These burglaries are frequently local kids who are opportunistic, so the key is to be safe and make your home less attractive to the passing opportunist than others in the area. Keep your bicycle chained up, and keep your license plate (yes bikes need a license plate - and a driver's license) up to date. Crimes or violence against foreigners is rare, but there is an alcohol problem with the locals, so avoiding conflicts with these people when inebriated is common sense. 

[Roy Canon](#) - Gestoria Cocle - main office in Penoneme

Pedasi, like most of the towns in the countryside of Panama, used to be very safe. Nowadays, it continues to be very safe. However, everything changes with time; especially those places where tourism and the economy grow. Before, people could sleep out on the porch in a hammock with no worries. Now, they can still do it, but with precaution. At the beach, we can still go in the water and leave our stuff out on the sand; but, please, try to keep an eye on it. The reason behind this is that before tourism hit Pedasi, only Pedasieños lived here and they all knew each other and their habits. Now, we have people from all over the world, and so they come from different cultures, with different habits. In conclusion, enjoy Pedasi the most you can, but be prudent. 

[Celia Cárdenas](#) - Beach Suites by Villa Camilla

The general crime rate in Pedasi, Panama is very low. The majority of the people are very warm and helpful. They are known for their hospitality and willingness to lend a helping hand whenever needed. The kids can ride their bikes to the store and to school with no problems. I've lived here for a number of years, and my three children have never had a problem with going places, and in general having a "normal" childhood when it comes to playing outdoors. 

[Kelly Castro](#) - Villa Camilla

With all that said, Volcan and Cerro Punta have historically experienced very low rates of crime of any sort. As in much of Panama, theft is the most common crime and is typically a result of opportunity and chance. Physical assaults, robberies committed by force or threat are beyond rare and sexual assaults are almost unheard of anywhere in the area. The region is serene and populated primarily by hard-working locals who support the healthy agricultural industry as well as expats who tend to form strong bonds or have sought out a life of peace and solitude. 

[Joshua Haarbrink](#) - Caribbean Panama Network

The Pedasi Azuero Panama area is very safe. I have been going there both for business and pleasure for over 8 years now and have never felt unsafe. There is a great energy in Pedasi and Azuero and the people are so friendly! 

[Alan Morrison](#) - Dekel Development / ANDROMEDA OCEAN ESTATES / BLUE PLAYA VENAO / BELLAMAR -

# city SAFETY sectors

San Francisco is a big area. It does have an area, not mentioned before that you must **avoid, Boca la Caja.**

Boca la Caja is a 'fishing community' located very close to **Multi Plaza (the most luxurious mall).** You can see some of the houses from 'Corredor Sur' on your way in or out Panama City. That's an area you should avoid.

In general, I have never heard about any crime or violent act in San Francisco. What I just noticed in the last year or so, are foreigners mainly from Argentina "performing" at the traffic lights by the mall. I am more scared of them than anybody else. Panama City is safe, but like any place don't leave your personal belongings unattended. Just don't put yourself in a risky situation, because no matter in which country you are in, you may run into someone who can ruin your day. 

[Keila Mulero](#) - Savvy Link

You can wear jewelry in Marbella area of Panama City, Panama, and feel safe, since this is right next to Panama's banking district. You'll find **security guards and police around the clock.** In addition to this, Marbella is considered one of the city's high end spots, only a few blocks away from Cinta Costera and Via Veneto. It's also surrounded by dozens of hotels, therefore the safety in this area is of utmost importance to the Panama Tourist Authorities. Going for a walk around these areas is as safe as can be; feel free to wear as much jewelry as you wish. 

[Giovanni Jimenez](#) - Veneto a Wyndham Grand Hotel

You can wear jewelry without worrying on the very safe streets of Casco Viejo. The population are very used to wealthy or well-off foreigners and Panamanians living, working, and visiting the area, so the **risk of mugging or theft is low.** This relaxed attitude plus the high level of police presence (the Presidential Palace is located here) deter virtually all petty criminals. 

[James Bloomfield](#) - Bala Beach Resort

Many of the expats believe erroneously what they've been told, that Panama is a dangerous country. When foreigners come to Boquete, they tend to want bars because they're concerned about security. When Panamanians come to Boquete, **they tend to want bars because they're used to bars from the other places they've lived, perhaps bad areas within Panama City.**

When we purchased it, my house here in Boquete had bars on the windows and metal doors. I took all the bars off and replaced the metal doors. I won't live behind bars (if I have any choice in the matter). We do have lights that come on around our house, just like we did in Canada. In Canada, I couldn't carry a gun. Here, I can, and do.

I don't believe, however, that you can be complacent about safety in any country in the world. I've always worked on the premise that if I'm harder to knock over than the next guy the chances are the other guy will get knocked over. So, I make my place a little more difficult for any would be criminal, with a wall around it and motion detector lights and alarm. 

[Roger J. Pentecost](#) - Boquete Valley of Flowers Condos

# Bocas SAFETY del Toro

The crime rate in general in Bocas Del Toro is very low. There are incidences of property theft from homes, condos and boats - crimes of opportunity. But violent crime against residents and visitors is quite

low. In fact, **the last few incidences of violence against Americans were perpetuated by other Americans**, which speaks volumes

to knowing with whom you are hanging out. Of course, when traveling in any foreign community it is always wise to use common sense. Don't flash your money or expensive jewelry. Don't be a loudmouth and tell everyone your financial business. Don't allow strangers and unsavory characters into your home/condo. Don't become so drunk that you don't remember your name or where you live. In other words, don't become an easy mark. In many cases it won't be the locals who are ready to do you harm, but some of the foreign visitors who just may be tempted to fund their travels through alternative methods. If you act with common sense you stand little chance of being a victim in Bocas Town or Isla Colon. 

[ellie wharton](#) - Whale Watching Panama/ Emberá Village Tours

Bocas Town is a small, lively island town located on Isla Colon, the main island in Bocas del Toro. Although there are problems with petty theft the town does not generally have acts of violence. It is very rare for somebody to be attacked or robbed with weapons but it is common for electronics and bicycles to disappear if you turn your back on them, especially at the local beaches

where **juveniles will wait patiently in the jungle for groups of people to go into the water and leave their possessions behind on the beach.** 

[monique born](#) - Tesoro Escondido Eco Lodge and Cabinas

Bocas del Toro has a very mixed population of expats from all over the world; local people, whose heritage is also from various part of the world; and indigenous people. I will only guess, but based on my many years of living here, the **majority of "crimes" are fights between indigenous people**, following some heavy drinking in cantinas on Saturday night. Petty theft happens across the board; it does not matter where you come from. In other words, if there is a thief, he will not target Americans specifically, he will target "stuff." 

[monique born](#) - Tesoro Escondido Eco Lodge and Cabinas

Bastimentos [near Bocas] has some excellent beaches. Keep an eye on what you bring with you. **Beware of someone asking for a loan (prestame in Spanish).** In Panama, loan means give me. As a result the chances of getting your money repaid are about 99.9% against. 

[Dennis Dean Smith](#)—DennisDeanSmith

# Flip SAFETY Side

I find the police here in Panama to be under trained and underfunded. One time a bar was robbed and when they called the police they were told, well, they would try to come by later because they didn't have gas for the police truck. They also don't have a system to run and check a tag on a car, nor check a person for past crimes, not in the field anyway. They do have new motor bikes, radar guns and of course a state of the art hand held machine that they can slip your drivers license into and it will print you a ticket!!

Don't bet that the police will come to save you here in Panama. First off, where do you live? Most roads in Panama don't have names, much less street signs. How about your house? Nope, they don't have any street addresses on any of them either. Humm... "Go down this road till you see the large palm tree, turn right, go a half a mile, turn left. We are the 8th house on the left hand side. Look for a red pick-up truck. No, wait, they just drove off with that. Look for a large rock in my front yard."



[Mark Hurt](#)

Yes, in Coronado they do have a private gate with guards standing by, but never have they ever stopped me from rolling right inside. I did it so many times it was just crazy. You see, even though Coronado is a private place, they still have open bars and restaurants as well as a local Cable Onda building back in the day where I took my mother down once a month so she could pay her cable bill. I would pull up to the guard and say "I'm here to see Randy Wet-bottom" or "Cindy Hotpants" and they would wave me right in. My mom would say one day they are going to have someone out here that will understand me and I was going to be in trouble.

Well a friend of mine asked me to come along with him to play poker with a bunch of guys down there so I went, and my friend pulled up to the gate and told the guard we were here to see Billy Boner!! I busted out laughing and my friend said "What's so funny?" I had never told him about what I do all the time and I just thought he was being funny like I always did, but as it turned out the joke was on me because that was the man's real name.



[Mark Hurt](#)

A lot of the crimes here in Panama on us expats are from people in our inner circle: our maid, the yard or pool man, people you trust and pay well and allow into your homes and your lives. They ALL talk about you, and they know all about you over time. You're planning a trip back to the States for two weeks to see little Kate get that degree, who are you going to tell? The maid, the yard or pool man. "Yep, keep an eye on the place for us. We will be leaving this date and returning this date." And trust me; a maid knows everything inside your home, even the places you don't think she knows about. Now NOT ALL, but many. But again these are the same problems you have any place in the world. Overall, Panama is a very safe place to live, and some parts more the others.

Invest in your safety and in the safety of your loved ones; lights, dead bolt doors, window guards, maybe a large dog outside and a small dog inside. Get to know the people who live around you. I also put in a camera system that records day and night 24 7 on a month loop, so no one can walk in my yard without me knowing it. I'm not scared of anything, but I don't want to make myself an easy target. If my house has all of the above and yours doesn't, they will go to your house and by pass mine. God Bless and keep safe.



[Mark Hurt](#)



We call our water the **Chagres Champagne** as it is excellent water. Once you drink it you will return to Panama. The water treatment facility is state of the art in the city. However, away from Panama City and into the interior or if you have not traveled much you may want to do bottled water. You can brush your teeth without any issues. Also most restaurants offer an additional level of filtering so you can easily drink the water without any concern. 

[Lori Snow](#) - Condor Tours & Travel, Inc.



When the Canal was constructed in 1914, the **United States had its very own water plant.** At that time Panama was not yet developed, and it was very helpful. For that reason, Panama has traditionally been the country with the best water in the American continent.

After the Panamanians got the full administration of the canal, Panama water continues to be excellent, and everybody drinks it from the tap. Some people, though, buy bottled water. In **non-accessible areas, like mountains, little towns, dirty places or islands,** it is always advisable not to drink water from the tap. 

[Lourdes Townshend](#) - Multimodal & Logistic Transports Magazine

While the quality of the water is **SAFER** than in many other LATAM countries, the water in Panama is **heavily chlorinated**. In some areas it has a discernable mineral content and in other areas the water color reflects the age of the water pipes... Another problem is that when water supply is halted, or when pressure is low, there are no assurances that the quality has been maintained.

The main challenge faced by people who really care about what they ingest is that there is a **lack of transparency about the natural quality/mineral content and additives** what actually goes in to the water.

The key concern of the authorities is **POTABLE WATER** and **ACTUAL DISTRIBUTION**. When the considerations are this rudimentary, it is **HIGHLY ADVISABLE** to use home filters for the main line, or in kitchen and shower. On a positive note, many people claim that they drink tap water and it is "just fine." 

[Shai Gold](#) - International-Triage Medical

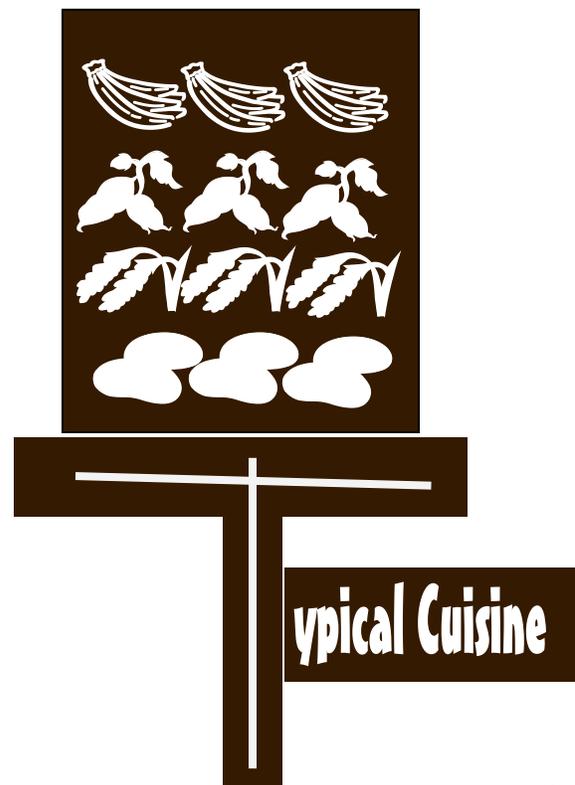


The traditional foods of Panama are inspired by its Spanish roots: **lots of fried food**, in general. The most **important dish is SAN-COCHO**, which is basically a **very tasty chicken soup**, but there is more to that... especially if you have not yet discovered the subtle flavor of the "culantro" leaf. But of course, where you come from, chicken soup does not feature yam ("ñame"). And free-range chicken ("gallina de patio") is best!

The best traditional foods are usually found in the country's "interior". I'm a bit partial to the Azuero Peninsula where I lived and where I've come to appreciate the "**fondas**", rather rustic and **friendly food places**, usually found on the side of the main road, under roofs made of **palm leaves**. There you can find "pastelitos de maíz nuevo" (made from fresh corn, ground on location) and "tamales" (soft corn paste, mixed with meat, wrapped and cooked in a banana-tree leaf), "arroz con pollo" (rice with chicken), "empanadas" (which my dictionary translates as turnovers), and all kinds of fried delicacies, such as "carimañolas", which are as good as they are cheap.

For a country nested between two oceans, seafood ("marisco") is far from being prevalent, if you accept the ubiquitous "corvina" (which you could translate as some sort of Chilean bass) and the "pulpo" (octopus). Be sure to try the "ceviche" (raw seafood "cooked" in lemon, with plenty of onions), the perfect appetizer. 

[Chris Frochaux](#) - SEMUSA REALTY



Normally,  the Panamanian **tipico** res-  taurants are only open for breakfast and lunch as most Panamanians eat **dinner with their family**. Many are cafeteria style. If not cafeteria style they typically have a pretty standard lunch menu -- rice, beans, salad, and your choice of a small piece of chicken, pork or beef. Sometime a "chicha" is included. A chicha is a concoction of fruit juice, water and sugar. **The price for this lunch is usually around \$2.50 - \$3.00T.** If you want a big piece of fried chicken with the other sides, the cost is usually about \$3.50. All in all, a good deal. Most people who are eligible for the 25% discount do not ask for it in this kind of place.

A tipico breakfast menu will have scrambled eggs, bollas (small meat balls), holaldres (spelling?) which is a sweet, fried dough sometimes translated as "pancake". Sometimes bacon is offered as well as fruit. And always good coffee grown in the province of Chiriqui. 

[Penny Barrett](#) - Fundacion Bid 4 Bouquetedavid



What is typically Panamanian is the witty raspado street vendor and his colorful "carretilla" or handmade pushcart; so colorful indeed that last year some of the most renowned Panamanian artists gathered on the lovely Plaza de Francia, in front of the French Consulate in Casco Viejo, to apply paint to several dozens of wooden carts - with spectacular results! Some of those artists routinely charge several thousands of dollars for a painting, but they joyfully worked for free, to the delight of the vendors and the gathering of onlookers. Street vendors carry a block of ice and shave it vigorously directly into a paper cone, which they douse with red sugarcane syrup. I usually skip the final touch consisting in a generous sprinkling of condensed milk.

Just the other day, while enjoying a raspado, in front of a local bank, I witnessed a conversation between the vendor and a customer soliciting a five-dollar loan. The customer, who

## A Crown of Painted Snow



turned out to be a cousin, wanted to know why exactly he could not get the loan, which he promised to return the next day. The raspado seller motioned towards the bank and insisted that was out of the question - because he had a business agreement with the banker. Pressed for an explanation, he added, "as long as I don't make loans, he won't sell raspados!" 

[Chris Frochoux](#) - SEMUSA REALTY

Local Panamanians wear really nice jeans and a really nice shirt. You will not catch a Panamanian in shorts and flip-flops, no matter what. Even though it's hot and in the tropics, you're not going to find them in shorts and tee shirt walking around town.

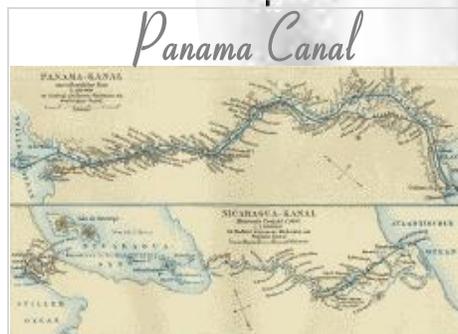
My husband is Panamanian, but he's lived in North America for 20 years. Still, he's very specific as to what he'll wear depending on where he's going and who he'll be with. He won't go out of the house to meet other Panamanians unless he's dressed according to the Panamanian style: nice slacks, a collared shirt, shined shoes, etc. But if he knows that he's meeting only expats, he'll wear sandals. 

[Marla Diaz](#) - United Country Panama Coastal Real Estate



Roberto and Marla Diaz

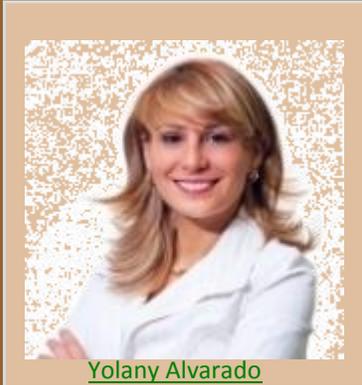
Dress code: men



The one thing you do want to know though, is that as a man, if you are to enter a bank or government building, flip flops or cargo shorts are out. You need closed shoes and long pants. How many times have we found ourselves desperately looking for a clothing store to buy a pair of jeans so my husband could enter a bank or government building? 

[Nancy Parizeault](#) - Coconut Lodge





Yolany Alvarado

# Dress Code: Women



Ladies in Panama wear long pants and formal blouses to go for a "coffee," dinner or a movie. They wear dresses for church or any other event, as well as nice pants suits. Even the shorts are nice, and they wear them with very nice shoes or sandals, never "flip flops" or anything sloppy.

Generally, even the less privileged women in Panamá are very much aware of their attire. For example, a maid will come well-dressed, and then change her clothes upon arrival.



Lourdes Townshend - Multi-modal & Logistic Transports Magazine

It strikes me to see how elegant Panamanian women are. They love fashion, accessories and high heels. Moreover, they can walk!



Albert Obbens - Best Of Panama Realty & Law Firm, also known as Bopral Group

We will use a suit dress or suit pants for the office and cocktail dresses and long gowns for brides and graduation parties. If you are invited to an event be sure to see the dress code in the invitation card if you do not want to feel odd and dressed differently from everyone else. Yes, many of the newcomers are retirees here in Panama City, but that does not mean that you have to retire your dresses, suits and ties. Be sure you are going to use them here if you want to be part of our society.



Caridad Y. Aguilar - Panama International Packers

Public offices, like ministries and other official buildings, need women to wear closed, long sleeve blouses, no sexy clothes, no miniskirts and flip flops.



Renate Jope - Panama Premium Real Estate



Depending on where you are coming from, Panama and Casco Viejo are either "hot" or "very hot". Summers are "Not so hot" because we have fresh breeze coming from the ocean. Evenings are definitely the best time! My recommendation is always to wear sunblock during the day. Light fabrics like linen and others are a delight to wear here. Casco Viejo calls for low shoes, free yourself from the claws of high heels! If you are going to an event where most likely the place is a/c, then you can wear something a bit heavier. I always carry with me a chal of some sort for evening events, that way I'm covered. 

[Patrizia Pinzon](#) - Arco Properties

The dress code in Coronado, Panama is usually casual but not as light as you think. Panamanians tend to wear blouses and shirts with short sleeves. Jeans are the quintessential garment, and Panamanians wear it very often. Sneakers, moccasins and sandals are common.

The beach chic style is also used in the area of Coronado, Panama. The gentlemen wear guayabera and linen or cotton shirts, plain colors, Bermuda shorts and loafers. The ladies usually wear kaftans, sleeveless dresses and maxis. 

[Ilka Perea Hernandez](#) - Desarrollo Turistico Buenaventura

## Dress like a Local



Here in Caldera, I never wear anything but shorts and tee shirts, but when I go up to Boquete I must have a jacket and long pants. They even have fireplaces in some areas in Boquete.

But, it's sad to observe that too many gringos dress horribly.



[Frank Stegmeier](#) - Rio Encantado

Just make sure to bring warm clothes if you are going to travel in one of the air conditioned buses since it is really freezing cold in those; bring socks, sweaters, maybe even a scarf! 

[Ingrid Lommers](#) - Spanish at Locations

I would also note that Panamanians, in Panama City, Panama wear long pants--both men and women. Some wear REALLY tight jeans (not sure how they do that; but then, again, we sweat and they don't even glisten.) Besides having a bit of modesty and decorum, the key is dressing COOL--natural fibers e.g. cotton, linen, rayon. That and really comfortable shoes for walking (except at night, when you can bring the 4"+ heels out, as the Panamanians do...but then, most use valet parking.) 

[Mary Roush](#)

# Consider the city of David



The best place I have found in Panama to live is in David, Chiriqui. My family moved here about 25 years ago. I never thought after three months that I would still be here. Yes, it does depend on where you would like to live. But, thus so far **I love the tropical weather, this growing city**, and most of all the people. I'm not too crazy about the cold weather but if I want that, I only have to drive about 45 minutes to Boquete or Volcan and get cool weather, so you get a bit of both climates. The **Pacific Ocean is 25 minutes from my home** and what I love about that is, when I need a break I just pick up some lunch and head to the beach for a picnic with my kids. Or even a **romantic walk down the beach with my hubby in the moonlight**. I wouldn't change it for the world 

[Lola Braxton](#) - Services Toby

**Cost of living in Boquete is higher than in David**, including when you hire maids, gardeners, and also in construction areas.

For example, the cost of a housekeeper or a gardener working full time for you in David is about \$200 a month. If they work twice a week, they will probably be asking for \$15 to \$20 a day.

The cost of housing is also lower in David. For example, the cost to rent a furnished house with three bedrooms, two bathrooms, a maid's quarter and a small garden will probably be about \$1,500 a month, with utilities paid separately. The cost to **buy a house this big in a nice area in David will probably be between \$145,000 to \$160,000 (unfurnished)**. 

[Spokesperson - Centro Medico Mae Lewis](#)

# El Valle inside a dormant volcano



El Valle is truly a wonderful place to live. Located 75 miles from Panama City, the village is located in the crater of a dormant volcano measuring three miles by five miles across. Surrounded by beautiful mountains, El Valle has a perfect climate of 78 - 80 degrees every day. It rains eight months a year, from May through December, but is very predictable. Almost every morning is clear and sunny with the rain starting around 11:00 or perhaps early afternoon. It will pour for twenty minutes or maybe as much as two hours and then stop suddenly. The sun comes out and the rest of the day is sunny and beautiful again, including the evening.

The local people in El Valle are incredibly friendly, including the Indians from the Guna Tribe who reside there. There is an open market which is open daily but busy on the weekends, where local artisans display their beautiful crafts. It also includes vendors selling fruit and vegetables at very reasonable prices. El Valle is a special place for people who like the out-

doors. There are numerous trails for hiking, horse-back riding, roads wonderful for cycling - both road and mountain riding. People from all over the world come for bird watching and to view the near extinct "Golden Frog" at the local zoo. There are waterfalls in abundance and a zip line for the more adventurous. El Valle also has a natural hot springs open to visitors.

I think that one of the best features of El Valle is its close proximity to Panama City, the beaches around Coronado and its access to the Pan-American Highway which is only a half hour away.

[Neil Stein](#) - Panama Paraiso



Living in El Valle de Anton is like living in a small town and away from the bright city lights. You need to be capable of entertaining yourself to be happy in a place like El Valle. There is a social life of sorts but people don't tend to live in each other's hip pockets and you need a hobby or an interest to keep yourself busy. There are people here who are earning a living by running websites from the US and there are a handful of expats who come over here and open businesses. We have a number of women who are artists and that's how they occupy their time. Most of the people who come here in retirement have something to keep themselves busy. Otherwise they are not going to like it here.

And then the expat community has a number of projects or activities. One is going out and picking up trash along some of the main roads in El Valle on Mondays after the "weekenders" (people who come up on a bus) have been here. In addition to that there is a spay and neuter clinic every three or four months and in addition to that there is a recycling program where the expats will take in and encourage the natives to save recyclables.

[Bill Brunner](#) - abc realty panama 



## San Francisco *delights of the city*

San Francisco is a neighborhood of Panama City which is **in its very center**, and therefore it is surrounded by and full of things to do:

- The ATLAPA conventions center is in San Francisco and regularly organizes expos, shows, concerts and events of all types.
- San Francisco also has **two of the best malls** in the city (Multiplaza and Multicentro).

All the hotels in the area are world renowned (Trump, Hard Rock) to name just a couple.

- **Many restaurants and bars.**
- Calle Uruguay, a nearby popular street with bars and night clubs, very popular amongst locals and foreigners, especially on the weekends.
- San Francisco is also close to the old Panama City ruins called "Panama La Vieja" which has a museum and also souvenirs.
- The biggest park of the city **Parque Omar and the Cinta Costa** strip are also near.
- San Francisco is also an area with a **high development of condos and apartment buildings**, which makes it a great place to look for a residence if you would like to live in a **safe area** with all the services needed close to it (supermarkets, pharmacies, schools, hospitals, etc.), with nice view of the city and the bay. 

[Nelson Vega](#) – Panasurance

# CLAYTON FORMER US MILITARY BASE



The Panama Canal can be seen from Clayton, with huge freight ships and occasional cruise ships going through. There is a tourist area in the Miraflores locks with a wonderful restaurant which is fantastic for viewing the canal traffic.

Clayton is one of the American military bases which became part of Panama when the treaty was signed and came into effect. Many of the houses were reconstructed and Clayton has become one of the truly beautiful areas, surrounded by forest, and with wide open spaces.



[Carlos Garcia de Paredes, MD](#) - Hospital Santa Fe

The Panama Canal can be seen from Clayton, with huge freight ships and occasional cruise ships going through. There is a tourist area in the Miraflores locks with a wonderful restaurant which is fantastic for viewing the canal traffic.

Clayton (formerly called "Fort Clayton;" located in the general Panama City, Panama area) provides an amazing standard of living. Clayton is very close to everything like supermarkets and other shopping.

Within Clayton, you have gyms and sports areas, universities and schools, and, it's very safe. In the main entrance to Clayton, even though it is relatively informal, you have security.

The lifestyle in Clayton is similar to what you would find in the States in a very nice, upper middle class suburb, but still with easy access and close to the city. You can take advantage of all the amenities in Clayton and even take classes at the university.



[Vannessa Solano](#) - Activentas, S.A.

# Caribbean slow jammin'



I'm currently based in both Panama City and Maria Chiquita on the Caribbean coast. I can say that my home area of **El Cangrejo** is a lovely, mid-end residential area that is lively during the day and full of relaxed bar culture in the evening. Plenty of bars, plenty of good restaurants across a range of cuisines and prices, and a cool vibe help.

I love parts of Colon Province too, including the Portobelo area. It's **super cheap out here and is beautiful - the jungle bordering the ocean road** is virtually all part of one national forest or another. I live at Bala Beach Resort in Maria Chiquita and the area has a number of good restaurants and adventure activities, as well as beautiful beaches. 

[James Bloomfield](#) - Bala Beach Resort

There are a lot of things to do in Bocas. Bocas is known as a **great place to surf** which can be done just about any time with the exception of September and October. There are chocolate tours in the area, horseback riding on Isla Colon and San Cristobal. There is even a zip line tour on Bastimentos at Red Frog beach.

There are a ton of snorkel tour operators in Bocas and several scuba shops. Bocas is a **great place to learn how to dive yet still offers quality diving for the experienced diver.** Tiger Rock and Polo Beach are areas normally accessible only in September and October. 

[John Wauson](#) - Bocas Water Sports

# Coronado beach retirement resort



Coronado has very good standards of living. Everything you need is in the commercial area at the entrance of Coronado. You can find supermarkets, restaurants, beauty salons, banks, office space to set up an office and many more commercial options.

Most of the Panamanians who have a house in Coronado also have a house in the city of Panama, making Coronado their weekend and holiday home. Most of the full time residents of Coronado live and work in the area, mainly thanks to the Coronado International School that opened August 2012, which gives people the liberty to be able to

live year round in Coronado. Coronado **does not have traffic jams, no pollution and everyone is very friendly.**

Coronado also has a big population of expats, mainly from the United States most of them living under the pensionado which give them free health care and pensionado discounts.

Living in Coronado is much cheaper than living in Panama City, plus everything is closer and more convenient, with a calm and relaxing atmosphere.

**You can play golf in the morning, have lunch in one of the many restaurants in the area, have a walk on the beach in the afternoon all within 5 km (about 3 miles).**

Coronado is Vida meaning Coronado is life, everyone says that for a reason.



[Nicolas Baldrich](#) - Coronado Golf & Beach Resort

# Boquete cloud forest retreat



The best and worst things about living and retiring in Boquete depend on what you are looking for. The climate is much cooler and there is often more rain there too. Many gated communities and a lot of expats, mainly American; many restaurants in the area and nice walks in the forests surrounding. There are also rivers for swimming and rafting; some good bakeries, too.

For shopping you really need to go to David (about 40 minutes away) for a big shop where there are larger supermarkets and many facilities.

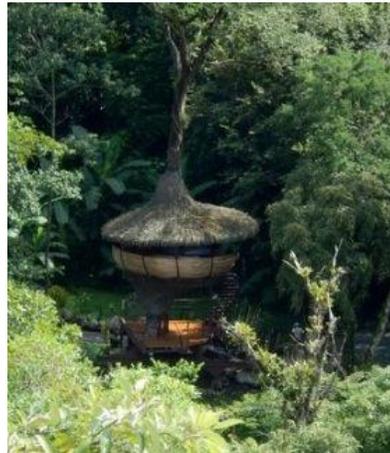
Beaches are approximately a 40 minute drive away. There are new roads almost completed which makes access much easier from David and Volcan. If you like a tropical and warm climate then stay nearer the coast as, depending on the individual it can be a little chilly and rainy in Boquete; a good variety of birds but not a huge variety of animals. 

[Bill Hamilton](#)

My husband and I have lived in Boquete for seven years and are **very happy here**. That is not to say that there are not challenges, some of which we have overcome with diligence and patience, and some of which we live with every day. Ongoing challenges include power outages, lack of one-stop or even two-stop shopping, locating and waiting for maintenance workers, and dealing with the government and the banks. Everything is more complicated than it was in the States, and we have to expect that virtually nothing is accomplished easily.

For the most part, however, we have adapted and have come to appreciate the slower pace of life, the friendliness of the locals, the opportunities for recreational and volunteer activities that have enriched our lives. 

[Bonnie Williams](#) - Fundacion Bid 4 Boquete



## Dream + Life

For me, my life in the Boquete area is vastly different than 95% of the expats.

I own and run a tourist business and have an intense love for my art and nature resort, so today started out at 7:00 AM, opening the gate for my workers, making coffee, feeding my fish and turtles, and taking a swim with my dog in the Caldera river.

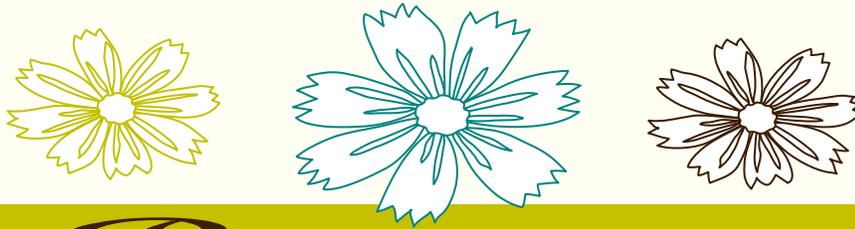
Then I do the pool maintenance, patrol the property and most important now, make work plans to finish my tree tower tree house right on the river.

By about 9 AM, my maid (\$15 a day) has breakfast ready. After breakfast, we had a meeting in **Caldera** regarding community projects, which I am very involved in. Then the rest of the day was a trip to Boquete, 15 minutes away, for business, banking and shopping. Then in the late PM, a little work out, swim in my pool, dinner and retire for the night.

Frankly, I would have to be a multimillionaire in North America to live and have what I have here, but I bought and built my project years ago, before the big gringo price inflation. I've got 100 acres, 5 homes, a pool, rancho, designer tree house and no property taxes. I have 5 employees. Even without my rental income I could still live on my pension, which, when I left Seattle, Washington, I was living on in a 40 year old trailer in a trailer park.

As for the best things about living in Boquete, well, that's actually a hard choice. To name just two, there are no property taxes, and you do experience much more freedom, like building my tree house right over the river. Imagine what it would be like getting a permit for this in the States, Canada or Europe. 

[Frank Stegmeier](#) - Rio Encantado



# Bouquete

## Rentals



Renting an apartment or home in Boquete is not easy. The amount of available **apartments and houses is limited.** 

[Dr. Albert Obbens](#) - Best Of Panama Realty & Law Firm, also known as Bopral Group



The prices for renting a house in Boquete varies depending where it's located and how many rooms it has. For example, a 2-bedroom house could rent between \$700 - \$800 a month. A 3- bedroom house could rent between \$850 - \$1,500 a month. It depends also if it is furnished. Larger houses could be around \$2,500 a month. 

[Spokesperson- Centro Medico Mae Lewis](#)



You can get a decent place to live here for \$300 a month. And if you want to live like a native; it is a lifestyle that may not include hot water throughout the home, no window screens or reliable appliances, you can live dirt cheap. The cost of our first rental was \$900 a month. Too high, no hot water, very old and stained furniture. It was clean and cleaned daily by the manager. However "suicide showers" are not reliable and as the name implies not too safe either!

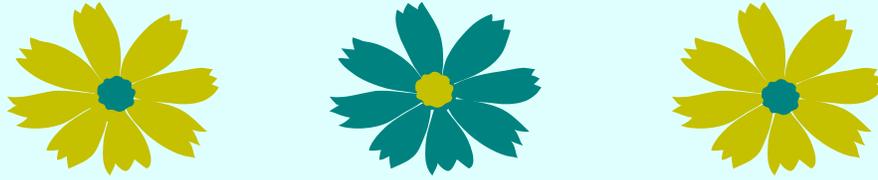
Some people want to be in the **middle of everything** while others enjoy a **quiet location, a garden setting, or golf, views or privacy.** Expats often leave for extend stays and will lease their homes out for that time period. Some even will pay you to stay in their home to help protect it from sitting empty and becoming a target for robbery. Our condo is in wonderful location and has two bedrooms, two bathrooms, closets, a nice kitchen and our favorite is the large tiled patio. We rented it form the owner for \$750 and took a 12 month lease. 

[Linda Jensen](#)



You need to **ask about water service (it can be very unreliable in some areas), wind conditions (it can get very windy in some locations) and security.** Also, it's important to consider how close you are to town (for shopping convenience, restaurants and social activities). Some people want to be in the middle of everything while others enjoy a quiet location, a garden setting, or golf, views or privacy. 

[Paul McBride](#) - Boquete Highlands Real Estate



# Coronado

## Rentals

In Coronado Panama there are a lot of rental options: beach, golf, equestrian club, lake front, apartments. You can rent property daily, weekly or monthly.

The best deal I found at the time of this article is a house with 3 bedrooms 2 bathrooms, living / dining room, kitchen and terrace on the golf course, which goes for \$250 a day, \$1,000 a week and if you rent for 6 months or more rent goes for \$2,000 a month. 

[Nicolas Baldrich](#) - Coronado Golf & Beach Resort

Rental prices in Coronado, Panama are around US \$1,000 to \$1,500 per month for 2 – 3 bedroom and bathroom homes in reasonably good condition, some with pools. Condo rentals with less space but with built-in amenities and security are about the same price.

There are many homes available in Coronado in and off-season, but they vary a lot in size and condition. Some of the best buys for rentals are the more exclusive homes that may have a high market value, but rent for less in proportion.

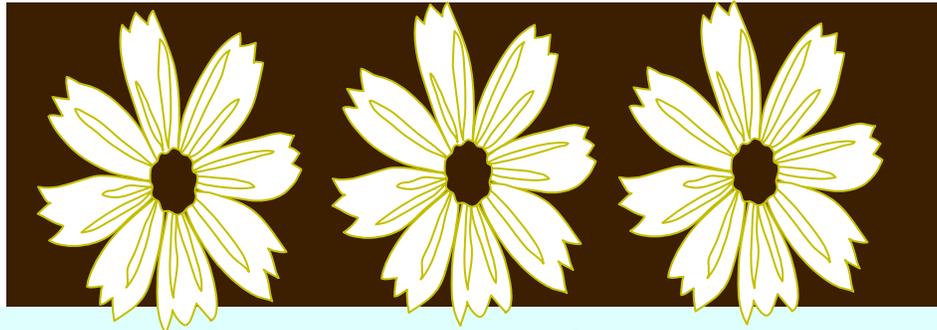
I think you can splurge a bit on a rental for a few weeks or months, when you see the quality you are getting. Condos will always draw well-priced rentals, but homes offer space for families and pets, along with a sense of privacy.



[Daryl Ries](#) - Coldwell Banker® Location Realty

On a monthly basis a 1 or 2 bedroom on or within minutes of the beach is anywhere between \$1,200 - \$2,100/month. In Coronado proper the rent will be at the higher end. In Gorgona you can find rentals at \$1,200 per month. The high season from December to April will be higher and the low season lower due to demand. Some rentals will include golf privileges and others will have an onsite gym and fitness program. 

[Karyn Saunders](#)- Inside Panama Real Estate



## Casco Viejo

### Rentals



Most one bedroom apartments in Casco Viejo are in the \$1,000 to \$1,600 range, although occasionally you find a studio for \$800 or a really nicely furnished place for \$1,800. Same for two bedrooms, you can start anywhere around \$1,500 and move up to \$4,000. It is standard to sign a one year lease leaving a 1 month deposit and paying 1 month in advance at the signing of the contract. Our advice: if you see something you like, grab it! The

**market here is strong as there are not that many units** out there.

There are very few "homes" to rent in the Panama City, Panama neighborhood of Casco Viejo, if by "home" you refer to a fully restored house. Most homes are condos, whether big or small. The few houses that have been rented this year, for example, have been in the \$4,000 range. They typically have three bedrooms and some

amenity like **balconies, rooftop terraces or even inner patios** that you can turn into gardens. 

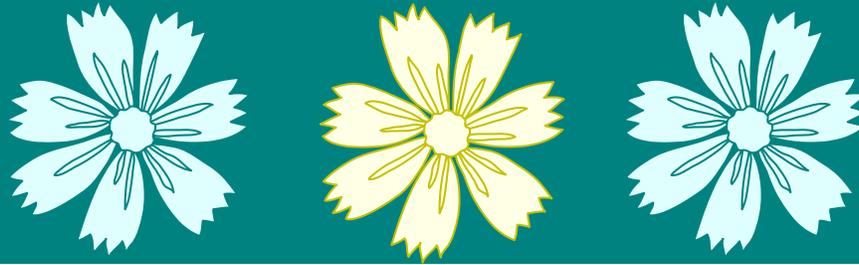
[Patrizia Pinzon](#) - Arco Properties



We have apartments in Casco Viejo starting at \$365 per month, but they're not in the key sites. The smallest apartment we have to rent in Casco Viejo is 371 square feet. The cost to rent this apartment (which is in a very, **very good area, next to restaurants, the plaza,** etc.) is around US \$800 / month. We're starting to see more of the smaller sized apartments, similar to Europe.

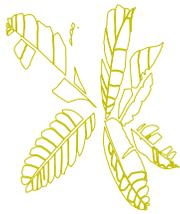
The prices for apartments here in Casco Antiguo are similar to the wide variety of rental prices per month in places like New York City, for example. Most of the renovated apartments in Casco Viejo tend to be small because they **used to be parts of homes**—from 1,000 square feet to 1,600 square feet. 

[Rey Bazán](#) - Activentas, S.A.



# El Valle de Anton

## Rentals



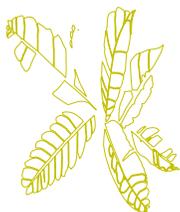
A small apartment rents for \$535 per month, fully furnished, including wi-fi, hot water; everything but your gas and whatever TV package you might want. These apartments have full kitchens and baths and are towards the center of town, a short walk to most everything. They have a nice sized yard with a **river running through it, not to mention a pool and a rancho area to hang out, cook out chill in the shade.**

Mark Hurt 



If you want to rent a small apartment in El Valle, \$400 a month will get you settled. Small houses can be found from time to time, sometimes on short term contract **while the owner is traveling abroad** from \$600 a month. Of course you can go up market and spend \$2000 or more per month, but the supply is limited since people that live here seem to be happy.

Roy Canon - Gestoria Cocre - main office in Penoneme 



The cost of a **vacation rental** in El Valle depends on if you go to the hotels or the home rentals. The hotels will be around \$50 to \$150 a night depending on where you go and how long you stay. **House or cabin rentals will be around \$300 to \$600 for the weekend and for two weeks it could cost \$800.** The month long stay will cost about \$800 - \$1,200 depending on the size of the house.

Adam Brunner - BB Services





If you are taking up a new approach to your second stage of life, to challenge yourself to learn a new language (Spanish), to get to know a different culture and customs, to explore a different country, to use Panama as a hub to travel to other countries of South America, to experience tropical hot climate all year around, to get to know new friends, then Panama might be the right place.

But if you are looking for a cheap retirement in Panama City, a banking haven for Americans, this is not the case anymore, especially since the President Martinelli signed the exchange information on tax Agreement with United States in 2010. Also, if you are thinking to hire a low cost maid or worker to serve you, it will be a challenge to find a good and consistent one. Crime is getting worst with the out-come of a higher population, although over all, Panama is one of safest countries in South America. Or again, if you are searching for a quiet, easy environment for retirees to enjoy, this is not in the city, but it is, highly in the interior.

Above all, there are still a number of advantages to retire in Panama:

• Incentive program offered to retirees, providing discounts on many service businesses.

- Many good restaurants to try but not too too expensive.
- Infrastructure is a mess while the metro is still un-

der construction. Driving around is a big challenge but then you can hire a taxi driver at a low rate, even though it's gone up.

- Affordable in comparison with North American standards.
- Panama is a small country. Nowhere is too far to reach. You can try out activities anywhere like the beach, the island, the rainforest within a reasonable time.

As long as you can manage the way how to fit with your personal lifestyle, be prepared, be flexible, and be patient, Panama does have its charms for you to explore. 

[ROSALIND MCCOY](#) - PANAMA SIGNATURE REALTY

## stage of life

The expats in Panama are usually friendly and outgoing people and willing to help newcomers. Most come from the United States and Canada and are between 35 to 65.

The vast majority of expats come to Panama for the tax benefits, strong economy, booming real estate, and lower prices and discounts many things, including medical care.

The most interesting thing I have noticed about expats is that they really try to fit in with the Panamanian community and do not think they are better than anyone else. 

[Abdiel U. Bustamante](#) - SEMUSA REALTY



...where everybody is new, nobody was born here and everyone is a little unsure and uncertain about things and you find some people who become your friends and some you may not like that much. **It might be better not to get too drunk and insult everybody,** but almost any and every behavior happens and we seem to be pretty tolerant in our old and middle age. 

[Harry Hunt](#) — Own Boquete

There are all kinds of cool and experienced people in Panama so just relax and be nice and if you listen carefully you will be able to pick someone that will be a good friend and **you may join some group that does something like castrate dogs.**

As a matter of fact there is a group in Boquete that has spayed and neutered over 5,000 dogs and we don't have starving dogs and packs of violent dogs roaming the streets and the Panamanians that thought we were all nuts when this all started years ago now see the benefits and are bringing their dogs and cats to the clinics held on the last weekend of the month. 

[Harry Hunt](#) — Own Boquete

One of the best things about Panama that I have noticed is that when I sit by the front door of my favorite breakfast place in Boquete (that is the Sugar and Spice, by the way), I sit out on the patio and every person (and I mean every person) who approaches the front door, if I say "Buena dias", they all look me in the eye and say "Buena dias" or "Buena dias, como estas" in return. **These are total strangers who I have never met and if I have my food and am eating or about to, they also say "Buen provencio."**

I am always asking my fellow inmates of this enormous outdoor asylum, what it is that has so seduced us about our new home. And maybe it is just the beautiful scenery, nice weather and friendly people. Maybe that's all you need. 

[Harry Hunt](#) — Own Boquete

# Pensionado

## residency discounts & benefits



The pensionado program is designed to encourage retirees to settle in Panama. In order to do this you first should find a good, competent lawyer. There are many here but some are expensive and not always the best. You will be given a list of all of the documents needed by your lawyer.

- Firstly you must prove income from a permanent **lifelong pension of the required income, currently \$1,000 per month for a single person and \$1,250 for a couple.** This must be an official document from the pension provider.
- A police report to show you have no criminal record.
- If a couple a certified copy of the marriage certificate, with apostil on both.
- A rental agreement in Panama. The lawyer will first have your passport stamped to show your intention of permanency. 

[Bill Hamilton](#)



When requesting the restaurant bill, smile and say the **magic word**

**"jubilado"** (pronounced "Who-Bill-Ah-Doe," accentuating the "Who"), to get a senior discount. Normally, that applies to legal residents with a "pensionado" visa, but it usually works if you're retired and aged 55 (women) and 60 (men). 

[Chris Frochoux](#) - SEMUSA REALTY



Seniors and permanent residents **get discounts of 30-50%** on hotels and 25% off at restaurants. There are also entertainment, public transportation, airline and medical discounts that add up to a much cheaper cost of living. 

[Daryl Ries](#) - Coldwell Banker® Location Realty

# Money Matters

The minimum daily salary for non-skilled labor is currently

**\$14.** Please note minimum wages are fixed by the government and can change from time to time. In addition to

the \$14, employees in Panama receive a 13th month salary, paid in 4 pay-

ments, and one month vacation which totals in \$ what you would normally pay them over the period of one month. There is a 25% social security payment that has to be made each month. The employer pays half and the employee the other half. If you do not need a full time gardener, you can draft an employment contract stating less days per week or less hours per day. 

[JB Seligman](#) – Buena Vista Realty Bocas del Toro, Panama

In a nutshell, yes. The US is one of the only countries in the world which taxes on citizenship, not residency... As such, even after you are no longer residing there, you will still be taxed on your worldwide income.

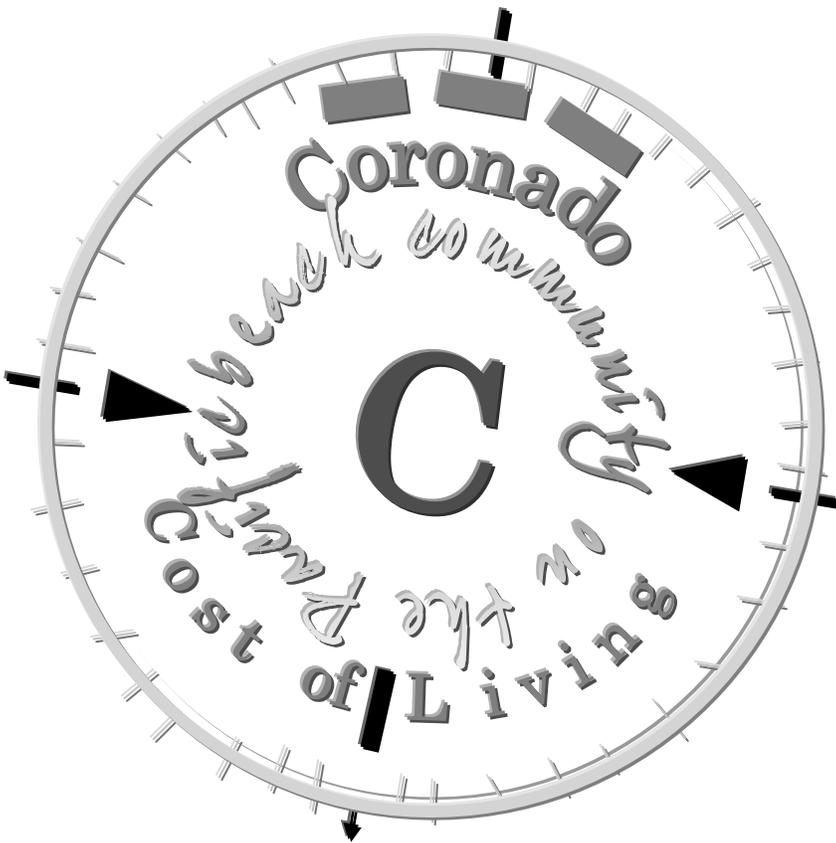
As long as your income is above the minimum threshold (starting at \$11,200 for those single and over 65), you will be required to file a tax return. Now, just because you have to file a return does not mean you will actually owe taxes. In fact, the majority of people owe nothing at all to the IRS (thanks to some big exclusions and credits which are available for expats). In these cases, it is really just an informational return that you send off every year. 

[Tabitha Paddock](#) - Greenback Expat Tax Services

The official currency in Panama is called Balboa. However, the US Dollar is legal tender in Panama, so if you have US Dollars you can use them freely in Panama for any transaction. The US Dollar and Panamanian Balboa have the same value. The exchange rate is 1:1.

The Balboa is minted as coins with denominations of 1, 5, 10, 25 and 100 cents (B/. 1.00). The US coins and Balboa coins are mixed between banks, shops and individuals. 

[Gloria Valderrama - Infante & Perez Almillano](#)



Seniors and permanent residents get discounts of 30-50% on hotels and 25% off at restaurants.

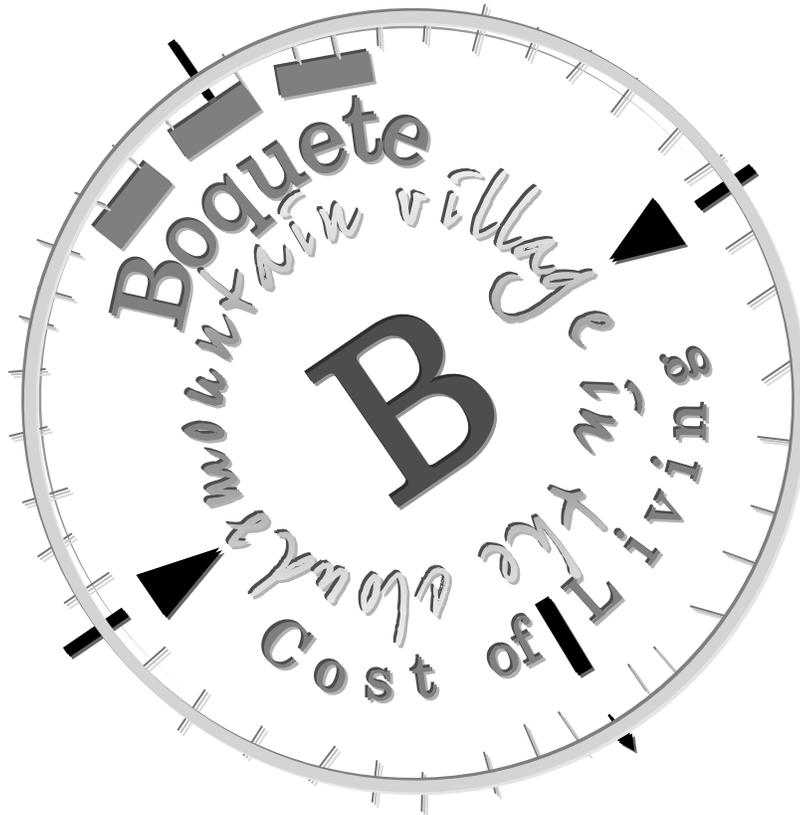
There are also entertainment, public transportation, airline and medical discounts that add up to a much cheaper cost of living. Coronado offers even less cost than Panama City, with an abundance of local restaurants and services that make it possible to live at a higher standard than in the USA and most Western countries. 

[Daryl Ries](#) - Coldwell Banker® Location Realty

Chit chat during Wednesday evening "Happy Hour" at a popular watering hole in Coronado seems to agree that an American couple who can do without Skippy Peanut butter, but who want a pool and air conditioning can "get by" on \$2,500 a month, which includes air conditioning, a once a week maid, internet, cable and a small car - if you own your property.

Rents in the area run the range from \$850 to "sky is the limit for a large penthouse on the beach". If you move a bit inland or along the coast to a less "gentrified area" you might be able to have a decent lifestyle for \$1,500 a month. Ask ten people and you will get ten different figures...come for a visit and do your own market survey. If you learn to speak Spanish (or Spanglish) your cost of living and enjoyment will improve markedly. 

[Roy Canon](#) - Gestoria Cocale - main office in Penoneme



In Boquete for US \$800 a month in rent, you can get a nice unfurnished home with two bedrooms, an office, two bathrooms, living room, dining room, kitchen, laundry and porch on a quarter of an acre lot. At this price you would probably get a dishwasher, washing machine, dryer, refrigerator, and a large water tank system.

Utilities are reasonably inexpensive in Boquete. The average electric bill for a house like this would be about \$45 a month. Water is about \$36 a year (you read that right; per year), and garbage pickup is about the same. A person living in a home like this would probably spend \$5-\$8 a month on propane gas. 

[Philip McGuigan](#) - Amigos de Boquete / Chiriqui United

People tell me who rent from me that they spend upwards of \$1,200 to \$1,500 a month and live comfortably. Those who pay up front for their homes, it costs them about half as much. I do believe that amount includes food, health insurance, transportation, dining out and miscellaneous spending. Utilities are affordable, water-sewer-trash removal are cheap enough. Gas for cooking and heating water runs about \$7 dollars a month. Electricity is usually around \$25.00-ish a month.

**One couple I know find they are able to easily save \$300 a month living here,** and not scrimping.

They told me it was difficult to make ends meet in the small rural town in Texas they moved from on \$2,500 a month. 

[Roger J. Pentecost](#) - Boquete Valley of Flowers Condos

The cost of living in the Marbella neighborhood of Panama City will vary drastically depending on your standards, but to provide an example of where your costs can start, based on my experience, here's what you'll find:

Two bedroom apartment rental: \$900 (non-furnished), \$1,200 (furnished)  
 Electric bill: \$80  
 Phone, Internet, and TV: \$65

So the main expenses if you rent range from \$1,045, to \$1,345. 

[David Dabah](#) - Geneva Realty & Services



San Francisco is a great part of Panama City. The cost of living in this area of Panama City is affordable compared to the areas close to the water. I had the privilege of living by Parque Omar, which is the large city park off of Via Porras, for a year and a half. My apartment was 3 bedrooms and 3 bathrooms as well as a maid's quarters. The rent was \$1050, currently equivalent apartments in the building are renting for \$1300 and up. The building included a pool, parking for two, gym and full time security My electric bill was usually in the range of \$90-\$120 depending on how much I did laundry and used the A/C. Water was usually under \$15.

Shopping in the area was better than most parts of the city because we lived a short distance to Super 99 on Via Porras and PriceSmart on Via Brazil. The El Rey on Calle 50 was very expensive. For my vegetables I would buy them from the vegetable stand inside Parque Omar. The best part about this location was not having to have a car. I was always within walking distance of Via Porras or Via Espana. Also the MetroBus lines run on both of these streets. 

[Randy Hilarski](#) - High Impact Media Group Panama

The overall cost of living in a comfortable way in the Volcan or Cerro Punta Panama area is approximately \$800 to \$1,000 per month. The cost for doctors and health insurance will depend on the age and health of the person. If you don't have insurance a typical visit to a doctor will be \$40. Health insurance for a retiree will be around \$120 per month on a private hospital in David Chiriquí, 45 minutes from Volcán.

For example, typical monthly payments are:

Cable TV	\$40
Power	\$30
Water	\$6
Rental	\$400
Food	\$300
Transportation	\$60



[Tehany De La Guardia](#) - Tehany Realty



The cost of living in the Volcán and Cerro Punta area is not only considerably less than in the United States and Western Europe, it is rather less than in other parts of Panamá. **When I first arrived, I lived in a fully furnished casita (small house) on a mere \$700 a month, and actually saved money. About half of that was the rent.** Groceries ran about \$80 a month. Electricity ran about \$15, natural gas (for the stove and the hot shower) about \$5, water about \$4, bus transportation (to nearby Volcán for groceries, post office, and the like, and occasionally to David for more important purchases) about \$10. I am in good health, but regular medical and dental checkups averaged out to around \$10 a month. Internet was included in my rent. 

[James David Audlin](#) - Editores Volcán Barú

# Pedasi

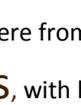


## Home Prices

# Panamian Riviera



*5 1/2 hours from Panama City*

In Pedasi there are several good private projects anywhere from 5 to 10 minutes from the beaches, with home costs ranging from US \$135,000 to \$250,000 with lots of over a thousand square meters (1/4 of an acre). If you want a place to retreat and relax I recommend these projects. If you want a place to retreat and relax I recommend these projects. 

[Elicer Vera, Jr.](#) - EQUUS VILLAGE



*cattle raising and fishing village*



*beaches and offshore islands*

...a new neighborhood of turnkey houses on 34 lots. The lots are about 850 square meters (a little more than a fifth of an acre) and the total construction area is about 200 square meters (2,150 square feet) with two bathrooms and two bedrooms. The starting price of this house is US \$255,000. 

[Manuel Baruco](#) - Dekel Development / ANDROMEDA OCEAN ESTATES / BLUE PLAYA VENAIO / BELLAMAR

# Panamanian Highlands



*no air conditioning needed*



The median asking price of a home in the Boquete area is \$295,000 for a typical 3 bedroom/2 bath home. Prices vary by area with homes near downtown Boquete having a median price of \$370,000 while homes in the Alto Boquete area have a median price of \$254,000. The median asking price for a 2 bed/2 bath condo in the Boquete area is \$191,500. 

[Paul McBride](#) - Boquete Highlands Real Estate



*retirement destination*

Building a in Panama can be both challenging and rewarding if you work with the right builder. Here in Boquete we have several good, reputable builders but they don't come super cheap. In my opinion if you create a nice house it adds real value to the property so the little bit extra you pay gives you more in value than you pay. **Expect to pay \$880 to \$900 / square meter (\$74 to \$84 / square foot) for a high standard of finish.** 

[Howard Jones](#) - The Haven Hotel and Health Spa, Boquete, Chiriqui



*planned communities*

# Panama, American-style



*self-contained community*

In order to enter Clayton, you need to pass a police gate . Only two entrances connect Clayton from the rest of the city, which makes it even more difficult for thieves to enter.

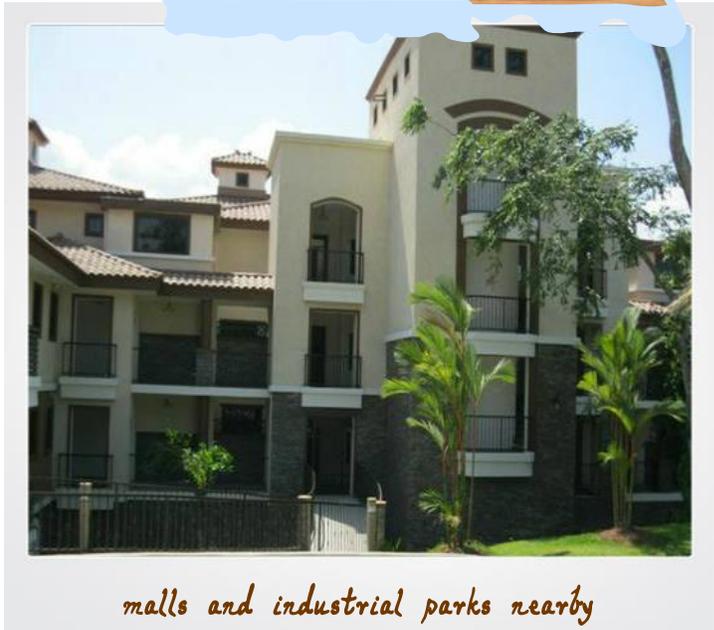
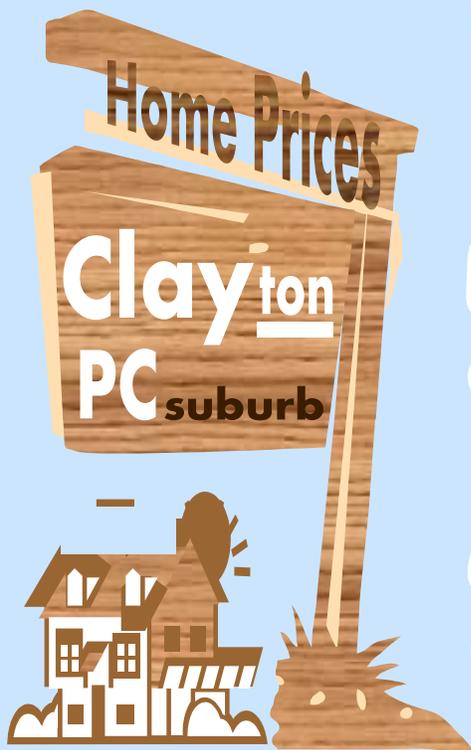


[Javier Fonseca](#) - San Blas Tours Panamá

Since Panama gained control of Clayton, the value of homes there has escalated markedly. **Military homes**, which were initially sold to Panamanians and Americans, have now tripled and quadrupled in value from \$80,000 initially to \$300,000 and above.



[Michael Pierce](#) - Latinlaw



*malls and industrial parks nearby*



*spacious and peaceful*

The price of a home in Clayton, which is a suburb of Panama City, Panama, could range from \$200,000 - \$1,000,000, but it's just a matter of knowing where to look and negotiating the price right out off the bat. Good luck and welcome! You should be in the white car.



[Rafael Alvarado](#) - Rafael Alvarado / Attorney / Real Estate Broker

# Bocas del Toro



## Home Prices

# Panamanian Caribbean



*hurricane-free*



*island living*

You can buy an existing **simple wood construction** for maybe \$80,000, or maybe \$120,000 if it is on the water.

Or you can build your own. In that case it will cost what you are willing to spend. \$15,000 for a simple little house or cabana or \$300,000 for a very very, very fancy home, not including the land. 

[monique born](#) - Tesoro Escondido Eco Lodge and Cabanas

For an **American-style 3 bedroom 2 bath home on Isla Colon** (the main Island of Bocas del Toro), prices **start from around \$200,000**. For the same style home on a nearby island (Isla Carenero, Bastimentos or Solarte) prices start at around \$150,000. 

[Alberto Socarraz](#) - Real Estate Chiriqui

For a **condo 1 bed ocean view** the price is around **\$89,000** or a home on the water is

\$135,000 on up. Sand beach homes are considerably more, starting around \$300,000. 

[Anne-Michelle Wand](#) - United Country Bocas del Toro



*waterfront views*

# CONSTRUCTION COST

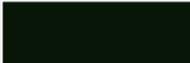
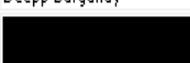
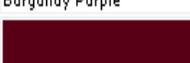


The cost to build a house in Boquete depends on the finishes you choose. However, a good average is approximately \$700 per square meter (\$65 per square foot) for the construction area.

At this price, you would get a house with aluminum windows, a gypsum ceiling, a metal roof, wood doors, imported floor and wall tiles, wood kitchen cabinets and closets, and a granite counter top. It would not include air conditioning or heating because neither is needed in Boquete. As a further example, the house pictured above is about 300 square meters (3,230 square feet), which would cost approximately \$210,000 to build.

To these costs, you must also of course add the purchase the land. The cost for the land ranges anywhere from \$50 to \$100 per square meter (very roughly \$50,500 to \$101,000 for a quarter of an acre). 

[Victor Ortiz](#) Volcancito Village

-  Blackwatch Green
-  Shutter Green
-  Laurel Green
-  Burgundy
-  Deepp Burgundy
-  Burgundy Purple
-  Royal Fuschia
-  Burgundy Red

The cost to build a house in Panama will depend on the type and quality of tiles, faucets, hardware and material, as well as the construction methods in general.

In Panama City the range of how much it would cost to build a house is from approximately \$400 per square meter (about \$36.50 per square foot) to \$1,200 per square meter (\$110 per square foot). For a 2,000 square foot house, this works out to between \$77,000 to \$220,000.

A very common number for a standard house (not cheap, not luxury finishing) could be approximately \$700 - \$800 per square meter (\$65 per square foot). For that same 2,000 square foot home in our example, at \$65 per square foot, this would be approximately \$130,000. 

[Robert Maduro](#) - Maduro Real Estate

\$220,000

\$77,000

You can certainly get **a mortgage home loan** in Panama. Currently many foreign investors and retirees apply for a mortgage loan. However, the requirements are a little different compared to the requirements for a local. For example, the lender **may ask for a higher deposit and the interest** may be a little higher than for a Panamanian.

However, every bank has their own policies and requirements. As long as you comply and provide the lender with what they ask, they will confirm whether you qualify or not, but in most cases, many foreigners do apply. 

[Nitzia Chifundo](#) - Panama Sol Realty

## mortgage [ differences in ] right of possession

The term "Derecho Posesorio" simply means "**right of possession**." Derecho Posesorio is a type of land reform which came to be in Panama the 1960's under the direction of General Omar Torrijos.

The original purpose of the rights of possession land reforms was to give farmers with little resources who worked land, but did not have title, some sort of legal right to the land from which they derived their living.

The main difference between having title and having rights of possession is that with title one has a registered deed in the public registry, thus eliminating any questions regarding ownership. Also, banks do not typically offer loans or financing for land that has right of possession.

It is possible to title land that is owned through rights of possession. This method of obtaining land does have a degree of risk involved with it, however, it can be a more economic way of obtaining real estate. The process differ slightly depending on whether the land is located within 200 meters of the high tide mark of the ocean or beyond those 200 meters.

A summary of steps required to title land that is owned through derecho posesorio are the following:

- The land with right of possession status must be surveyed and have its boundaries formalized by a licensed surveyor.
- A formal request must be presented to, and **signed off by the neighbors of the land in question.**
- Once all of the neighbors have signed off on the property with derecho posesorio, the competent government authorities must do a formal inspection of the property.
- Once this inspection is approved and all the neighbors have confirmed the boundary lines, the agricultural reforms office will submit a resolution.
- The **value set forth on the land by the government** must be paid. This value depends on the location and amount of the land.
- Last but not least, the documentation of the land is sent to the Public Registry to receive title.

The process of getting land titled from derecho posesorio status typically takes a minimum of 8 months. 

[Lucia Haines](#) - Panama Realtor Inc.

rental owner



all other listings



...As opposed to how it works in the US, where, because of the MLS, real estate agents will show you any house that is in the MLS, in Panama, **agents will only show you houses for which they already have**

**an agreement** with the seller to pay the broker's commission. Only after this agreement is done will the agent take you to these properties, but he or she will not take you to other properties where they do not have an agreement with the seller (or perhaps, with another real estate company). Therefore, the larger the real estate company, the more agreements they will have with sellers, the more houses you will see. In contrast, if you go to an independent and ask them to show your properties, they many times will ask you to wait a week or so while the independent makes separate deals with each of the houses he plans to show you... 



[Vannessa Solano](#) - Activentas, S.A.



When renting a property, it is important to **make sure that the person renting it out to you is the actual owner**

of the property or is legally authorized by the owner of the property to do so. On the Public Registry website, the information regarding who the owner of the property is available, the information is public and free to access; a reputable realtor should be able to assist you to conduct the transaction in a safe manner. Also make sure to inspect the property before signing a contract and making deposits. 

[Gonzalo de la Guardia](#) DENFAB Law Firm



# MEDICAL DIARY HOSPITAL INSURANCE

Some hospitals and clinics offer private insurance programs (typically good at their facilities only) that has a monthly premium (based on your age and current health condition) and covers a variety of examinations, tests and procedures. These are not true insurance policies but are **essentially discount programs** where you can receive up to **50% to 60% off** your medical services at that particular hospital or clinic. 

[Paul McBride](#) - Boquete Highlands Real Estate



We had insurance through Chiriquí Hospital in David, which is near where we live in Boquete. This plan covers everything you can think of, including ambulance, and will **pay out up to \$25,000 or \$30,000 maximum yearly total**, with individual maximums for individual expenses. You have to remember that \$30,000 in medical expenses in Panama is many times more medical care than \$30,000 of medical care in the US.

The Chiriquí Hospital Plan **will not be denied to anybody**, whatever age you are. If I walk outside of my house now and break my leg, the Chiriquí Hospital ambulance that will pick me up and take me to their hospital. If they can't do the surgery there, they will take me to Panama City. The cost for the plan is around **\$1,000 per year for me and my wife total**, which covers most things, with a co-pay. Cancer coverage was an additional \$100 for both of us, total. Pre-existing conditions are excluded for 2 years. 

[Roger J. Pentecost](#) - Boquete Valley of Flowers Condos

In David, we go to Chiriquí Hospital, which is also where we obtained our insurance. Chiriquí Hospital will make you get a physical that they do for you in order for you to get their insurance. We found the staff and doctors at Chiriquí Hospital to be very accommodating nice, professional and caring. As a point of comparison, Chiriquí Hospital is **better than the hospital we had where we used to live in Mineral Wells, Texas**, 40 miles west of Fort Worth. However, Chiriquí Hospital doesn't have as much of the modern equipment as you would find in a good hospital in Fort Worth.

Chiriquí Hospital is 30 minutes away from Boquete via a four-lane highway, in David. 

[Linda Jensen](#)

# MEDICAL DIARY OVERVIEW

Medical treatment in Panama is good. However one should keep the following in mind:

1. **Rural** hospitals and **clinics** in Panama have very **limited capabilities**.
2. The capital region around **Panama City** has an abundance of specialists and **excellent facilities**. At the same time, NOT all hospitals and doctors are "created equally". Some are excellent, some are average and some hospitals are to be avoided. For example, our network includes some 200 of the top doctors and the following hospitals: Punta Pacifica, Centro Medico Paitilla, Hospital-Clinica San Fernando, Cuatro Altos Hospital in Colon; and my favorite for critical care cases: Santo Tomas Hospital.
3. **Cancer care** in Panama is **VERY GOOD** and quite affordable in the **private sector**. Most Panamanian cancer patients get advanced cancer treatment at the National Oncology Institute.
4. It is important to note that many **doctors in Panama City** who are in private practice work the morning shift at public hospitals. This ensures that professional skills are attained and maintained through volume practice in the public sector.
5. While 911 service has made big advances in recent years, if you live in Panama-City, I recommend **having a subscription to a private ambulance service**. SEMM is the largest company. For US \$10 per month one gets priority ambulance service, at no additional charge, PLUS added value services such as home doc visit and administration of IV and injectable medications. Our network is very pleased with SEMM.
6. As an example of the quality of care in Panama, our provider network in Panama has demonstrated **CONSISTENTLY** good outcomes, **on-par with the best hospitals in Miami**. This includes complex cardiac surgery, neurosurgery, cancer treatment, orthopedic surgery, urologic surgery, medical intensive care and burn critical care. Newly available treatment capabilities include stem cell therapy; PET scan, non-invasive radio-surgery, 256 slice CT.



[Shai Gold](#) - International-Triage Medical Networks

It is worth noting that in Panama, **the doctors are not employees** of the hospital, they are **independent contractors**. So here you do not call up the hospital for an appointment, you go straight to the doctor.



[Craig Morrissey](#) - Hospital Nacional

# MEDICAL DIARY **NOTEWORTHY**

Yes, the doctors in Panama are good. As a certified ophthalmologist (and a pensionado myself), I have seen and spoken to several eye- doctors in Panama City and saw their equipment. Some clinics had the most advanced lasers that are only seen very rarely in the USA and not at all (yet) in Europe. Top education as well. Now, if you have no insurance you might have to wait a long time in a general hospital. Also **the hospitals (the building) might not be as sophisticated as you are used to.** But if you care just for the appearance of the building and have to pay up to 5 times as much for a treatment in the US compared to Panama, you forgive them for that fast. 

[Dr. Albert Obbens](#) - Best Of Panama Realty & Law Firm, also known Bopral Group



It's important to understand that in Panama the **patient is responsible for their own medical records.**

Personally, I like this system. What this means is that if your doctor orders a blood test, an X-ray, an MRI, ultrasound or any of a variety of procedures, you (as the patient) are responsible for picking up the results and taking them to your doctor. The doctor will review the results, take a note, then hand them back to you. You keep these records on file and are responsible for their safe keeping.

This does a couple of things. First off, it reduces the cost and administration burden for the doctor and this saves money (he or she doesn't need to maintain thousands of personal medical records). Secondly, this allows you, the patient, to **take the test results to any doctor or hospital you choose**, whether it's in Panama or back home. To me, this is the ultimate in personal medical freedom. 

[Paul McBride](#) - Boquete Highlands Real Estate

From a general standpoint, Panama offers high-quality medical services at very competitive prices. Most doctors have received at least part of their training, or studied in the United States; they are generally fluent in English and this provides them with up-to-date information from medical journals and publications, which are primarily written in that language. They are **board-certified, well trained and practice their skills in accordance with US standards and technology.**

Prices for medical treatment are coincidentally much lower than in the United States. There must be a reason why Panama is favored as a "medical tourism" destination by a growing number of patients from Europe and the US! 

[Chris Frochoux](#) - SEMUSA REALTY

# MEDICAL DIARY COST

The hospitals in David serve not only David, but the entire greater Chiriqui area, including Boquete, Volcan, Cerro Punta, and many other, smaller communities. There are three hospitals in David, two of which are private: Mae Lewis and Chiriquí Hospital. I'm familiar with Chiriquí

Hospital. I recently had a **knee rebuilt for \$5,250**. This was an operation I was going to have to wait 18 months to get in Canada and 6 months just to get an MRI in Canada. (The joke in Canada is that, if you're pregnant, it takes 10 months to get in.) 

[Roger J. Pentecost](#) - Boquete Valley of Flowers Condos



Seven years ago my doctor in Boquete suggested I go to the Chiriqui Hospital for a CAT scan. I argued and lost and we found a tumor in my liver. This definitely put a damper on the CAT scan party. However in America my doctor would never have suggested a **CAT scan** out of the blue and Blue Cross probably wouldn't have allowed it. In Boquete I **paid \$300** for the scan and \$5 to Dr Pretelt, and I am now here to answer this question. 

[Harry Hunt](#) – ownboquete

I feel very comfortable going to the Social Security clinic in Boquete. Most of the employees there don't speak English very well, but there's always someone around to help. They're very helpful in general. My husband Arne had x-rays on his back at the Social Security clinic for US \$15. I had an **EKG last year that cost me \$15**. 

[Linda Jensen](#)

... Another incident required medical attention and lab test. We walked into the lab, asked for the test, and left 15 minutes later with the typed report. Walked up the street a couple blocks to the doctor's office. He suggested medication which he wrote on a piece of paper so we would know what to ask for (not a prescription). **Doc-tor office visit, \$10.**

At the pharmacy they looked at the note, grabbed the medication from their stock, another \$8. Many, not all, medications are available over the counter by request. Comparison prices to other meds we were familiar with were not greatly different than home.

In short we had 1st World Care and treatment without insurance. The orthopedic doctor was a well known and respected specialist, who we later found travels frequently, performs surgeries in Panama City. 

[Ray Miller](#)

# MEDICAL DIARY CARE



Absolutely, the doctors in Coronado are good. I have been to our San Fernando clinic for everything from a bad stomach virus to my yearly physical. My husband broke his toe and the **surgeon had him scheduled**

for the **same day and** the quality of care was second to none. All of the doctors are friendly and thorough and will not prescribe you with anything you don't need. They are also cost conscious and will not order tests or procedures that are not necessary as many of their clients like myself **pay out of pocket** as it is **more cost efficient** than the cost of insurance.

I would recommend the health care in Panama to any North American expat. In a country where I can book my **mammogram** for the day and time that works for me and have my results **emailed to me 3 days later**, that is far more of a value to me than my health care that I pay heaps for through my taxes in Canada. 

[Karyn Saunders](#) - Inside Panama Real Estate

My husband and I had our first doctor visit, a dermatologist. We visited Hospital Chiriquí last week to find the office and made the appointment then David and I had appointments scheduled 20 minutes apart. No one was scheduled at the same time or between our appointments.

**Twenty whole minutes of undivided attention...** Dra. Rodriguez came to get us and took our basic information. Without asking, she **examined my entire body** – including my scalp which is never done – and found several spots needing attention.

She explained the care of my treatment, wrote a prescription and asked if I had any questions. They she explained about when I would hear about my biopsy results. David was also seen, treated and given a prescription. We entered her office on time and left 40 minutes later. At no time did I feel rushed. This treatment **cost \$35**

**each**, just \$5 more than my deductible in the US. This is the first time I feel like I was actually 'seen' by a dermatologist. My friends say the same things about all the doctors they have seen in Chiriquí. 

[Cindy Thomas](#) (tombseekers blog) - Amigos de Animales

# MEDICAL DIARY DOCTORS



Johns Hopkin has opened a hospital in Panama for the express purpose of catering to the medical tourism industry. Many of the Doctors are not only graduates of Panamanian Medical Teaching institutions they also received training in the USA as well as in European Medical facilities. 

[Col Davis Stevenson RET](#) - Condor Tours & Travel, Inc.

Yes, there are many American and Canadian trained doctors in Panama, practicing a variety of specialties, including general surgery, cardiovascular surgery, orthopedics, etc. For example, I went to medical school in New York and trained in general and pediatric surgery in Boston, Washington D.C., and Philadelphia, where I worked with Dr. C. Everett Koop, who was later Surgeon General of the United States. There **are** many other doctors in Panama who **trained in the U.S. and speak English fluently.** 

[Carlos Garcia de Paredes, MD](#) - Hospital Santa Fe

We recently came to see Dr. Fabrega for a surgery in Hospital Paitilla, in Panama City, Panama. Dr. Fabrega is world recognized in his specialty and spent 16 years as the head of his department at Sloan Kettering in the US. Panama has **many, many physicians who are world-renowned in their specialties.** 

[Roger J. Pentecost](#) - Boquete Valley of Flowers Condos

My experience in Boquete is with a wonderful doctor, Dr. Chen, who works at the government clinic half the day and after lunch is in his office. He is just terrific, and so are the doctors who cover for him in the morning. I use him if I have something for which I don't want to go to Hospital Chiriqui in David (the closest larger city, about 40 minutes away) and does not require a specialist. Dr. Chen practices medicine in a traditional European way, **living above his office.** So if someone gets hurt in the **middle of the night,** it is Dr. Chen who gets the call; and **he's available.** His fees are very reasonable, usually \$10 or \$15 for most things. 

[Philip McGuigan](#) - Amigos de Boquete / Chiriqui United

# MEDICAL DIARY CLINICS

For medical needs in Pedasi, we only have a health clinic, which is similar to what you would expect in the

States when going into a **walk-in emer-**

**gency clinic**. The doctors here are pretty good at what they do, but what they do and the facilities they have are pretty minimal. For example, there

**aren't any surgeons** in town. The doctors in Pedasi are good to treat a common cold, the flu; things like that. If you have something more serious, you need to go to a larger city, where they have more extensive healthcare facilities. 

[Jade Wills](#) - Maya Moon Marketing

The only clinic operating in El Valle de Anton at the moment is run by the **government Social Security organization**. Officially this is for people who have registered with the CSS, but in reality they will provide first aid in cases of emergency. The clinic **carries a stock of common antidotes for scorpion and snake bite victims**. They also have an ambulance to move critical cases to nearby hospitals. The doctors are good generalists but generally do not speak English.

The nearest multilingual clinic is located in Coronado, some 45 minutes away. They have an outpatient van that circulates in El Valle. The Coronado clinic is associated with a major hospital in Panama City. 

[Roy Canon](#) - Gestoria Cocre - main office in Penoneme

There is a clinic here in Boquete, comparable to a very small town hospital. The doctors here spend some time there during the day, along with their own local practice. It is

**mostly used by the locals and Indi-**

**ans**, but some expats use the service. Most situations can cost under a dollar for a visit. Sometimes there are large waits and crying children, some very sick and elderly, and it is

**not something that most North Americans would feel comfortable with.**

The main hospital care is in the nearby city of David with 4 major hospitals. There is ambulance service from Boquete to David. There has always been lots of talk about better hospital service in Boquete.....maybe one day. 

[Panama Jim](#) - Panama Jim

Medical centers, hospitals and clinics in the Bocas Del Toro area are, in a word, scarce. Services are limited with few English-speaking doctors and even fewer English-speaking nurses. The only hospital on Isla Colon is a national hospital. It can be a good place to go for minor injuries or situations. The closest private hospital is located in the city of David, which is a four hour drive through the mountains. **Or you could be airlifted off the island for a hefty price**. In a crucial situation, where minutes count, the hospitals in Bocas del Toro province offer bleak alternatives. 

[ellie wharton](#) - Whale Watching Panama/Emberá Village Tours



The daily rate for housekeepers and maids in Boquete varies, depending on whether they live-in, work full or part time, whether transportation is included or provided, whether or not they are expected to cook as well as clean, how many hours they work, whether you provide meals, etc. In general, the daily rate for non-live in, part time household help, is \$12-\$15 per day, for 6-8 hours. The government has established minimum hourly wage rates for household help, but these vary with location (and all of the other factors listed above).

I pay my part-time maid \$10 for a four hour work day, twice a week. She walks to work (lives nearby) and leaves at lunch time, so I do not provide either transportation or meals. This is a bit above the standard wage, but -she is worth it!

One thing to be aware of: **if you employ your person more than 16-18 hours a week, you are liable for social security, 13th month decimo wages, vacation, etc.** If she becomes pregnant while she is working for you, you are liable for all sorts of other things, such as paid maternity leave and potentially medical bills if she experiences any complications as a result of working (and this can be her word against yours if it goes to the Ministry of Labor).

Always have a written contract with your housekeeper that includes the hours she/he works, duties, wage to be paid, any exclusions, how severance will be handled, etc. Have it signed and witnessed. Keep records of when she/he works, payment, etc. Better to be safe than sorry. In a labor dispute, the cards are heavily stacked in favor of the employee. 

[Elizabeth Worley](#) - Cloud Forest Botanicals

The cost of having a maid in Casco Viejo or the city has increased the last 5 years. In the past, you could hire a maid to work from Monday to Saturday for about \$250 a month or about US \$15 a day for 8 hours of deep cleaning. As of today, the cost has increased to an average of \$400 to \$600 a month to be competitive to what others offer for the same service or \$20 to \$30 a day for deep cleaning.

This information comes from real experience, **My family just hired a maid for \$450 a month.** She sleeps and eats at our place, and gets extra cash for washing the cars or blow drying my hair, since she was a hairstylist in Colombia.

Depending on your needs, you can find maids who will sleep at your house and take care of everything from breakfast to dinner, or just to work a fixed schedule and come back when needed. In Panama there is a tendency to hire more foreign maids from countries such as Guatemala or Nicaragua since they are known for providing better service in general. 

[Jackvine Prescott](#) - Intercontinental Miramar

# GARDENERS taming the jungle

Gardeners are about the same as a maid in the Coronado area. If the gardener you hire is **full-time, expect to pay \$300 or more a month**, and have them live on your property. If you only need someone by the day, or a couple of days per week, you can expect to pay \$25 a day for an average size lot. Naturally if you have a really large property, your cost for a gardener in Coronado and the nearby beach area will go up from there. 

[Elizabeth Vance](#) - The Gringo Guide To Panama: What To Know Before



Your gardener in Clayton would probably be the **same person who washes your car and carries your heavy packages**. He would also help with other things around the house. For full time, he would cost you about \$400 per month. 

[Carlos Garcia de Paredes, MD](#) - Hospital Santa Fe



# C U S t o m e r

In general, living abroad does not have to be a sad experience or to lead to homesickness. This is even more true for those who decide to move to Panama. Most communities in the countryside of Panama are usually inhabited by kind, friendly and easygoing people. This is the case in Coronado, Panama.

Here in Coronado, Americans and other expats are treated with respect and kindness, and locals expect the same treatment in return.

I want to make clear that customer service in Panama is very poor. I'm sorry to tell you this, but I have to be honest. **We, the Panamanians, do not have a culture of service. But this does not diminish our quality as human beings, our warmth in treating others, and everyone's idiosyncrasies.**

I assure you that most of you will find and have very good relationships and friendships here. 

[Ilka Perea Hernández](#) - Buenaventura - Desarrollo Turístico



# S E R V I C E



The business culture in Panama varies depending where you are in Panama.

The more you go away from Panama City, the closer you are to see a very informal business culture including people who only speak Spanish, employees who don't wear uniforms and look like customers. So you might need help in a store and the person next to you is an employee but you think is a customer.

If you are away from Panama City, it is better if you **approach people in a store for help, because the employees might be afraid of having to speak English and might hide from you.** 

[Wee-Yiong Fung](#) - Prestige Panama Realty

# "Anybody who says that in Panama we have racism imports that idea."

In Panama, you can be who you are, you can do what you want, and it's all accepted.

Even historically, Panama never had slavery. Back in the days when the Spanish used Panama to transport slaves, if a slave escaped from the ship and arrived at Panama, that slave was free.

Amongst my friends, we are so open and so relaxed regarding race relations, that if you have a black friend, you call him "negrito", which is "little black guy", and he's happy to call you "cholito", which here in Panama refers to a person that is a mix between the Spanish and the Indians. In either case, and no one gets offended. If I have a Panamanian Chinese friend, with love, I call him "Chino", and he's fine with that. We can do this because we don't have racial issues.

There is no homegrown racism in Panama. Any racism we have is imported. It would come from somebody who came with their own culture, and felt racism from their own country or it could be from someone who brought it to Panama and they try to convince other people to be racist in Panama, which doesn't work.

Recently, there have been some very minor and transitory issues, but those issues are imported. For example, I know of cases where black people who came from the United States at first believed that they had been discriminated against by their bosses because they were black. Soon, they realized that we have more black people here in Panama than we have white people, and we don't care about a person's race.

We just never had discrimination in Panama. Racism is a concept that makes no sense to a Panamanian. We have had immigrants who are white people, Chinese, Koreans, Indians, black people from Africa, and people from all over Europe. We not only have different races, but we have different nationalities here in Panama. We have Venezuelans, Argentines, Colombians, and many others.

Panamanians cannot be racist because there is no such thing as a pure race "Panamanian". You can find green-eyed, blonde Panamanians, and you can black Panamanians. Both are Panamanians. They can each have kids, their kids go to school together, perhaps later they fall in love and get married, and then their kids have kids who are a beautiful mix, perhaps from a white guy with a black woman who have this gorgeous daughter who is astonishing.

I want to be very firm on this. Anybody who says that in Panama we have racism imports that idea.

We accept everybody in Panama. We don't have those walls keeping our brains inside the jail. As another example, one of my clients who just came in today is a white European guy who has a multi-million dollar company. He met a black woman here. She is amazing and both he and she are geniuses. Now, they're married. She is black as the night and he is white as the day. They are happy and go out and their race doesn't matter. It's not an issue. She told me that she did have some resistance in a South American country that she never had in Panama. Not all the Latin American countries are like Panama.

I have a lot of friends from other countries who don't talk about it, but the fact is, that in their country, the races do not mix, but when those guys come to Panama, they love, for example, the very attractive black women we have here and they date them. These guys have a blast, and they tell me "This is not good in my country, but here in Panama, nobody cares." That's something that I like about my country. 

[Jose Broce](#) - Broce-Pinilla & Asociados



I personally find that gays, lesbians and others in the LGBT community are very integrated and accepted all throughout Panama and not treated as taboo. There are more gay men than lesbians I have found, and the men are very **heavily involved in** the preparations and celebrations of the traditional carnival (**Mardi Gras**). They create the most fantastic costumes and floats, contributing to an amazing event every year. 

[Renate Jope](#) - Panama Premium Real Estate

There is an active LGBT association in Panama called "Asociación Hombres y Mujeres Nuevos de Panamá" which sponsors annual Gay Pride Parades in the capital, usually at the end of June. ... First of all, the younger generations are infinitely more open-minded than their elders and from a more pragmatic perspective, the government is sure to grasp the increasing appeal and **purchasing power of the gay tourism.**

[Chris Frochaux](#) - SEMUSA REALTY 

Like most Latin countries, Panama tends to be a conservative society. However, Panama also enjoys one of the most cosmopolitan mixes of cultures and ethnicities in the Americas. The result is a much more tolerant and accepting atmosphere. Gays, lesbians and other members of the **LGBT community celebrate their culture openly in Panama without restrictions.** In my 17-years of experience in Panama I have never seen any hostility openly directed at people based on their sexual preferences.

That said, there might still be areas in Panama where the culture is more conservative and less accepting than in the city and other areas of the country with diverse populations.

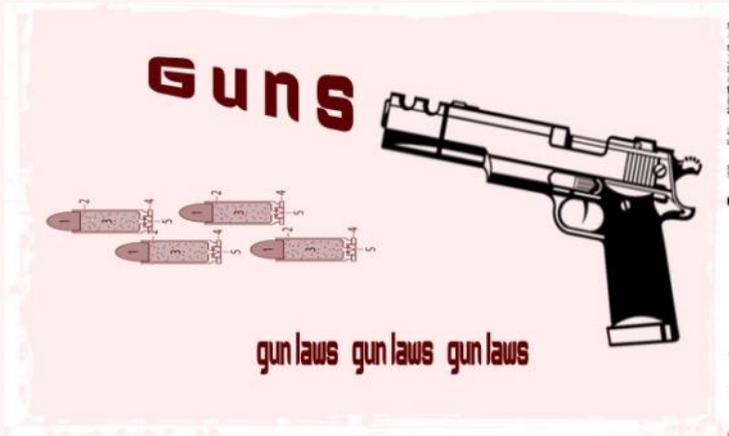
In Boquete and Chiriquí, expats celebrate and embrace diversity and the LGBT community is actively involved in a variety of businesses, social events and community causes. This has raised awareness and tolerance in the wider community throughout the entire area. 

[Paul McBride](#) - Boquete Highlands Real Estate

In order to qualify for a gun permit in Panama you have to be, relative to the general population, somewhat prominent. The reason is that the **people granting the license have to think or know that you have money, which would give you a legitimate reason to have a gun**, as opposed to having a gun for political or nefarious reasons. In Panama, pretty much all gringos are considered “rich,” so almost all gringos qualify on this count.



In addition, in order to qualify for a gun permit in Panama you need to have a bank account here and have



lawful status in Panama. You also need to have a psychological evaluation where they will ask you questions such as “Have you ever committed a murder?” or “Do you and your wife fight a lot?” They will also do a ballistic check on your existing gun, which is kept on record in Panama.

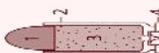
Because of all these things, you won’t find your gardener or the average guy on the street carrying a gun in Panama. You will find your business friends, politicians and powerful people carrying them, though.

Under the previous president, certain guns were being restricted. I don’t believe that you’re allowed to have an Uzi. Most of the guns that people have here in Panama have the capacity up through a Glock and that sort of thing, but not fully automatic.

The gun laws in Panama are tough in some ways. I have purchased guns, sold guns and received guns legally here, so all can be done. It just takes time. It will take about six months to get your permit.

You can have quite a few guns, if you like. I personally have 12 gauges, 22s, rifles, etc. (By the way, there’s no reason to bring your big hunting guns to Panama because there’s nothing big to hunt here.)

**You can carry a gun here in Panama as long as it’s concealed.** You’re not allowed to take a gun into certain locations such as banks, bars, nightclubs, and certain other financial or government buildings.



You can take a gun to the airport here in Panama, which I have done. I had to declare to the security guards that I have a gun and have a copy ready of my permit to carry that particular gun. The security guard took the firearm to the proper airline for the firearm to be shipped separately and when I got to my destination, I could pick it up.

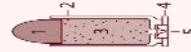
It is VERY dangerous to bring a gun to Panama undeclared, or to smuggle a gun into Panama. Do NOT ever be tempted to have an unregistered, unlicensed gun in your possession. The jail time in Panama to have an unregistered gun in your possession is big and it is automatic. No “if’s, and’s or but’s.” 

[Roger J. Pentecost](#) - Boquete Valley of Flowers Condos



In Panama, **only legal residents may own and/or**

**carry guns**, as opposed to visitors and tourists. Therefore a foreigner can apply for gun ownership once he or she has satisfied immigration requirements and obtained legal residence. Since Panama has neither an army nor the equivalent of the N.R.A., gun ownership rules differ sensibly from U.S. regulations. To begin with there are no gun fairs... you can only purchase a gun from a handful of authorized dealers, and the choices are very limited - not to mention prices are about double what you would expect to pay. Unless you prefer to place a special order, which is going to delay the process by a number of months, you can purchase a gun less than five minutes, the time it takes to process your credit card. This is however where the similarity ends...



**The gun(s) shall remain in the store's custody until you secure a permit - which in practice can easily take six to nine months.** And this is where

the fun begins: you'll have to provide a urine sample on the spot (to check for drug use) and later blood samples (to keep

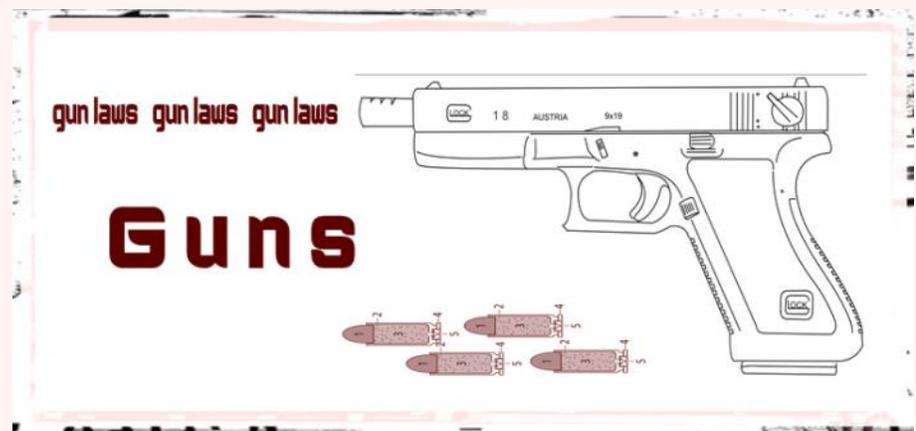
your DNA on file) not to mention fingerprints. Also you'll need to visit a psychiatrist to undergo a psychological evaluation. In the meantime, the store will ship the gun to the police, which will perform ballistic tests and keep all records on file, together with your full ID and address. **The**

**permit is valid for 5 years and must be showed prior**

**to purchasing ammunition.**

In theory, you could purchase a gun outside the country and import it to Panama. The thought crossed my mind, as I possessed a concealed weapon permit in Florida and was fond of my Sig Sauer handgun. However, after thoroughly researching the matter on gun forums, I concluded that this would have been an excessively complicated and expensive option, and that it would have further delayed the already lengthy permit application process. 

[Chris Frochaux](#) - SEMUSA REALTY



# BUG OUTS FOR PREPPERS

I would have to say that Panama is a great place for Survivalists and Preppers. Over the last week was a great example. We lost water due to damage to a larger feeder pipe for our region. Thanks to our 1,000 gallon water tank we barely even noticed that there was a water issue.

Some things to know about Panama for Survivalists:

- **Weather is great all year round.**
- **It is easy to grow your own food.**
- Panama is self-sufficient with its food supply.  
You can operate without electricity for long periods if you have to.
- You can use the **plentiful rain during the rainy season** as a water supply.
- Gold is a widely accepted in Panama. Silver is popular among expats but not Panamanians.
- You can legally raise chickens in Panama, which means lots of eggs.
- There are many savvy expats in Panama who you can network with. 

[Randy Hilarski](#) - High Impact Media Group Panama

Since I have 100 acres in a mini river valley in the Boquete area, I do get preppers and survivalists looking to rent and buy property. Well, I have the ideal if one is thinking in

those directions: **water, fruit trees, gardens, and the property is very defensible.**

Frankly, I know the mentally well: conspiracy, fear, age mortality and the times all combine to produce the prepper and survivalist mentality. I have turned down several who wanted to buy some of my property.

A big plus for those with that mentality to move here to Boquete is climate. It is easy to live and survive in Boquete because you need no heat, you have plenty of water, everything grows, and yes, **I do have arms, legal here** if you go through the process.

But, as I tell my survivalist friends, use your gold, silver, and guns and buy a ticket and come on down to get ready, BUT, they always have some excuse. Few walk the talk.



[Frank Stegmeier](#) - Rio Encantado



The short answer to is Panama a good place for preppers to have their bugout location and for survivalists in general is a resounding “Yes” for many different reasons. Panama is a country blessed with abundant natural resources, a year-round, mild climate for a good part of the country’s geography, and a decent infrastructure with reasonable access to good roads, water, and healthcare.

#### #1. Water

In real estate, you always hear the saying “location, location, location”. Well, when it comes to preparing for a time when things aren’t the way they are now, the saying is “water, water, water”. **Without clean, abundant water, all the rest of your preparation is useless.** You simply must have a readily available water source, and it must be clean water fit for human consumption or you must have the resources available to make it so. We are blessed with abundant water in Panama. Water is right under your feet most everywhere here. People routinely drill water wells at shallow depths with enough supply to meet your every need. There are many properties available for sale that feature freshwater streams, creeks, rivers, waterfalls, etc. Several companies in both Panama City and David offer a variety of pumps, storage tanks, water filtration equipment, and plumbing supplies.

#### #2. Climate

The climate in Panama is ideal for homesteading a small farm. You can choose your climate literally by elevation here. In the highlands, **many people choose not to have heat or air conditioning** because the temperature only varies by a few degrees year-round. If you like it

hot, choose a lower elevation. If you like it cool, choose a higher elevation. You will find that energy consumption will be a fraction of what it is today if you don’t have to control your temperature. For example, there are a plethora of farms available in western Panama, in the Boquete/Volcan/Cerro Punta region, that require no air conditioning at all and the temperature will stay in the low to mid 70s year round, where your livestock will flourish and your soil will produce year-round.

#### 3. Local Produce

Local produce can still be purchased at bargain prices throughout Panama. If you want to get a head start on your food preps, the easiest way is by canning the local produce. Most every fruit and vegetable that you can think of is available here at prices that you won’t believe. In fact, the only thing that I can think of that I’ve not seen grown here is large, white onions. I’m not sure why. If you’re buying produce in the supermarkets, you’re missing out on both quality and huge savings. The best pineapples that I’ve ever had are purchased directly from local farmers for \$1 each, flavorful bananas are bought for 15 cents a bunch and grow year-round. Tomatoes, green beans, cucumbers, corn, all canning staples, are found here in abundance.

There are many other reasons why Panama is an attractive option for preppers, such as an **abundance of tillable land, timber, and livestock.** The one reservation that I’ll point out for newcomers is the availability of guns and ammunition, or lack thereof. For the first few years you will be limited in the quantity of firearms that you’re allowed to own or bring into the country. The government will take possession of your firearms before you get them and submit them to ballistics testing. You will provide a DNA sample via a cheek swab. I see this as a minor inconvenience, and ultimately a small price to pay for owning firearms in a country in which you’re not a citizen. Other than that, **you will be free to live pretty much as you please** and prepare for whatever eventuality you see fit, all while enjoying the abundant natural beauty that Panama has to offer. 

[John Gilbert](#) - Real Estate Chiriqui

# Work-Related

All foreigners need a work permit to be able to **work *legally*** in Panama as a worker (working for someone else).

There are several options for foreigners to get a work permit in Panama if you wish to become a worker here. Also, if you have a University Degree issued abroad, you can apply for residency and work in Panama. However, in this case, you can only apply for residency if your degree recognizes you as a professional in job areas which are not reserved to Panamanians, for example if you are an attorney in the USA, your title won't be enough to apply for residency in Panama. According to Panama laws, only Panamanians (born here to naturalized citizens) can become attorneys here.

Recently, Panama has also issued a new law through which US citizens **can easily become permanent residents** and work here, just by having a US passport and proving enough income (at least a bank account of 4 figures). This has become the most popular way to become a legal resident in Panama.

You can also open your own business and apply for an investors visa. In this case, you can work in your own company. 

[Yolany Alvarado](#) - ProPanama



There are laws to regulate immigration and **restrict the types of 'work' available to such immigrants**. In Panama businesses fall into different classes that define those available to nationals and to foreigners. Classifications for most of the common businesses; retail, services, restaurants, etc. are restricted for nationals. The classifications **open to foreigners are in the areas of tourism related**, import/export, manufacturing, consulting, etc. Recently Panama has opened up other professional categories, but in these cases, and in almost any other occupation you will require good knowledge of Spanish.

One way people get around this is with so called 'underground' enterprises. Computer, home-based, artistic, special skills, etc. We have clients into distribution of holistic vitamins, **web-based** financial marketing, a writer for a niche market computer publication, friends who manufacture ceramic art on their property and so on. A well-planned and researched **cottage business** has a good chance of success. Just identify your special skills and look for the opportunities. 

[Robert Reichert](#) - Cuesta del Sol Condominiums



# MAKING A DIFFERENCE



I personally am an American-trained doctor working in a mission in Boquete .

The picture above is of several patients at our clinic who just had cataract surgery.



[Alan Handt](#) - Panama Christian Evangelism

Some of the expats in El Valle are very active in the community. For example, we have a Green Team that collects garbage every Monday morning in the center and afterwards has breakfast together. They also created a recycling center. Thanks to them, El Valle is cleaner than other parts of Panamá.



[Ursula González](#) - Casa Mariposa the Swiss Guesthouse in El Valle

Opportunities to volunteer abound in Boquete and it's a great way to meet people. I've lived here a year and have now become involved in the Bid4Boquete which funds 11 charities. I was asked right from the start to help at the spay and neuter clinics or the handicapped foundation. More importantly I've met people who spend their time sewing blankets for indigenous newborns, knitting caps for them or delivering food to a family of 9 where the father is quadriplegic. I'm impressed and humbled by this community .



[Sharon Schwartz](#) - Fundacion Bid 4 Bouquete



# S tories

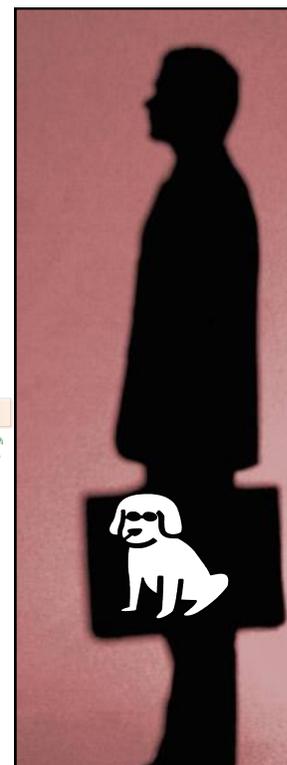


*Days of leisure and adventure...*



# How To Become an International Pet Smuggler

ALLEN ROSEN - Chiriqui Coastal Real Estate



I moved to Panama from Toronto in July, 2007, but the airline I flew on would not take my dog Roscoe -- something about the summer heat being too much for animals in the cargo hold. So I ended up having to ship Roscoe by a different airline to San Jose, Costa Rica (at three times the cost of my own flight), and of course I then had to drive from my new home in Panama to San Jose to pick him up.

Thus began, innocently enough, my career as an international pet smuggler.

Roscoe is a Golden Doodle, half standard poodle, half golden retriever. When I decided to get a dog in 2002, I spent months on the internet researching the right breed for me – a healthy and good natured one. I settled on a golden doodle because, unlike retrievers, labradors and other purebreds, they seemed to have no genetic dispositions to disease—and they looked adorable.

Golden Doodles were becoming popular then in Canada, and I had to put my name on a waiting list with a Mennonite breeder. After several months, I was told to come to the breeding farm, about an hour from Toronto, where I was offered a choice between three or four puppies about eight weeks old.

Roscoe was the runt of the litter, small, caramel colored, and stunned looking, as though he had just woken up from a long nap. I knew he was the one. I picked him up in one cupped hand, and paid the breeder with the other. It was the beginning of a friendship that has lasted for eight years so far. The relationship got off to a slimy, smelly start, however, when he puked on me as we drove back to Toronto.

As a young puppy, Roscoe was everything I wanted in a dog – affectionate, playful, endearing. Everyone loved him. And of course he was the smartest dog ever. There were occasional ‘accidents’, but he was soon house-trained and far better behaved than most of the customers in my furniture store.

His only vice, one he has never overcome, was that he despised other dogs, loathed them, held them in contempt, which he articulated by running up to them in the park and barking aggressively in their faces.

I chalked up his anti-dog attitude to an awareness of superiority. He was smarter and better looking than them, and he knew it. He was wonderful with people, though, and I had no doubt it was because he understood he was more like us than he was like other dogs. The full-body suit of hair and extra pair of legs were not signs of a profound difference between him and us. They were more like the characteristics distinguishing one human ethnic group from another – differences in hair and skin color. He was really just another person, albeit one who liked to chase squirrels and roll in poop.

People tell me that Roscoe and I are much alike, except that I behave towards peoples as he does toward dogs, and toward dogs as he does toward people. That is true, but I like to think of it a little differently. Aristotle said that, to a virtuous man, a friend is ‘another self.’ Scholars argue endlessly about what this means, as they do about everything else. That is how they make a living. What Aristotle seems to have meant was that a virtuous man seeks the company of other virtuous men, and takes pleasure in spending time with them. He befriends them because they seek the same thing he does—virtue – and in them he sees his own striving for virtue reflected as in a mirror. Thus is a friend another self.

I don't strive for virtue—it doesn't much interest me—but I do like to see it in others. Dogs have all the virtues I admire, with few of the vices of my two-legged friends. Dogs don't lie, they don't deceive, they are never false. Sometimes they steal food, occasionally they argue, and once in a while they bite, but they are never false. You always know where you stand with a dog. He loves you, ignores you, or bites you. A dog is always true. It was early September when I set out to retrieve Roscoe from San Jose. My friends in Toronto had made the flight arrangements. Everything was ready. They got an international veterinary certificate, which was needed to bring him into Costa Rica and Panama. My friends checked with the Costa Rican embassy in Ottawa, which said the only fee would be a \$50 dollar charge to process him at the airport at San Jose.

I left Volcan in Chiriqui Province and drove to the border crossing at Paso Canoas. I had been to dozens of border crossings around the world. This was the worst I had ever seen – a swirling mess of cars, trucks and people. The border was marked by a garbage covered median between two streets. One side was Costa Rica, the other Panama. People walked across casually; cars went back and forth where there were breaks in the median. It was chaos. Like a giant flea market.

The only indication of an international border were the customs buildings. The Panamanian one was a grotesque, two story pile with rust stains running down the sides. The Costa Rican customs house was less noticeable, though just as ugly, a single-story jumble of small rooms covered in paint that had probably been a mustard color at some point in the distant past. To get there, you had to walk a few hundred meters from the Panamanian side through a no man's land where pedestrians and vehicles from both sides mingled in a confused stew of bodies and traffic.

The whole scene was a mess. But that was the least of my problems. I had made sure I had all the documents I would need. I had my driver's license, passport, vehicle ownership form, insurance policy, and certificate of mechanical fitness, which I had been told I would need to cross the border. I went to the Panamanian customs office and presented all my documents to a clerk behind a glass partition, who told me that although my documents were in good order, I would need another, special certificate of mechanical fitness because my truck was more than six years old.

No one had mentioned this before, and I did not believe there was any such requirement. If the clerk was so concerned about the mechanical condition of my old truck, shouldn't she be happy I was taking it out of Panama? But of course mechanical fitness was not the issue. The issue was money. Where exactly, I asked, could I get this special certificate of mechanical fitness? It could only be obtained back in David, she told me.

The problem was that the government office where I would have to get the special permit closed at 1 p.m. This was part of the government's effort to reduce energy costs. To lower air-conditioning expenses, many government offices were closing at 1 p.m. instead of 4 p.m. It occurred to me that a better plan would have been to eliminate energy costs entirely by keeping the offices permanently closed, although I did not mention this idea to the clerk.

I was facing a dilemma. I could go back to Volcan, get the certificate the next day, and return to face the clerk, or I could negotiate with her now. Roscoe was due in San Jose the next morning, so I had no choice.

The dance began. I tried appealing to her maternal instincts. My son Roscoe was flying into San Jose the next morning. I had to be there to pick him up. Couldn't she make an exception? No, she could not.

Every developing-world border crossing has 'fixers', local men who know how to deal with situations like this. A young man had been watching me while I tried to persuade the clerk to let me through. He now offered to help solve my problem. Maybe they were working as a tag-team. Maybe this was a set-up. It didn't matter. I needed his help and told him to go ahead without discussing the price.

Our first stop was the local police station, where I paid \$40 and received a piece of paper with lots of squiggles and official stamps. Then we went to another office where I paid \$20 and received another piece of paper with more squiggles and official stamps. There were a couple more stops, with additional squiggles, stamps, and cash payments. Finally, we returned to the clerk's window, and, after my fixer discreetly slipped her a \$20 bill, the problem was solved. All in all, it had cost \$140 and taken several hours.

It was now mid-afternoon and I was anticipating a similar round of bargaining on the Costa Rican side. After all, they were the ones who should be worried about allowing my old pile of junk into their country. But, no, it was a breeze. In less than ten minutes, without a single attempt at extortion, I was on my way.

It is hard to describe how bad the roads are in Costa Rica, which is puzzling given that Costa Rica is the richest country in Central America. On one occasion, I was driving through the mountains between San Vito and Paso Canoas, parallel to the border with Panama. As I rounded a bend, with the road hugging the mountain side, my lane suddenly disappeared. It must have fallen off the side of the mountain during heavy rains. But that was some time ago, a few months at least, because tall grass was growing where the missing lane had been. How many people had driven off the side of the mountain while local officials considered whether to rebuild the missing lane? How many wrecked cars lay at the bottom of the valley a few hundred meters below?

The drive from Paso Canoas to San Jose is one of the most remarkable I have ever seen. You travel along the coastal plane for a while, then the road shifts inland to the right. By the time you reach San Isidro del General, you are climbing into the central mountain range, which forms the spine of the country. Soon, you start to pass through banks of fog and clouds that blanket the winding road. You begin to notice the forest-covered peaks and the deep valleys below, laced with zig-zagging rivers. This continues for two or three hours, until you reach the highest point and start descending to the central valley where you arrive first at Cartago, then San Jose.

Cartago is one of many towns in Latin America and Spain named after the North African city-state -- Carthage -- which was destroyed by Rome twenty-two hundred years ago. Spain had hosted the Carthaginian leader Hannibal for many years, not exactly voluntarily, and served as his base-camp during the famous elephant raid across the Alps into Italy, known as the Second Punic War. After many happy years pillaging up and down the Italian peninsula, inflicting defeat after defeat on Rome, including its greatest ever military catastrophe at Cannae, Hannibal was finally chased back across the Mediterranean to Africa.

It had been a good run for Hannibal, but the Romans had long memories—very long. The Roman statesman Cato went on record as saying that Carthage must be destroyed. And it was, several decades later, during the Third Punic war. I didn't understand why so many towns would want to name themselves after a city that had been completely destroyed by the Romans, razed to the ground and never rebuilt. It hardly seemed the right message for civic boosters to send about their home-towns. I guessed that they had probably only read as far as the Second Punic war in school history classes, missing the crucial Third.

Passing through Cartago, I soon arrived in San Jose and checked into a boring, generic, American chain hotel near the airport. San Jose is one of those places no traveler spends time if he can avoid it. Driving through San Jose, I was reminded of what the US Supreme Court said about pornography, that it is utterly without redeeming social value.

Roscoe was supposed to arrive around one in the afternoon, so I went to the airport to wait for his plane. It turned out that this was a religious holiday in Costa Rica—the Feast of the Blessed Virgin of Something-or-Other. Planes were flying and landing, but the baggage handlers were not working. Trying to unravel the situation, I discovered that my friends had dropped Roscoe off early in the morning at the Toronto airport. The people responsible for loading him onto the plane had not known about the Feast of Blessed Virgin in Costa Rica, so they accepted him without realizing he could not be shipped that day. Sunday, two days from now, was the earliest he could be flown to Costa Rica.

I was stuck at the generic hotel for two more days, eating generic breakfast buffets, cooling my heels. I sat in my room and read a book. On Sunday, I went back to the airport. This time Roscoe had arrived. While he was waiting to be cleared through customs, I was allowed to see him in the freight warehouse. He looked fine and was glad to see me, but was anxious to get out of the warehouse.

My next stop was the customs office. Although the Costa Rican embassy in Ottawa had told my friends there would be only a \$50 charge to let Roscoe into the country, I was now being advised that the entry fee was \$350. I protested that we were going directly to Panama the same day, and would be out of Costa Rica before nightfall. Big mistake. I had given them an opening to tell me, as they proceeded to do, that if I planned on taking him out of Costa Rica, I would also need an exit permit costing another \$350.

And so began my second dance with customs officials. Inevitably, there was a fixer hanging around. I was now sure that customs officials and fixers worked together like a good cop-bad cop team—first, one tells you the horrible news about how much it is going to cost, then the other softens the blow by negotiating a lower payment. The system works well for them. But, again, I had no choice. I had two options: pay \$700, or work with the fixer to reduce the amount of extortion. The choice was obvious. There followed several visits to important looking officials, with much whispering in Spanish that I didn't understand. Eventually, a deal was struck. I would pay \$300 to the officials and \$100 to the fixer.

With Roscoe settled comfortably in my truck, we set off for Panama. We only made it a few miles, back to Cartago, before my truck broke down. All of a sudden, the engine stopped. There had been electrical problems with the truck before, and I guessed this was another. But the Feast of the Blessed Virgin was still being celebrated in Cartago, at least by mechanics, and I could find no

one to fix the truck. I started to think that Cato had been right—Cartago must be destroyed.

First, though, I had to figure out where Roscoe and I were going to sleep that night. No hotel would take him, so we ended up sleeping in the truck. He didn't seem to mind. I did. On Monday morning, I found a mechanic, who diagnosed the electrical problem and fixed it. Again, we set off for the border.

The drive was uneventful—for a few hours. Then I saw a skinny, sick-looking dog on the side of the road. My empathy for humans is limited, for dogs unbounded. I pulled over. There, in front of me, was a female beagle mutt with a beautiful face. Her ribs were sticking out and she was covered with sores. I pulled out a package of hot dogs I had brought for Roscoe. She wolfed them down whole, not bothering to chew. Then she devoured another package. Then she vomited up the whole mess. This wasn't working. Something about her face told me that I couldn't just leave her there. I loaded her into the truck. Roscoe was not thrilled. He growled, then ignored her. Now I had another problem. I had all the official papers I needed to get Roscoe across the border at Paso Canoas, but not the beagle mutt, whom we later named Sophie. What was I going to do about her?

The answer came in a flash—smuggle her into Panama at a little used border crossing near Rio Sereno. We resumed the journey, all three of us. I made some calls and a friend arranged for a woman she knew, who owned a store on the Panamanian side of the border at Rio Serena, to meet us and sneak Sophie into Panama.

I was about to become an international smuggler, not the lowly mule who carries contraband across borders, but the Master Mind who pulls the strings behind the scenes. It put me in mind of Richard Burton's great performance in *The Spy Who Came In From The Cold*.

The smuggling venture was planned for tomorrow. Today, I had to get us close to the border and find somewhere to sleep. We ended up staying at a \$10 motel near the border. Roscoe was accustomed to sleeping in bed with me, but I didn't want to share a bed with Sophie. She looked awful with all those sores. I tried locking her in the bathroom, but she started howling as only a beagle can howl. I knew we would get thrown out the motel unless I quieted her down, so I let her in the bedroom. A struggle for the bed ensued. Roscoe claimed his usual position curled up next to me. Relentlessly, Sophie kept climbing onto the bed and I kept pushing her off. I was about to learn something every beagle parent discovers sooner or later: when a beagle sets her mind on something, resistance is futile. Just let her have it. There is nothing else you can do. Sophie slept on the bed that night.

In the morning, I met my contact, the woman who had agreed to help get Sophie across the border. Everything went according to plan. She drove Sophie across the border in her own car, as though Sophie were her own Panamanian dog. Then I followed with Roscoe in the truck.

I had heard about this border crossing, but had never used it. It hardly fit the image of an international border crossing. It was a sleepy place, nearly comatose. There was a customs building on the Costa Rican side, and another on the Panamanian side. A guard was visible on the Costa Rica side, lounging against a post. He waved as I passed, not even asking me to stop. On the Panamanian side, there were no guards to be seen. The officials must have been inside. I drove across the border without being stopped and parked the truck. Leaving Roscoe inside, I walked first to the Costa Rican customs office to get an exit stamp, and then to the Panamanian one to get an entry stamp on my passport.

I could have driven Sophie across the border without anyone bothering to stop me. I could have driven anything across without being stopped. It was all a bit anti-climactic. There had been no real challenge smuggling Sophie into Panama.

# The *Most Important* Thing To Do When You Move To Panama

*Presented with permission from Bob Adams of Retirement Wave*



*Presented with permission from Bob Adams of Retirement Wave*

Folks often ask me what's important that I do when I get to Panama.

"Do I need to learn the language?"

"Is there some place I can go to learn the culture?"

"Should I travel around the country?"

Basically, while all these things are interesting and they're good things to do, the most important thing for the entirety of the time you're here, in fact, regardless of where you go, is flexibility, and I can't stress that enough.

One of the problems that we have in this day and age (particularly those of us who are over 50, but actually pretty much for everybody), is that change is happening so rapidly, and we have images. We have images of Latin America, we may have images of Panama, we may have images of macho guys running around and all sorts of nonsense about revolutions in the street, and they just don't fit the reality any more. One thing that you always hear from people who worked in Panama back in the 1980s and 1990s and so forth is that when they come back 10 or 15 or 20 years later and they can't believe it. So much has changed, it's stunning.

This is not just true here in Panama; it's true all over the world. But Panama's economic growth has been so dynamic (4 or 5 or 6 times faster on an annual basis year after year than is true in North America or Europe, for example) that we're growing and changing all the time.

Panamanians have to work hard at keeping up with the development in their own country. For them, it's as much of a surprise as

for anyone else. No one had predicted this. It's working. It's coming together beautifully for them. They're very pleased and they're very proud of what's happening here, but they have to work very hard to keep up with the changes, too. Folks coming in from the outside, who come in with some sort of image that they have in their minds of what a Latin American country is like from 1985 or 1990 (the last century, basically) are just going to be quite surprised.

So, the critical thing to do when you come here is to be prepared to learn from the date you arrive. In other words, you come to discover. You aren't coming to find what you expect to be here, you come to discover what is here. It's a much easier way to do it. And then when things don't work out and don't look exactly the way you thought it was going to, OK, you can deal with that, because you're here to learn. You're a student. So be a student. When you're here for the first year, the first couple of years, study. The student life is a nice life. You get to travel around, talk with people and look around you, but don't get stuck in this rigid thinking "This is what Latin America is like", "This is what Panama is like", "This is what foreign nations are like"—forget it. You're out of date.

So, take some advice from someone who's been through this many times before and who's made mistakes many times in his life: don't come down expecting something. Come down to learn something, to discover, to look around. Have a good time while you're doing it and you can make a real home here. It can be very comfortable and enjoyable if you're flexible enough to come down and open up and learn. That's I think the most important thing you can bring down with you. It's in your head, it's in your attitude, and it's how you look at life.



# Runaway Giselle

GISELLE SOCARRAZ, Real Estate Chiriqui

My name is Giselle and I have been a runaway for 12 years.

Well...at least according to some of my stateside friends.



It all started innocently enough (as most adventures are want to do): My husband and I had begun to contemplate our retirement options. We were living in Florida at the time. He was a doctor and I was a Real Estate Agent. We talked up a storm about places we would like to see and destinations that would be good fun to wake up in. Of course, this being a marriage, we went from a discussion to a debate and from a debate to an argument about these places, their relative prices insofar as living there, the crime rates, and their relative proximity to outlets offering comfortable shoes at reasonable prices (the important stuff, as you can plainly see). This went on for a good few months before my dear husband, in his typical fashion, grew frustrated with our continual deadlock and shouted out the first thing to come to his lips, "Fine! Why not Panama?!"

To hear him tell the tale now, you'd think he had been carefully planning this turn of events like he was channeling Machiavelli by way of Ricky Ricardo. But the truth is, Panama? Neither one of us had ever visited Panama at length (and the only times I had set foot there was during layovers). But the idea stuck with me. So much so that we bought tickets to come down and stay in Panama for a month. That month turned to twelve years. The phone calls I got from my friends were understandably apocalyptic:

"What?! Panama?! Why are you in Panama? You'll get robbed!"

"It's a third world country! Disgusting!"

"You'll be back in a month. Why are you wasting your time? That place is too rough for you."

...and of course, they all ended their calls with the ever popular "How can you live there?!"

The calls kept coming in, seemingly without end. But I did not pay them any heed. They didn't know. How could they? They had not seen the beautiful rivers coursing through moonlit mountains, nor the cliffs which beheld both Heaven and the sea. They had not heard the grand symphony of rain through the jungle canopy, nor the soulful aria of a humpback whale mere inches away from the boat. They had not felt the sand from deserted islands at their feet, nor tasted the powerful, life-giving bitterness of coffee so fresh that the flower's subtle perfume still clings to the bag. They didn't know about the lower crime rates, they didn't know about the wonderful people, and they didn't know how much this place reminded me of my Cuban homeland.

The first place we put up our feet was on Isla Colon. Bocas del Toro Town was (and still is!) a fun place and we quickly found a spot to call our own. It was unique. So unique that I did not know quite how to explain our residence to my son.

"Where is it?"

"Close to the hospital, very peaceful neighborhood. The ocean is right in front of our door."

"How are the neighbors?"

"....."

"Mami?"

"They are quiet, hijo. They spend all day and night lying down, not bothering anybody."

My son visited us from his University two months after we had gotten settled in. Imagine his surprise, when he came to our house in the afternoon and saw that we were (literally) ten steps away from the entrance to the Island's Graveyard! Well, they did make for quiet neighbors (fortunately) and crossing the cemetery takes one right to the beach, so I still hold it was a fair statement on my part and not (as my flustered son would accuse), a "bald faced lie".

Years passed and the restaurant we had opened on the island was really piping hot. The real wonder here? Neither of us had ever run a restaurant before in our lives! My husband and I attribute this success to three important factors. Firstly, we served genuine Cuban cuisine, and as much love as I may have for the peoples and gastronomic delights of the world, there is nothing that compares with lovingly made Ropa Vieja (in my 'humble' opinion, of course). Secondly, we treated our customers with respect and listened to their concerns. Thirdly? We were the only restaurant which remained opened on New Years Day. Every year, the dawn of January 1st saw my dotting husband preparing his special variant of "Llevanta Muerto" (a thick stew given to those awakening with hangovers) to serve to very appreciative customers who would leave, only to come back later in the day when they realized that we were the only show in town for miles

It was hard work, but meeting people from all over the globe and hearing their tales made it very rewarding. However, over time I began to long for a life in the mountains. So eventually we were attracted to David, Chiriqui and I grew so enamored of this province and its beauty, that we sold the restaurant and I opened up a Real Estate office (thus returning to my former profession ) here.

A few months ago, I visited the United States. My youngest son had been collaborating with other Mental Health Professionals in Panama and had been given offers to work here. After five years, he eventually agreed. My visit was to help him pack, but I could not leave without saying hello to my old friends. So party arrangements were made and we all met. It was a grim meeting.

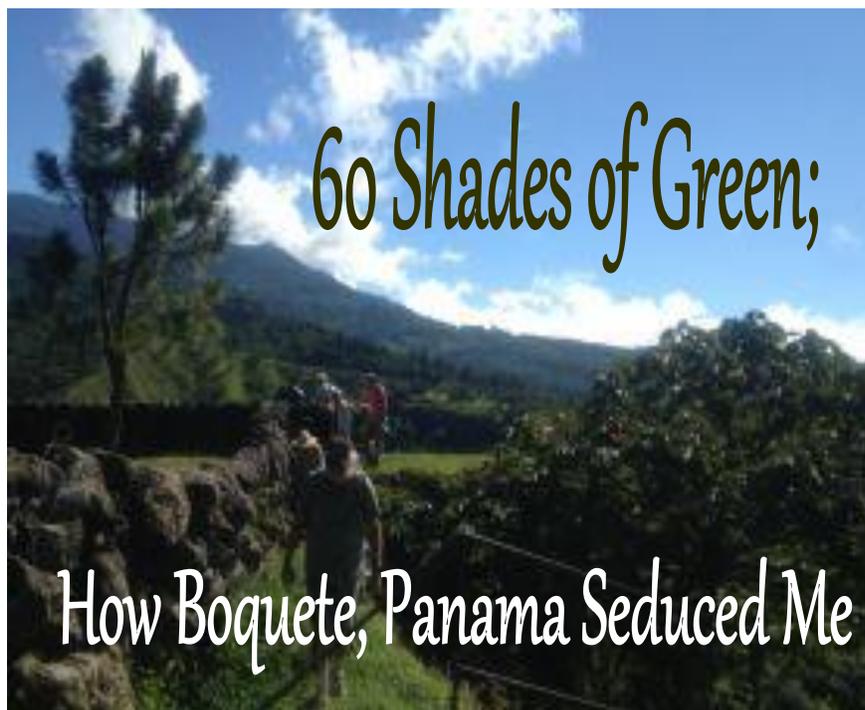
"I can't afford my house!"

"It is so stressful around my neighborhood!"

"I have not been on vacation in 10 years! "

They all brooded and sighed and consoled each other in their mutual misery. Then, they all turned to me and one of my closest friends asked, the smell of guava and wine on her breath "Gise, you are STILL in Panama?" she shook her head, "How can you live there?".

I remembered this question being presented to me before and after twelve years, I finally gave them an answer: "Happily. How about you?"



Sharon Schwartz - Fundacion Bid 4 Bouquete



Maybe I was ready to be “taken” when I arrived in Panama to study Spanish ....but I sure didn’t think I’d be living there within the year. After being “liberated” from a position I thought I’d be in forever or at least until retirement, I suddenly had the “gift of time.” So why not have an adventure, learn a language, see the world? Panama is where I started. I found an inexpensive Spanish school that offered a home-stay with a Panamanian family and booked the flight. Three short weeks later I was hooked on this small country. I went back home put my house on the market in June, it sold in July and I moved to Boquete in September.

Why Panama? The long and short of it is, I fell in love with the country and its people but it was Boquete that captured my soul. A 45 minute flight from Panama City brings you to a whole different world here in the Highlands; a beautiful respite from the torrid, tropical heat of the capital.

Boquete is surrounded by hills studded with the lush landscape kept green by all the rain, especially the soft afternoon mist. Where else do you find giant green pine trees, palm trees and cactus all together in one spot? They make up just part of the 60 shades of green, as do the coffee “fincas” or farms that dot the hills as they stand in the shadows of Volcan Baru, the extinct volcano that looms large above the town. While the hills are green there are explosions of color at every house with flowers everywhere – after all Boquete means bouquet.

85 degrees F for a high and an average of 65 degrees F at night is not a bad way to live – no heat or air conditioning needed but with 200 inches of rain a year, you do need an umbrella.

But if you’re wondering about the seduction part, this is how it happened:

I got up early one day and walked around town, I looked up to see the pink tinged mountains as the sun came over the volcano, it was stunning. Everyone I passed said “Buenas Dias” or just “Buenas” – and everyone smiled when I answered them back in Spanish. Everyone! It was right then with this backdrop of lush, green beauty that I felt something whispering softly in my ear.

Then I met the Gringos or I should say the Giving Gringo’s because they never really stop giving. A nice climate AND giving, caring people? Yes! You see it's not only the ferocious beauty of the river which runs through the town but the river of kindness that captures the heart of people who come here.

I don’t know anything about real estate or starting a business or stockpiling gold or silver, but I do know what I like and I like

what I see.

The woman who became my landlady is an organizer of something called, "Bid 4Boquete," a United Way type organization but with a stronger heart. Bid4Boquete supports 11 different agencies which vastly improve the lives of those they touch. And it makes Boquete one of the best places in the world to live.

I met a woman who knits hats for newborn infants, another who sews blankets and takes them to indigenous families in the hills. I know a former marine who brings school supplies and protein for the 9 children of a man who is a quadriplegic who lives on a hill with no road and no car and just a jerry-rigged sling to get him up and down the steep incline. I met a lot of people for whom Boquete means devoting a Sunday to the "Animales" clinic to spay and neuter hundreds of dogs and cats so they don't starve to death. Or those who spend their Saturday's at the Handicapped Foundation teaching English or giving massages or just helping out.

This is the kind of community where Bid4Boquete puts Gringos and Panamanians together donating goods and services all year long for its big auction that supplies the grant money that does so much for so many here. And so it was much more than the weather and the beautiful flowers that stole my soul and seduced me, it was the soft whisper that said, "This is a good place to live, no, a great place to live, and these are good people." They seem to live by the old adage: "to those whom much has been given, much is expected." I like that. And so, from Bid4Boquete to all its supported agencies and beyond, it is the open hearts that abound here that make this a vibrant, vital community I'm proud to call home.



## My Life in Panama So Far...

Chris Frochoux  SEMUSA REALTY



Many, many years ago, back when they still printed Newsweek and we managed to live without iPhones, I was leading a quiet existence in Geneva, minding my own business, when my friend Dr. César Pereira Burgos introduced me to Rita, a bright young diplomat and my future Panamanian wife. César, a prominent lawyer and politician, went on to become my compadre (my son's godfather) and Panama's Supreme Court president. Love at first sight; we married a few months later. The timing was a bit off... I had given up a promising career at a Swiss bank to join the International Committee of the Red Cross (ICRC) and was on standby, waiting to be shipped on short notice to a country in need of humanitarian support. I had been carefully evaluated after a thorough vetting process, including language skills; I spoke Italian but not a single word of Spanish. It came as a bit of a surprise to be assigned to Argentina, of all places, especially considering my job involved interviewing political detainees, addressing the local military authorities and drafting complex confidential reports. I considered informing the ICRC of the mistake, but I reasoned it was not "my" mistake, and so I did what any sensible individual would have done: I grabbed a book called "Spanish for the Reckless" or something like that, and headed for the airport. Upon landing, I began to panic... was I supposed to say "buen día" or "buenos días"? Would my first words blow my cover? Amazingly, no one ever found out!

Forced immersion worked well for me: my first priority was to purchase the whole collection of "Mafalda" the local equivalent of "Peanuts", the Charlie Brown comic books. I studied the anthology carefully and internalized it (pat. pending). This was 1979, and my job as an ICRC delegate was to interview political prisoners and monitor conditions of detention. I owe a great debt to my first teachers, the detainees of Villa Devoto, a women's tough correctional facility in Buenos Aires. During two weeks, they had to stand in line, facing the wall in silence the whole day for the privilege of meeting one-on-one with a mute alien. I managed to convey my story, including the part about my Panamanian fiancée and the job qualification snafu. They had few opportunities to smile - that's all I'm authorized to say - but smile they did, and they mercifully took it upon themselves to teach me bits of Spanish, one after the other. When I returned to that same prison, a few months later, I was able to sustain a much more productive conversation, as I had promised. After three months of forced separation, I met again with my bride-to-be, in Panama, which I visited for the first time. Addressing my father-in-law in Spanish was priceless - especially considering I was meeting him for the first time, one day before the wedding ceremony...

About a year later, tired of being followed around by men with dark glasses, we returned to La Villa de Los Santos, in the Azuero Peninsula, next to Chitré, where we spent 11 years, mostly during the Eighties. I jumped at the opportunity to revive a dying liquor manufacture, scheduled for shutdown. I would travel occasionally to Scotland to purchase barrels of malt and bottle a Panamanian whisky, among many other spirits. After an epic meeting with the Scotch Whisky Association, I managed to take Panama off their black list. We also invented and bottled the first "seco" ever produced in Panama ("Seco Azuero"), the national drink that spawned the ubiquitous and more successful "Seco Herrerano". (After protracted skirmishes, they would eventually buy us out.) Once in a while, my French assistant would get high on his own supply and shoot the roof full of holes.

I was quickly adopted by the friendly people of La Villa (don't miss Corpus Christi and the Carnaval!). When I arrived, there were two famous Carnival celebrations in the neighboring towns of Chitré and Las Tablas, but to my surprise none in La Villa, where the liquor manufacture was located. Given the considerable amount of alcohol consumed during Carnaval, this looked like a promising advertising opportunity. After consistently nagging the plant's owner, I managed to spend the whole advertising budget on Carnaval activities, financing both "Calle Arriba" and "Calle Abajo" the rival street associations, each with its own "reina" (Queen). My sister-in-law Bertilda, and cousin Victor each led the "bandera" (flag celebration) for the competing streets. As for me, I swirled and danced in the town's colonial plaza, surrounded by the plant's employees, making an osten-

sive display of drinking straight from my bottle of Seco Azuero. (I had a strict policy of no drinking outside business hours). Since no one is a prophet in his own land, that promotional stint did not generate a huge increase in sales. However the impulse was enough to spark a long-lasting tradition and the Carnaval of La Villa de Los Santos is now among the country's most celebrated.

My Ford M-151 jeep, in perfect military condition, became a local fixture - even more so during Noriega's times when a blue-eyed gringo wearing a military shirt (!), chewing gum and riding a jeep with U.S. military markings was somewhat conspicuous. On one occasion, a group of people protesting the lack of social security benefits blocked the road with boulders and logs, which were no match for my jeep so I managed to pass through. An elderly gentleman started shouting "Llegaron los gringos, llegaron los gringos" (meaning that the liberators had finally arrived) and they all joined in unison, which did not particularly please the soldiers... Once, at a time when rumors of an impending invasion were spreading, I was stopped at a checkpoint by a bewildered sentinel who yelled at me: "where did you get that car?!" I lowered my Ray-Bans slowly and deadpanned: "I'm just a scout... there are 500 like that, right behind me!" It took him a little while, but we both ended up laughing. (Panamanians have a jolly disposition... I can't help but remember the signs in Argentina: "If your vehicle stops, the sentinel will open fire!")

In case you're wondering, the term "gringo" applies to any foreigner that looks remotely American, and in Panama it's not a bad word at all. Panamanians tend to look up to the Americans, which not only built the Canal but also had the elegance to return it. A few weeks after the December 1989 invasion, I had the privilege to drive the American general Marc Cisneros from La Villa to Las Tablas (in my jeep!). As I was commenting about the region, I could see in my rear view mirror the frowns of the two soldiers sitting behind us. I apologized for using "gringo" when referring to Americans, which came to me naturally. He graciously turned to his aides to explain that in Panama, this word carries no negative connotation and went on to explain its origins. (According to him, it comes from a military song called "Green Grow [the Lilacs] heard around the campfires in Mexico during the nineteenth century). My American (good) looks got me in trouble only once: near the end of the Noriega's regime, when the whole country was in deep turmoil, I needed to purchase a spare part which I knew I could find only in the populous Avenida Central, a very colorful location - up to these days. In stark contrast with the sophisticated neighborhoods where proud towers keep sprouting, this is a rather poor area of Panama City, but it has always fascinated me, because of its authenticity. Simple people, real people, hard not to love them... Unwilling to have my car overturned, I shared a taxi. As soon as it dropped me in on a street corner, the stores started slamming down their metallic gates, one by one. A sizable crowd of Noriega's supporters was marching, headed in my direction. I was quickly spotted and they started running toward me, shouting "gringo asesino!" (assassin). Luckily, a storeowner raised his gate just in time for me to crawl underneath. After banging construction bars on the gate, the thugs soon gave up. My rescuer asked me if I was trying to get killed! I could sense he was not convinced by my explanation that I was living in La Villa de Los Santos and therefore not a gringo in the strict sense of the word. Don't get the wrong idea... that extreme incident, which must be placed in context, cannot obscure the fact that Panamanians at large are a very special lot: witty, resourceful and warmly welcoming. Those national traits are surprisingly strong for a country founded in 1903, but they set them apart from their neighbors.

Keep in mind these were deeply troubled times... Panama is today a stable democracy with a transparent electoral process. Admittedly, that was not always the case. When I had the good fortune to meet him, General Omar Torrijos was bent on returning the country to a civil government and was no longer wearing his trademark hat and military uniform. Whether one agreed with his political views or not, he was very charismatic and is still genuinely beloved by many Panamanians. Together with President Jimmy Carter, he engineered the return of the Canal Zone to Panama, something that amounted to much more than a "deal", as Mr. Trump recently found out. (From 1903 to 1979, this 5-mile swath on each side of the Canal, was considered U.S. territory. Sen. John McCain was allegedly born there).

After the General died in a suspicious plane crash, Manuel Noriega who headed the army intelligence department grabbed full control, until he finally declared war onto the U.S., which led to the invasion and his demise. In May 1989, after Noriega's candidate lost the presidential elections he unleashed militias of supporters armed with metal pipes, carrying the Orwellian name of "Dignity Battalions". They intercepted the car of the VP presidential candidate Guillermo (Billy) Ford and clobbered him after murdering the driver. The spectacular photo of Billy Ford drenched in blood made the cover of Time Magazine and focused the world's attention on Noriega's regime. While CNN reported the drama in bloody details, the national news made absolutely no mention of it. We owned one of the two satellite dishes in the whole Azuero Peninsula, a monstrous 30-foot wide contraption, and we were appalled! I taped the gruesome footage and Rita and I headed for the neighboring town in Chitré to meet with my other compadre, Arnulfo Escalona, an influential opposition leader. I casually dropped the incriminating Betamax tape in the glove compartment of my Ford Mustang, fully aware of the curfew but sure I could handle it, since the guards knew me well. When we came at the bridge separating the two towns, twenty soldiers nervously turned their weapons on us and demanded prompt identification. There were some tense moments, since they had been dispatched from

the distant city of Colón and we had not been properly introduced. Luckily, it occurred to one of them to ask if I was the one with the jeep... I told him that, yes, I was the gringo with the jeep, and that defused the tension. They searched the car for a good three minutes, but could not find the glove compartment, conveniently located under the armrest. We proceeded to Chitré and Arnulfo was predictably shocked by the violent video... After placing a few feverish phone calls he resolved to leave his residence immediately. We smuggled him out under a blanket and he remained in hiding for a few days. Those were tough, but interesting times... The Panama of today is resolutely different and enjoys not only political but economical stability. Back then, Panama City was a small provincial town with a couple of unimpressive small buildings. Today, the skyline reminds you of Singapore and the nightlife of Manhattan.

In 1992, our family left for Miami, FL, which is a great city very close to the United States, as the oft-told joke goes. Two weeks later, Hurricane Andrew blew the roof off our new house. Seven years later, we moved to New York City. We were working and living close to the Towers and 9/11 struck a nerve. I started wearing one of those I (heart) NY buttons, which had suddenly caught a whole new meaning. As a direct consequence - blissfully oblivious of a few fiscal implications - I decided to become a Swiss-born US citizen. (Not an issue at all, except when Roger Federer was facing Andy Roddick.) I returned to Miami in 2004, to brush up on my Spanish, and joined two prestigious real estate companies, as a broker associate. Real estate was booming thanks to the banks, desperate to give away toasters and mortgages without income verification. (If you owned a dog, you had to keep him on the leash. Otherwise he would come back home with a mortgage). In 2005, the market started to decline after the arrival in short succession of Hurricane Katrina in August, Hurricane Rita (no relation) in September and Hurricane Wilma in October. (By the way, did you know there are no hurricanes in Panama?). In October 2007, when the market was rumored to have hit bottom, Rita called me from Panama asking for the millionth time why we couldn't buy an apartment in the city. I made her a deal: I would put our Miami home for sale, and if it would sell then we'd move back to Panama. There were 17 homes - identical to ours - that had been listed for months in our neighborhood, and so I did not expect my phone to ring off the hook. I got exactly two calls. The second caller, a gentleman from Venezuela fell in love with the house (the perks of being married to an interior designer). Two weeks later, the money was in the bank. Not a bad call, since the market fell off the cliff a few months later... I stayed in Miami to pack our two cars and a 40-foot container, while giving Rita carte blanche. Her mission was to buy an apartment and surprise me.

After talking to dozens of self-styled "agents" she ended up buying a new apartment in the neighborhood of San Francisco, which offered a good price-value ratio (it still does). She immediately proceeded with knocking down a few walls and turning a drab closed-space kitchen into a welcoming open kitchen. Unsurprisingly, I was pleasantly surprised. The purchasing experience was very instructive. The enterprising lady who professed to be a real estate agent limited her role to introducing my wife to the builder, and neglected to answer calls or emails after that, except to complain months later that the builder failed to pay the full commission she deserved. So that was the real estate tropical style I had heard so much about! I favored a more traditional approach and after passing the local real estate broker license, I started researching the best company in town. Only one met my requirements. I made an appointment with Frank Morrice, the manager-owner, showed up without a résumé and informed him point-blank that I had selected him to hire me. That was a brief job interview! It was hard at the beginning to work without the benefit of a Multiple Listing System (MLS) the indispensable tool I was so used to in Florida. Worse: I was told that in Panama, owners used to work with several agents at the time, without signing listing agreements, and that the majority of agents had no license, no experience and no sense of ethics. It was literally a jungle out there! I decided to go against the grain and apply the knowledge I had gathered in the U.S. For the last five years, I have only assumed the responsibility of "exclusive" listings, as they are called in Panama. I am pleased to report the bet paid off... After consistent nagging from my part (could there be a pattern?) Frank has taken upon himself to lobby ACOBIR, Panama's main Realtors association for the creation of a Panamanian MLS. His efforts have been rewarded: since January 2013, the full-fledged Panamanian MLS is accessible to the general public, as well as to professional agents.

I realize this is not the typical expat story, although I am a professional expat: after living in France, Italy, Argentina, Ivory Coast and Senegal, aside from Switzerland and the US, a stubborn accent quickly betrays my origins. Additionally, my two sons were born in Panama and I am reasonably fluent in Spanish, so I might be a tad biased, but I love this country. And you will too, if you choose to embrace it instead of expecting it conform to your own country's standards.

# A Parrot, Spice and the National Guard in Bocas del Toro, Panamá



## Dennis Dean Smith - DennisDeanSmith

I first walked across the border from Costa Rica to Panama in Sixaola with (my now ex) wife. We had some money in our pockets, were vegetarians and vegetarian chefs and wanted to open – you guessed it – a veggie restaurant. It was a risky venture and we were one of the first in Panama and definitely the first in the Bocas province and islands.

So I found 2 shacks connected by an outhouse over the water on Carenero (facing Isla Colon). I signed a 2-year rental contract and hired some local carpenters. Within 3 months, I had a house, complete with kitchen and a covered, over-the-water terrace for the restaurant. We named it 'Spice'. We were in business and our cuisine focused on Mexican fare using tofu and gluten we made ourselves – a lot of work, I can admit. (We did later add lobster and seafood to attract more local business.)

During the construction, I acquired our best marketing tool. It was a green parrot that I named “Queso” (cheese in Spanish) because she couldn't get enough of the stuff. Since I don't believe in maiming animals, I didn't clip her wings. (If she wants to stay, great. If not, so be it...) So once Spice was open, she would hang out in a tree beside the restaurant, in her perch-house in the bedroom or just walk around – waiting for a cheese handout. As a result, she could mooch by ground or air!

After a few months in business, we got a boost from the US National Guard. Back then the States built a temporary camp in Changuinola. The Guardspersons came in 2 week deployments to build or repair schools, roads, water systems – whatever was necessary. Great initiative!

We had a boat and boatman to ferry the hungry to and from Carenero to Bocas Town. One day I was out back and heard the boat pull up. The wife and staff were busy so I went out to meet the guests. Enter Spike and Mike – Master Sargents Air and Ground respectively. I would happily learn later that they would be the only permanent people stationed in Changuinola throughout the military operation.

We introduced ourselves and I took their taco order. Out trotted bowlegged Queso (clack, clack, clack). How she knew tacos were in the works, who knows? I asked the Sargents if they wanted a beer or mixed drink. Spike replied that no one was allowed to drink alcohol during the mission. Just for fun, I asked what they would order if they could tie one on. In response to their request to my recommendation, I said, “Rum & Coke, of course. You are in the Caribbean and don't you ever listen to Jimmy Buffet?” Got a Yes and a laugh.

I went to the kitchen and with the order and thought, “Why not?” These men are working hard in a hot climate and deserve some relief. I took 2 bottles of cold Coke and poured out half of each. Guess what I replaced it with?

When delivered, the Sargents immediately noticed that the Coke was a little clear but didn't say a word. Ground to a long pull and started to cough. Air looked me straight in the eye and downed his in one long gulp. They asked for 2 more.

When I came back with their food and 3 more Cokes (I was thirsty too.), Spike was sitting there comfortably and Queso was happily sitting on top of his head! It was hilarious. (This became a tradition that the locals watched for. Whenever Spike came in, he would stand up in the boat so all could see – he was 6' 2". Eventually the parrot would even fly out to meet him. And guess where she always landed?)

That afternoon started a tradition that kept our restaurant open for a year. The Sargents made a rule that anyone who wanted to dine off base had to come to Spice. Period. Somehow news of the special Cokes out back leaked out too.

This led to me meeting a lot of very nice and dedicated people over the year. Two occasions stand out in my mind. The most fun was a group of Hawaiians. Their commander came out one day and asked if they could have a Luau. My house connected to the beach in back so I said, "Come on." Next day, 12 of them showed up in native costume complete with their with drums and ukuleles. Everyone had special drinks and a great time. We even made the local news – good for business. The most rewarding occasion was when of the local 3-year old children went too far out in the bay and got caught in a small riptide. She was going under fast. By sheer coincidence, there was a group of 5 medics relaxing on the deck. They saw what was happening, dove in immediately, checked the child out and took her to her mother.

Eventually the soldiers left, my ex and I split up, I gave Queso to my cook, got rid of the restaurant and moved to Panama City to manage a newspaper. I will never forget the good times at Spice with my military friends and Queso though. I hope they are all doing well.

# BRINGING PETS TO PANAMA



**CINDY THOMAS (TOMBSEEKERS BLOG) • AMIGOS DE ANIMALES**

The most worrisome part of our move to Panama was not selling all of our possessions, not financial, not assimilating to our new environment. The most stressful part of our relocation was moving our two cats, Alexander and Henry.

Like many people, our pets are like family. Alex was 14+ years old and Henry is afraid of everything. The paperwork process was less hassle than it sounds on the various websites. Within 30 days of departure, the animals must have all their shots up to date. Then the form from the vet goes to the Department of Agriculture. Then it is stamped by the Panamanian Consulate. We were lucky that both of these offices in Miami are close to one another and only about 50



miles from our home. The paperwork was completed in a single day.

Our cats hate driving in the car so we chose to move in stages. We lived in South Florida so we stayed one night at the Miami Airport so their long ride would be over before the flight. Then we took them in the cabin in their soft-sided carriers covered with a black drape. They were fine. Then we stayed at a pet friendly hotel in Panama City. Again, they were fine.

The following day we made the long, but uneventful, drive to Boquete, about 8 hours away. We had a litterbox in the rental car but they did not use it. By the time we got to our rental house, they were happy to be out of the car.

Now that we have been here for several months, I have noticed that our cats have never been happier or healthier. Maybe it's because they get more exercise climbing stairs in our house or the fresh air. Since then, I have seen several people bring their animals into Panama - all with no difficulty.

Before we moved, I wrote many articles about this fear. Happily, my fears were for no reason.

# MEET THE NEIGHBORHOOD ALLIGATOR

ALLEN ROSEN  
CHIRIQUI COASTAL REAL ESTATE



Allen Rosen  
Chiriqui Coastal Real  
Estate



I've been around Panama for about 6 years now, living here and working as a real estate broker. I've seen all manner of creatures in all sorts of places — capibaras in the jungle near Colon, coyotes prancing through fields, hummingbirds on my front porch, dolphins in the ocean, howler monkeys everywhere, an anteater crossing a country road, even an ocelot dashing across the street in front of our house.

I've also seen things you really don't want to see, like poisonous snakes and scorpions. (Warning to Panama visitors: always wear long pants and closed shoes when walking in fields and tall grass. That's where snakes like to hang out.)

What I wasn't prepared for was my encounter with a certain reptile a couple of months ago. I was showing an American couple some properties on the coast near Boca Chica. They were from New Jersey and were a bit nervous about being in the wilds of Panama. It was getting dark when I drove past my house on the ocean while I was taking them to see another property. Right there, in the middle of my driveway, at the top of a hill a few hundred meters from the ocean, was a strange looking thing standing on short stumpy legs, with eyes glinting in the near-darkness. Damned if it wasn't a four foot caiman (small alligator). Here I was trying to reassure the American visitors that Panama was a nice, safe place to live, when right in front of us was the first alligator I had ever seen in Panama.

What on earth was he doing in the middle of my driveway, on the top of a hill, hundreds of meters from the ocean? Aren't these guys supposed to live in swamps and mangroves, or at least near water?

He wasn't moving, so I picked up a stick and (gently) poked him on the snout. Sure enough, he lunged at the stick. He wasn't very big and didn't look too dangerous. In fact, he was sort of cute — for an alligator.

The Americans weren't so charmed with the neighborhood reptile, but they bought a property in the area anyway. I assured them that it was only a small alligator, who probably wouldn't eat anything larger than a 5 year old child, and this was the first one I had seen in Panama.

Surely, I said with confidence, this would be their one and only encounter with an alligator around Boca Chica!

Well, a few weeks later, after they bought their new home, they called to say they had just seen another alligator (the same one?) on their lovely, private beach. They also told me that their 5 year old grand-daughter would be coming for a visit soon.

# GENERAL IMPRESSIONS OF PANAMA



**SIEG PEDDE -  
ROCA MILAGRO RESIDENTIAL DEVELOPMENT**



Many people have this idea that Panama is a backward place with grinding poverty, poor infrastructure, political instability and lots of risk for investors. In fact, while there is poverty there in relative terms, the people are happy, relaxed, friendly and open.

Much of the country is pretty much like parts of California or the American south, and was so, long before swarms of gringos arrived at the start of the current economic boom.

What is happening in Panama is truly amazing. The entire country is a beehive of activity. Billions of dollars are pouring into the country and those dollars are being spent on projects of every description. The increased tax revenues to the Panamanian government allow for dramatic improvements to infrastructure. In much of Panama, there is low unemployment and everyone who wants to work is working. Panamanians are industrious and quite entrepreneurial, so this generation is going to benefit significantly. The next generation will benefit beyond what we can imagine. All this while some other Central and South American countries are moving sideways or backwards and the so-called 'first world' is approaching bankruptcy. The difference is entirely due to the infusion of capital because of the welcome given to capitalists and their money and the fact that so many individuals are 'getting out of Dodge' in North America because they are tired of being taxed to death or manipulated by over-bearing governments.

One of the things I like in Panama is that everyone is treated the same. There is no racial tension, at least not that I have seen. Blacks and whites and Hispanics and orientals all mix and live together and treat each other with respect. I'm sure that if Martians or Vulcans showed up in Panama some day, they would get a few curious glances for a day or two, then become part of the general milieu in no time.

Panama is worth exploring for anyone who is looking to move abroad, whatever the reason.

# Panama's South Caribbean Coast, The City and Province Of Colon



## Alan Filliger - Alana la Casa del Arte

Sometimes when people hear about Colon, Panama they quickly think "not Colon, that's not where I want to be". That is what I thought years ago when I arrived in Panama at the Port of Colon on a cruise ship. The cruise ship posted cautions about going into the City of Colon. The ship did offer many side-tours from the Port of Colon, however.

Back then on the cruise ship - 1985 if I remember correctly, all I needed to hear was one thing ... don't go into Colon ... So I didn't! Years later I changed my mind (for good reasons) and I live in Colon Province now on Panama's South Caribbean Coast.

When you think about Colon it is important to know that Colon is a city and Colon is also a Province of Panama. The Province of Colon is a really big area containing some of the most pristine coastline in the country. I live about 40 minutes by car from the City of Colon, just one block away from the Caribbean Ocean, complete with wonderful beaches, two off-shore reefs which come right up to the shoreline and are walk-able at low tide. Great fishing, boating, snorkeling and scuba diving are right outside my door here.

There are several good restaurants within an easy drive and several new mega-resorts are either under construction or will be started very shortly. I believe Colon Province is a great place to live and retire.

Over the years, things have changed a lot in the City of Colon as well. A large, beautiful new hospital is under construction and a new International Airport is being built in Colon as I write this story. Colon City is where my wife and I do most of our shopping. We feel very safe in the City of Colon, as we do in Panama City.

There is a good shopping mall called Cuatro Altos just before coming into Colon City Center and a wonderful private hospital (where we see our family doctor and specialists who all speak English and Spanish) with prices much lower than Panama City. Our dentist (who has a large and modern office with modern and extensive equipment) is located in Colon City. Our dentists are also fluent in English and Spanish. Our auto mechanic has a large garage in Colon City and he speaks great English.

With the expansion of the Panama Canal new construction is booming in Colon. The Colon Corridor (a new multi-lane highway) into the city is nearing completion. When finished the driving in Colon City will be greatly improved. A new bridge over the Panama Canal has been announced for Colon.

I must say Colon is not the place it used to be. Much in the City of Colon is changing as well. Old buildings are being torn down or

modernized, new housing communities are being built just outside of town and although I am not "privy" to the Big Story for Colon's near future, I believe Colon City would be a very good bet for an investment. Years ago Colon City was a magnificent City .... Beautiful with grand homes and tree-lined streets. It took a lot of years of neglect to mess it u in Colon but I believe things are already changing there.

My money is on Colon for the future. Colon has the Panama Free-Zone (a very important place in Panama) and I believe the Ports in Colon are responsible for bringing in more money for Panama than any other place in the country. The City of Colon is very important to Panama's future and the Province of Colon is being discovered, invested in, and moved to. I highly suggest you check out the Province of Colon and the South Caribbean Coast while the "getting is still good".



## SHARING MY HOUSE WITH BABY BIRDS

IAN USHER - CARIBBEANISLANDFORSALE



This little bird is a baby Panama Flycatcher. Mum and dad moved in above the light fitting in my kitchen in April 2012. I live on a little Caribbean island just off the coast of Panama in the archipelago of Bocas del Toro. This short tale is taken from my new book "Paradise Delayed", which is sub-titled "The pitfalls and pleasures (mainly the pitfalls) of Caribbean island life in the beautiful archipelago of Bocas del Toro, Panama". Life can be challenging and frustrating at times here, but that's part of what makes it so satisfying too. The book tells of the almost vertical learning curve I had to climb when I first moved here. Most of the stories are of trials and tribulations. Sinking boats, defective chainsaws, document forgery and aggressive roosters - it's all there. This little story is one of the unexpected little pleasures that are also discovered on the journey.

Baby Birds (from "Paradise Delayed" by Ian Usher)

Without doors or windows the house was open for a while to a few uninvited wild guests. At night, with a light on, insects and moths would come in, but they were never too much trouble. My most amazing moth visitor had a wingspan bigger than the spread my hand.

During the early days of May a couple of birds began flying into the house. They soon made themselves at home above the light fixture in the main room of the house. The fixture was mounted on a flat piece of wood which was screwed to two of the roof beams. Between the beams they had a perfect little nest-sized spot.

I looked them up on the internet, discovering that they were Panamanian Flycatchers, quite common to the area. They are a pretty little bird with a bright lime green breast.

For a couple of weeks they flew in and out, bringing twigs, working hard on their own construction project, while below them I worked on mine. I stood on a chair one day to have a peek in when they were both away from the house and was impressed by the size of their nest.

One day in June I was amazed to hear tiny cheeping noises from the nest. I climbed up again to look in when the two birds were away, discovering three little chicks in the nest. I hadn't even realised they already had eggs in there.

It was fascinating to watch how hard mum and dad worked to keep the little ones fed. The one I assumed to be mum was much more confident around me. She would happily come in and out, wherever I was and whatever I was doing. Even drilling and hammering didn't seem to bother her. Dad was a little bit different, lacking mum's confidence, often waiting on a tree branch outside until I was out of the way.

One evening, just as I was tidying my tools away there was a "thunk" by the newly built kitchen counter. I went to investigate, and as I approached there was a second thud. In front of me there were two wrinkled little baby birds on the hard wooden counter. They had fallen from the nest, a drop of four or five feet. They seemed to be okay, but I wasn't quite sure what to do. I remem-

bered reading somewhere that if the babies are handled they will smell differently to the parents, who may then abandon them.

I decided to try to put them back in the nest using kitchen paper to carefully scoop them up without touching them. The operation was successful and I breathed a sigh of relief when the parents came back as darkness fell, apparently none-the-wiser.

I put a couple of thick towels down on the counter directly beneath the nest to cushion any further falls.

The next morning one of the birds was out of the nest again, having landed safely on the soft pad of towels. Again I scooped it up with kitchen towels, returning it to the nest while the adults were out hunting for food.

Over the next weeks there was a regular rain of baby birds from the nest, each returned carefully when the parents were away. I wondered if I might be doing the wrong thing. Perhaps in the wild only one baby survived? Maybe I was giving the parents an un-supportable workload?

The small, hairless, blind babies grew feathers, developing into amazingly cute copies of the parents. I often studied them before returning them to the nest, and they became quite used to having me handle them.

On a couple of occasions I had been caught red-handed by the mother bird. She seemed unconcerned about my involvement, patiently waiting as I returned a baby to the nest. I was no longer bothering to use kitchen towels to pick up the fallen chicks, and there had been no rejection. I think the mother now accepted me as part of the parental process.

She returned to the nest one day, just as a baby tumbled to the kitchen counter. I was sitting nearby, watching to see what she would do. She flew down to the kitchen counter, looked at the little baby there, then looked at me. I know I shouldn't anthropomorphise, but her look really did communicate a simple message. "You're going to have to help me with this," was my mental translation. She watched calmly as I returned the baby to the nest.

One of the little ones had become very tame, happy to sit on my finger as I wandered around the house. Unfortunately, one night, as I returned it to the nest, it fell and, trying to flap its wings, missed the towel pad. It banged the edge of the counter hard, tumbling to the floor. It looked very stunned as I carefully replaced it again.

I was very sad to find it in the nest the next morning, cold and stiff. The other two were still doing well, however, and a couple of days later the initial flights began.

The babies would leap from the nest and flap frantically, slowly gaining ability to control their flight, but still quite clumsy. I returned from feeding the chickens one morning, confused to find there was only one small bird left in the house. Mum and dad were on the tree outside, chirping encouragement. Perhaps the first one had already left? But I could hear two separate little chirps of reply, so went hunting for second one.

The plaintive little peeps were coming from inside the wall by the front door. I was only halfway through boarding the inside walls. Perhaps the little bird had tried to land on the top board and then fallen down the narrow gap between the outer and inner wall. It took a while to strip off enough boards to be able to effect a rescue.

Later that morning, as I replaced the boards, the babies departed with their parents, landing in bushes near the front of the house. I wished them well, sad to see them go, but proud of the small part I had played in the parental process.

Now, almost a year later, I occasionally see a Panama Flycatcher in one of the trees on the island. I wonder if it is one of the babies that shared my house for a while. Perhaps it will be looking for a nest site soon to raise its own babies. I leave the back door invitingly open each day.

#### FOOTNOTE:

They're back! It is early June 2013 as I post this story, and my house guests are back. There are two babies in the nest and they must be getting close to flying now. I extended the wood platform for them when the parents first returned about six weeks ago. So far there hasn't been one incident of a baby falling from the nest this year.

#### UPDATE - 14th June 2013

I went into Bocas de Toro yesterday to do some shopping, and when I returned one of the baby birds was fluttering around the house. Here is a little bit of video. He flew out the back door later in the afternoon and is now somewhere out on the island. There

is still one baby left in the nest, but this morning I can hear wings flapping, so maybe #2 will be heading out today. I feel like a proud parent!!

# Last Sunday of the Month, Boquete, Panamá

**Cindy Thomas (tombseekers blog  
Amigos de Animales**



Yesterday was the last Sunday of the month which means it is the Amigos de Animales Spay and Neuter Clinic.

The day actually begins on Saturday when it is time to take a small day care center and turn it into an in-take processing area, pre-op area, surgical room, post-op area and recovery room. Every square inch is used in the most efficient manner possible.

On Sunday, the veterinarians arrive from Costa Rica to begin operating on at

least 100 animals. Owners and animal collectors bring cats and dogs first to registration. It only costs \$10 to 'fix' a dog and \$5 for cats. Yesterday we saw sooooo many cats. Most of them are feral, trapped by the collectors. Many times the females are pregnant. If they are caught early, the kittens can be aborted. Yesterday we got a cat that was close to delivery and the kittens can be saved. Nursing mothers get spayed through the side so it doesn't affect them from nursing their young. We also had several moms with their pups. The whole lot of them get neutered/spayed.

My husband, David, started working in in-take a while ago because many of the animals have to be weighed and restrained for anesthetic. David works with Ken getting the animals in position to get their anesthetic from Dr. Chely. Then, either the staff or the owners stay with the animals until they are unconscious. Cats are different as they will try to escape at every opportunity. Even the cutest, most docile housecat gets put in a cage to to get anesthetized. Once they are 'out', they get weighed. Louis and Rosie give the animals more shots for pain once the animal is completely under.

The animals are ready for their shave and tattoo.

Fur disappears from the appropriate body area and their ear is tattooed signifying that it has been neutered. Occasionally, we get a trapped animal for neutering who has the neutered tattoo. These animals can go directly to recovery.

I take care of them at this point. I make sure that the animals are kept warm, have their required shots, and are taken to surgery in the right order. Sometimes an animal is very heavy and needs two people to carry them. I also write on their tag if they need their ears cleaned, nails cut or any other special treatment. I was trained by Vicki who is leaving for several months. She actually created this job to make sure all the animals are properly prepared for surgery.

The animals go into surgery. These vets are specially trained so they can operate in about 10 minutes. If an animal has a tumor or another obvious injury, they will treat that too. They work non-stop until every animal is done. Yesterday that meant four vets saw and treated 138 animals. All of this is done in a room that is only about 8'x8'. They are amazing.

After surgery, the animals go to post-op where their wounds are treated and they get wormed and some vitamins. Some animals begin to come out of anesthesia but most go to recovery still out.

Because the animals are sedated, this is where they get a little needed TLC. Their nails are trimmed, ears are cleaned, they get treated for fleas and ticks, and mostly just affection. They get jostled until they are awake and alert. Owners are called and given simple instructions and the animals go home. From start to finish, animals are ready in about 1 1/2 – 2 hours.

During the day, other volunteers bring us food. Nancy makes a wonderful egg casserole for breakfast and Burt brings us a feast for lunch. Yesterday we had pasta, meatballs, salad, green beans, cake and brownies. There's always snacks and drinks. The vets take few breaks from this demanding schedule. In the States there are several awards for unknown heroes. The founders and organizers of Amigos de Animales and the vets that volunteer deserve a huge award for the hours they put into this program.

Standing, moving animals, bending down to pick up animals for 10 straight hours is really tiring. Every muscle aches and you're too tired to do anything more. But you do -- because the entire clinic must be taken down and put back into the 8' x8' surgical (now turned storage) room. It takes about an hour.

Not only do they get much needed medical care but for a few hours these animals get some love and attention. Owners are sent home with instructions and, sometimes, food. We are trying to start a pet care instruction program. Amigos de Animales is a fantastic organization and they are now known in the smaller communities around Boquete. So on Sunday, September 29 we will be up with the sun to begin again.





## My House Hunters International Experience - Casco Viejo Episode

 Patrizia Pinzon  
Arco Properties



I don't remember exactly how it happened, who contacted who that contacted me. It was for sure one of Panama's classic two degrees of separation, which in Casco makes for a cozy half degree. All I know is that I said "sure, sounds like fun", emails were sent, and all of a sudden we were on camera! And I'm glad we did.

*Patrizia Pinzon -  
Arco Properties*

The experience was truly fun, and it also shifted a lot of my ideas about TV and the people behind it. The crew couldn't be more down to earth. I loved that nobody asked me to wear makeup, because I really try to avoid it if I can. I mean, after dancing ballet for many years and plastering my face with heavy makeup that just would not come off completely until three days later no matter what I did, I just avoid it as much as I do high heels (I mean, what's the point of quitting point shoes if you are changing them for high heels?). That said, it was a great relief to know they couldn't care less about it, they wanted the "real stuff". ... and they got it! They got both rain and sunshine, and I'm glad they showed us walking around with umbrellas and having fun either way, because that is truly how it is.

Now, here is what I got a bit disappointed: they filmed so much and there were so many cool things happening that didn't make it into the show. For instance, they were in Casco at the same time as one of the big music festivals, which is one of the cool things about living here. That didn't make it into the show. Blast! I was looking forward to it, but I guess it is really stressful to decide what to put in and what to cut when you have such a tight schedule. There were tons of jokes between Eric, Vladimir and myself, but also on the interview parts there were some great remarks and thoughts on the lifestyle they were looking for and why Casco

Viejo.

In general, I think we had fun partially because we didn't know what we were doing. And for sure we were not prepared for how popular this was going to be! That was amazing, and still five years after the show continues to be amazing. The number of people who bump into us in the street and recognize us is still puzzling to me. But I do have to say that the first email I got caught me by surprise: this person was concerned about the cat in the show. If you pay attention, there is a cat that appears for maybe half a second. It was a very old cat, and was really on its last stage of life. Because the show is filmed with several months in advance, by the time it was aired and I got the email, the cat was already dead. So, unfortunately, my first email ever on my first reality show ever had to start on a low note: dear sir, the cat is dead. The only palliative is that knowing the owners of the cat, I was 100% sure it lived a king's life (as all cats should). So much for fame and glory, but seriously, it did give me a perspective on how people relate to what they see on the media. Even on the emails that came after, I was always surprised at how it was all about relating.

Speaking of relating, I think one of the most fun parts was how my friends living abroad reacted. Wao! One heard my voice over the kitchen (the husband was watching TV) and ran screaming "I know that voiiceeeee"!!!. But the unmatched best was (I know you won't believe it) that I even got to meet cousins I didn't even know I had. I got this email that was like "you don't know me, but you know my mother, this aunt, that uncle and that other uncle.. we are related!". Unbelievable! Thanks to House Hunters!

So, there you go! Media does bring people together.

And that was my House Hunters Casco Viejo experience!



# AHHH YES LEARNING TO ADJUST

## MARK HURT

Homesickness hits us all here in Panama. Of course, any place you move to outside the US you will find the same thing.

For me it took about three months to hit. You're so busy doing this and that to prepare for your leaving the US and so happy about your new life that awaits you. When you get here, you have shopping to do, moving into your new home, people to meet and greet. You're happy with all the new things to see and do around you; the music the food, the weather... ahhh, so nice.

For many of you this move is possible because you have retired, 25 or more years of being in the same place, working the same job, you have set roots down deep and even though you might not enjoy your work, it still pays for the things in life you wish to have. We

all have dreamed at our job about the sunny beach home or just to be able to not have to get up and go to work. This of course is a two-sided blade.

When you have retired and moved here to Panama all of the sudden you don't have to get up and be someplace, you don't have a job to do and for many people even though you thought that was what you wanted, you find that you're lost and have no purpose. How are you going to fill your days? No job to get up and go do. Humm... you can only read so many books, watch TV. It's at this time is when you feel like you want to be back home, but again back home you are going to have the same problem: what to do with yourself with a job to go to.

I know how it is, people speaking all around you and you really don't understand a thing, you can't even read a newspaper, and you really don't like the bad service or no one being able to get things done in a timely manner. You get fed up with everything and then and you start to complain. It is very easy to fall into this trap here.

Now what you need to do is run into people like you but who have been here a while. Heck, buy me dinner and just ask a question or two and listen. A wise man once said, one cannot learn if one is speaking. These people are the ones that can help you in this time, they can share what they have learned and talk about what they like to do; maybe this type of hobby you could do, or they might give of their time to help others here with projects. We have the Green Team, whose volunteers help with trash on our streets, and we have a pet team that helps all cats and dogs and any type of animal. Many people help teach the young people here, while others do art classes. The bottom line is you have a lifetime of knowledge that many people here could learn from. We have people who act in plays and some who form bands and go out and play.

It is very easy though to allow all the bad and all your changes to turn you from a great person everyone loves to be around, to someone that no one wants to see coming. I call it cabin fever, when you have not had someone to speak English to in so long that once you get to you speak non stop for hours on end, telling everything you have in your data bank, or you're in the "I hate everything about my life" stage and all you can do is complain about everything. They didn't pick up my trash this week!!! OH MY!!!



You have to learn to not let things bother you. I know that's a hard thing to do. Even now I will get mad about something and I just have to say, "Well, it is what it is" and move on. A few months ago they double billed me on my water bill, stating I had not paid it when I did, so is US \$7 worth ruining your week over? Not to me. Pay it and move on. Pick your battles.

I had to stop the other day and jump out and just look at where I live. There was a huge area of pink flowers that come out for a short while and then die off, but wow, I had to stand there and take a look at the mountains all around me, and how green everything looked. I walked down to the stream and sat there and just listened as the stream sang her song against the rocks as she went by on her way to the ocean. As I walked down to the water's edge the Jesus lizards took off, all running for the safety of the other side to get away from the big scary human that was standing in their living room. These little guys are very common here and really fun to watch them run right across the water.



# Learn Step by Step **Mark Hurt**



Ahhh, Panama, you have been sitting wherever for months trying to learn as much as you can about this place, finding some great info and some downright lies, I bet.

How you can retire here and live like a king for around \$1,000 per month? That one always makes me laugh.

It is true some things are cheaper here, but overall a gallon of gas costs what it costs, right?

Now let's say you're getting older like me, not in too great of health and you see the need one day for some extra help. Well, how about a full time maid for \$400 per month? Maybe a yard man who will keep your yard looking like a golf course for \$400 per month? Can you get that where you are now? You can here.

Many towns here have a small local hospital. Now I am talking about little things, not if you're having a heart attack. But many small problems they will help you for free, like the time my mother was carrying our new baby and tripped while walking down the road, my mom placed her in my wife's arms on her way down, too fast to do all that and place her hands out to break her fall, so her glasses cut a deep gash into her nose. First point: aren't moms superheroes when it comes to kids? Anyway, she was bleeding all over the place and a local grabbed them all up and took them to our little hospital. About 8 stitches and a few shots later, mom was good as new. Total cost? Free. The doctor did write her a paper to go have an x-ray done just to make sure no bones were broken in her face that had to be done in a larger hospital about 30 miles away, so we did that. We were in and out in about an hour. No bones were broken. And total cost? \$20. That's right, \$20. What's an x-ray cost where you are? So again, some things are cheap and some things cost the same.

Land here depends on where you buy just like the US; from a dollar a meter to \$10,000.

Don't come here and think "Why don't they understand English?" Really? Because they don't speak it in THEIR country. So if you can't or if you don't want to learn, you might need to stay put. Now I'm not talking word for word. You can learn a few key words and get your point across most of the time. Learn words like "how much," "what time," "more," "less," "ice," "slow," "thank you," "you're welcome." Come, learn the days of the week, and learn to count at least to 100.

Try to be easy going. Don't allow your "go, go, go, got to get it now, now, now" mind set to take over. If you do you won't be here long, and if you are you won't be happy. These people don't get into a hurry to do anything. But drive and have babies and drink beer.

Don't tip like you would back home. Here a dollar or two is good.

Best piece of advice I could give after living here for 8 years, is rent a home first before you buy anything. Rent it for at least a year.

But understand that Panama has a little bit of everything. You like beach? We got it. Mountains? We got it. Jungles? We got 'em. Big city? We got that, too. You want to live with expats? OK. You want to live with locals? OK. You want a place where you can't see another living soul? We have that as well. You like it hot? Cold? Right in the middle? All that is here; it just depends on what part of this country you go too.

Now for me, I picked El Valle de Anton. It's high in the mountains, but a short drive to the beach. It stays green year round, and has a lot of free flowing streams and rivers. It is far cooler then down at the bottom of the hill, which means air conditioning really isn't needed. Nor is heat. And, we are only two hours away from the city.

The city does play a role in your pick, because no matter what they tell you, you are going to have to go there for things from time to time, so do you want to live two hours away from it, or 12 hours? Let's say you have to meet a lawyer for something in the city, and you live on the other side of the country. Well, he wants to meet you at 8 AM, because you guys have to go to three government offices in one day. So what's that mean to you? You're going to have to come in the day before, spend the night, then get up run all over town maybe getting half of what you need done, and by the time your day is done, you're too tired to drive home, so you spend two nights in the city. Then, up and off for a 12-hour drive back home. I love to make bets, so I bet you will have to do this a few more times before you get done all you have to. Every time I go to the city to get a list of say 6 things, I am happy to get three before the day is gone, then stay the night and get the rest, or just drive home and save those for next time.

The problem in the city is simple. They over-built everything but the road systems. It took me an hour to go a block and a half just last week. Pick your time frame. Go into the city around 9 AM. That gives everyone time to get to work and get out before 3, or you're in traffic bumper to bumper.

Let's talk about the way they drive here. You have to drive it like you stole it. There is no waiting to get out in traffic until the traffic clears. You stick your nose in there and force your way in. If you don't you're not going to go anywhere anytime soon and make a lot of people behind you upset. Turn signals? Listen, break yours off the car and forget about 'em. In Panama they have no clue what they are for, and many times I have seen them turn on the left one and turn right over three lanes. Stop in the middle of the road? Sure, why not? Stay three car lengths behind the car in front of you? Really? What you will have is three cars and two motorbikes take up that space. Motorbikes also ride between every car here.

Parking spots here are gold. They have very few. Also not many turn lanes at all, so if you see a place you want to pull into and shop, you might have to drive three miles past it, then turn around and drive back to it. They block most lanes in the middle with ditches or curbs and only allow a few areas where you can turn around. One-way streets are all over the place that change when-

ever they wish.

In all to me, the city just isn't my cup a tea at all. It's hot, it stinks, and the traffic is crazy, many times raw sewage is running down the road; again, they built too much. For the past few years, the underground train system has been going in so with all of that it made it a real nightmare to get around down there.

I heard people say "Why do you live in a Third World country?", like I'm living in a shack and my kids and I wash in the river. Panama is not close to a Third World country in many areas, but she does still need a lot of help and changes to be up to date. For one, power. For years just about every day sometimes as many as 30 times a day the power would go off, sometimes for a blink, sometimes for hours. They also have had some problems with water. Now we have a hydro dam that supplies Panama with power, but when the rains don't come like they need they have to start to pull back on the power. This year all businesses had to turn off all air conditioning from like 12 till 5. Huge fine if they were caught running them, and they had rolling blackouts in areas in the city as well as outside the city.

Now the people in charge told these people years ago that they could NOT buy their own generators for power. Nope, you have to buy it from the power company. Now a few years later, they are saying "Hey if you want to buy your own generator and get off our grid, please feel free to do so." Hum... Yeah, OK. Now these same people in charge said "We need more power! Built more dams!!" Yeah, so they did. It took a few years but yeah, they have them!! Yeah, no more power problems! Oh, wait, someone forgot to build the transmission lines to bring that power into the city. What? Who? This is the finger pointing phase. Your fault. Nope, yours. And here is where the story gets really good. You see, the people who built the dam said, "OK, we will build a dam and you agree to buy all the power we can produce at this price." The kids in charge said, "Yeah!!! Great deal." But again they forgot they had to put the lines in, so now the dam is getting a fat check each month for total power that they could make, but they are not, and they couldn't get it to the city anyway. Maybe in another two to four years the lines will be done.

Years ago Panama got a new bridge crossing the Canal that was much needed. It's called the Bridge of the Americas. Pretty, too. Looks like two huge sails off a boat. All the people were so happy. But wait. There wasn't a highway to the bridge. The people in charge yelled, "I promised you a new bridge, not a highway, too!!!" Today we have a very nice new highway to it, though. If you wait long enough something will be done about it. Just hope you have that much time left on this earth.

English Word: "Tomorrow."

Spanish Word: "Manana." Please learn this word first, and understand what it means.

Yes. I know I already gave you the meaning, "tomorrow", ahhh, but there is another meaning to that word. This word is used when they don't want to deal with you or your problem or just a way to get you down the road. You think, OK, first thing tomorrow it will be fixed, or they will be here, or it will be done, etc., etc., etc. Ha, ha, ha. You can go 5 days in a row and they will tell you "manana."

When dealing with people here I have found that most don't have a clue what the law is or what it says or how to apply it. And if you ask 5 people in that office the same question, I am betting you are going to get at least 4 different replies. Yes, that's right, only four because the fifth person just overheard one of the other replies and just said the same thing they did.

But again, it's all good. You just have to take one step at a time and learn to chill out and don't allow these things to get at you. If you're here to retire or change your lifestyle, then that is just part of it, maybe not a good part but still a part of it, anyway. In the end you will get what you want; it all just takes time and money. See you next time with some more of what I think about it, and I'm the only one who cares. lol God bless.

# Living in Pedasi, Panamá

Ricardo Campos Dekel Development / ANDROMEDA OCEAN ESTATES / BLUE PLAYA VENAO



Ricardo Campos  
DEKEL DEVELOPMENT / ANDROMEDA  
OCEAN ESTATES / BLUE PLAYA  
VENAO / BELLINARI



Another sunny and breezy day. It's late in the day and I'm just now ready for lunch, waiting for my grilled tuna sandwich with a tall glass of fresh squeezed pineapple juice! After all, this is the famous "Tuna Coast" of Pacific Panama.

I certainly hope those reading this information about living in Panama can arrange a trip down soon. And see for themselves the beauty of the Azuero Peninsula, the tranquility of the town of Pedasi and the value of Andromeda. The secret of this area is not so secret anymore, yet it remains a quiet laid back typical town. It's what makes this place special.

Living in Pedasi, a coastal town of Panama, known as the "Heartland" of Panama with its rich folklore and friendly residents is much different than living in the capital city of Panama. In the city you can live well on US \$3000 per month or slightly less it depends on where you live. Or it could be more if you live in the ritzy part of town. The cost of living outside of the metropolitan area is much less. I'm living just fine on under \$1,500 per month in Pedasi.

In Pedasi we have new hospital with emergency room and full services. Its new and will be operational by the end of 2014. The other day, while working in the garden, I punctured my hand with a rusty nail. My visit to the hospital, emergency room, tetanus shot, doctor visit and antibiotic cost \$96. I left the hospital smiling! Medical services and are up to par with that of the USA but the costs are much more affordable. You can have an excellent vacation and include dental or medical treatment at a fraction of the cost of what you would pay in the USA.

Life in Panama is much different than in the USA where I lived my life until five years ago. I was getting a bit nervous with the way the economy was deteriorating and the political structure was changing in the USA. After seeing my life savings dwindling rapidly, I decided to check out Costa Rica, and the many stories I had heard, both good and bad. I found it to be a beautiful country with

much to offer with its eco friendly atmosphere.

But after visiting Panama and analyzing its economic trend, I found it to be more stable and progressing with an increasing economic status.

I found Panama also to be rich in heritage and natural resources. The government in Panama is progressing and there has been much change and improvement in its infrastructure, educational system and new hospitals and roadways have been constructed. The new subway system is the envy of all central and South American countries; sleek, modern and efficient in transporting thousands each day.

Panama is a beautiful country with beautiful landscapes and historical sites such as Casco Viejo, declared A World Heritage Site by UNESCO, with its Spanish colonial design dating back to 1673. This entire area is undergoing restoration by developers and becoming the place to be and be seen. Landscapes with the Caribbean coast offers stunning seascapes found in the San Blas Archipelago consisting of over 200 islands.

The Azuero Peninsula on the opposite Pacific coast offers a world in itself. From world class surfing, deep sea fishing, snorkeling, scuba diving, whale watching and observing thousands of nesting turtles, to horseback riding or enjoying an afternoon in a natural hillside pool under the canopy of a shade tree.

Tonight after enjoying the festivities of the coronation of Miss Pedasi, I must decide where to dine. Will it be one of the Italian restaurants, French or at the lively American fare Smiley's with it live music or the local seafood restaurant Isla Iguana?

That's just to name a few of the many restaurants in Pedasi and the surrounding area.

That's Life....living in Panama!

# The New Coastal Strip of Panama, The Subway, and Raspao

**Eliecer Vera, Jr. – EQUUS VILLAGE**



 Eliecer Vera, Jr.  
EQUUS VILLAGE



Yesterday, Holy Saturday, Mary and I went to the church to ask God for the peace of the world and ask for our union. It was a very beautiful and emotional Mass of 3 hours with songs and candles.

Then, after Mass, we went to see the new coastal belt. We have no words to describe our excitement at seeing Panama growing this most beautiful day. The belt goes from the Old Town (Casco Viejo) to the Bridge of the Americas. It has playgrounds, skating parks, and stunning views.

After all the walking we decided to eat a raspao, which is a Panamanian crazy ice. If you come to Panama you have to ask for a raspao; you cannot leave without trying it. -

Then we decided to go to the METRO (subway), finally a means of modern transportation for the country of Panama where you can get across town in 15 minutes. It is hard to describe how exciting it is to see our beautiful country growing and more modern every day.

We are very happy to welcome people from other countries and for everyone to know this little piece of heaven on earth.

Regards,

Eliecer and Mary





# THE ROAD

## Allen Rosen - Chiriqui Coastal Real Estate



Good roads leave no traces in the memory – smooth, seamless, without jarring bumps or sudden twists, they are the silent asphalt arteries that carry us from one place to another as we go about our daily lives, never calling attention to themselves. Not so with bad roads. A bad road, like a bad marriage, feels endless, terminal, and impossible to escape, even years later.

I have seen many bad roads around the world. Some in Central America are scary bad. In a competition for ‘the worst road in the world’, there would be entries from Russia, Bolivia and African countries. Maybe some would be worse than this road, but I would need to see them to say for sure.

The trip started out innocently enough. Someone emailed me from the US asking whether I knew of any large parcels of land available for reforestation. I didn’t, but I liked the idea of brokering a reforestation project, so I asked my biologist friend, Steve, to nose around the central provinces, where land was cheap, and see what he could find. Soon enough, he called to say that there was excellent potential for large reforestation projects in Veraguas and Los Santos provinces. Tens of thousands of hectares were available at low prices, and the environment ministry in Veraguas was eager to work with us.

Steve gathered together a group of people who could help with all aspects of reforestation, from locating the right property, to drafting environmental plans, to arranging for crews to plant seedlings. He also met a lawyer in Veraguas, Ruben, who turned out to be well connected locally and seemed to know every available property. In no time, Ruben had lined up half a dozen large farms for us to inspect. We chose the most beautiful—but also the most remote – to visit first. The photos Ruben sent us showed enormous old- growth trees, a river at the bottom of a deep valley, and large stretches of cattle pasture, perfect for replanting.

Steve and I drove to Santiago on a Monday afternoon, stayed overnight, and left early the next morning to inspect the farm. Along the way, we joined up with Ruben and Milagros, a friend of Steve’s from the environment ministry, and headed off in a pair of four-wheel drive trucks. We expected the drive to take about two hours, but that was not how it worked out. The first leg of the trip went smoothly, as we cruised along newly paved roads from Santiago to Chitre, then to Macaracas in Los Santos province, the closest town to the farm we were visiting.

Los Santos has a reputation as the most European of Panama's many provinces, and that indeed appears true. The people are lighter skinned, many having a distinctly Spanish or northern Italian look, in contrast with the mestizo appearance of most other Panamanians. Macaracas is a clean, well-maintained and attractive town, where happy-looking dogs and children promenaded down the main street. Everyone in Macaracas seems fat, happy and healthy. If Panama had a Lake Wobegone, Macaracas would be it – a place where all pets are well-fed, all husbands sober and hardworking, all wives faithful. Macaracas is that kind of town -- or looks to be.

Anyone who has traveled in remote regions of the half-civilized world is familiar with a certain kind of back-country road. At first, it seems fine and inspires confidence, until you notice the slow deterioration that gradually transforms it from a respectable dirt road into a narrow, rutted, rock-strewn cow path; and then—in the final, terminal stage of decline -- into a sad pair of tire tracks in the mud. This was one of those roads.

From a distance, as we left Macaracas, the road snaked along the crest of a series of hills going westward. Some were gentle, with softly-rounded crowns. Others were steep, razor-back affairs with a narrow ribbon of road running along a ridge. My sense of impending doom increased as we crossed a narrow ridge at the top of one razor-back hill. The road was only a foot or two wider than the truck in some spots, and on either side there was a vertiginous drop of several hundred feet to the valley floor below. To make matters worse, it began to rain, turning the road bed into a strip of slippery red clay – a source of joy to potters, but not to drivers. The margin of error was shrinking with every drop of rain on the increasingly slick roadbed. I drove cautiously across the narrow hill-tops, hoping that our tires had enough grip to keep us from sliding off the edge.

With rain now falling steadily, the road deteriorated into an obstacle course of mud, rock and clay. The ride had been bumpy for most of the past two hours, before the rain started, but at least the front tires had gone where the steering wheel told them to go. Now, even with four wheel drive, the rain washed away our traction. All we could do was slide around helplessly on the wet clay. The steep hills had been navigable when dry; now they were mud-covered toboggan runs.

As we neared our destination, Ruben's truck got stuck in a deep gully carved into the road-bed by months of rains. We were close to the farm we had come to see, so we left the vehicles and walked the rest of the way. It was still raining slightly, and visibility was limited, but I could see the farm was remarkably beautiful—a mixture of virgin forest, river valley and cattle pasture. There were few traces of human civilization, other than small workers' shacks scattered here and there in the distance.

After taking a few photos, we decided to head back to Santiago. It was now two in the afternoon and we had been travelling since seven in the morning. Ruben got his truck unstuck without too much trouble, and we started back. Before long, the reality of our situation dawned on us. There was no way we were going to get our trucks up the mud-slicked hills. I made a feeble, timid effort to drive up the first one, but after fifty or sixty meters the truck slalomed right back to the bottom. This wasn't going to work. An even bigger worry was that if we slid off the road in the wrong place, we would end up entombed in a mangled, metal sarcophagus on the valley floor far below.

I am not, generally speaking, a superstitious man, but I found myself looking for signs from the gods as to whether this was my day to die – chicken entrails on the road, that sort of thing. Death would have been inconvenient just then. My financial affairs were a mess. I had put off making a new will. Who would take care of Billie and our fourteen dogs and two cats? The gods, however, were not sending any portents of doom my way – no ravens circling overhead, no cackling crows, sure signs, the ancient Romans believed, of ill-fortune ahead. There had, in fact, been a good omen earlier in the day. Driving along the road outside of Macaracas, we saw a flock of Amazon green parrots and a Toucan flying overhead. Wild parrots are a common sight in Panama, but Toucans are rare in the wild, so rare that even Milagros, a field biologist with the environment ministry, had never seen one before. I was beginning to feel confident that the gods were on our side, or at least not averse to our little road trip.

The locals were more ambivalent. A few had gathered around to amuse themselves at our idiocy. (Didn't the crazy gringos know trucks get stuck in the mud at this time of the year? Why didn't they bring chains for the tires? Why didn't they use horses instead?) Ignoring our obvious stupidity, the local men gathered around our trucks were confident that if we waited two or three hours for the sun to dry out the road, we would be able to get back to Macaracas before dark. It was a plan, and we didn't have any others, so we decided to give it a try.

While we waited, Steve and I walked up the hill to see if we could find a cell phone signal and call our wives. At the top, we met Rafael, a campesino who had lived and worked in the area for thirty years. He was forty-four, rail thin, graying and the only man I ever met in Panama who wore his hair in a ponytail. We hiked with Rafael to the top of a taller hill where he showed us a spot

that had a weak signal. The vista was jaw-dropping – row after row of mountains, suffused with late afternoon sun, covered with layers of mist, stretching mile after mile, until they came to an end at the edge of the Pacific ocean.

Rafael invited us back to his home for lunch -- a wooden shed, perhaps twelve feet by twenty, with a dirt floor, rusting steel roof and no electricity or plumbing. Here Rafael lived there with his wife, ten children, two daughters-in-law, and six grandchildren, twenty people in all. I did not see inside the sleeping quarters, but there was no furniture in the rest of the shack, save for a couple of hand-made wooden benches on which everyone ate their meals.

Rafael worked for a local rancher. I had no idea how much the rancher paid him, but it was surely no more than a few hundred dollars a month, probably less, and with that small sum he fed and cared for his family of twenty. His wife was a short, handsome woman, still attractive after bearing ten children. The youngsters were shy, good looking, clean and apparently healthy. The teenagers rode their horses to the high-school in Macaracas ten miles away, while younger ones walked four miles to the nearest primary school. Despite the primitive living conditions, Rafael's wife was quick to make us coffee and a meal of rice and smoked beef over an open fire.

When we finished eating, we went back to the bottom of the hill where our trucks were waiting. I had been skeptical when the local men told us the road would dry out in a few hours. I was still not convinced when they now told us we should give it a try. It was easy for them to say. We were the ones who would be mangled and entombed in metal boxes when our trucks slid off the road and tumbled hundreds of feet down the hill. They would be left standing at a safe distance, shaking their heads sadly at how things had gone so terribly wrong for the poor gringos, perhaps saying a quiet prayer for our departed souls.

Still, there was the Toucan. Everyone said our best chance of getting up the hill would be to drive as fast as possible, maximizing momentum. I understood the theory, and it made sense, except that it also increased our chances of sliding off the road and crashing to our doom below. There comes a point, however, when careful calculations of risk do not mean much when you are tired, wet, covered with mud, and want nothing more than a shower and clean sheets. This is the kind of situation in which people do stupid things. They are too tired to care, which is why they take the risk, and why it sometimes ends badly.

I put the truck in gear and raced as fast as possible up the hill. When we reached the top of the hill and were still alive, I was a bit surprised. We seemed to be over the worst now. And for a while, there were no problems, except that my truck began making strange gurgling noises, rattling loudly and shrieking with pain like a wounded animal. A stone must have become stuck somewhere in the brake system, causing the high-pitched screams, which continued for a while and then stopped.

Twice we passed local people looking for rides to Macaracas and picked them up. The first was a farmer and his ten year old son; the second, a woman with her young daughter. The truck was now packed with six people, front and back. The next challenge came when we began sliding down a long, muddy hill with a concrete bridge and river at the bottom. Despite the mud, everything seemed fine – until the brakes failed. I pumped the pedal several times, only to find dead air. This was not good. Six of us hurtling down a mud-covered hill, at the bottom of which was a river and concrete bridge – with no brakes. I tried the emergency brake, but I knew it wasn't going to work. I had taken the truck to several mechanics in an effort to fix it. They had all told me they would get it working, but none did. Our luck held, though, and I managed to steer the truck safely across the bridge

Driving without brakes is never a good idea. Still, there are times when you have no choice. I put the transmission in the lowest gear, hoping that would save us from crashing into hard objects at high speeds. Thus hobbled, we drove for the next half hour until we limped into Macaracas, somewhat the worse for wear, but with all bodies accounted for and undamaged.

A few weeks later I heard that Raphael was in a hospital recovering from an accident. The truck he had been riding in slid off the road and down the side of a hill. He was battered and bruised, yet still alive.

# Presidential Campaign

## *Panama Style*

Bob Gugel - Origen Real Estate Consultants, Inc.



The voting for the Panamanian presidential election will take place on the first Sunday in May. Voting is done on Sunday to ensure maximum voter participation. Presidential elections are held every five years, and presidents cannot succeed themselves. Under this system you don't have a president-elect campaigning to win the next election instead of governing, so the election season is much shorter than the U.S.

There are a number of other differences as well. There are three strong candidates with only five or six points separating the first and third place candidates. The three main candidates are José Domingo Arias of Cambio Democrático (CD), Juan Carlos Navarro of the Partido Revolucionario Democrático (PRD), and Juan Carlos Varela from the Panamameñista Party. Like most campaigns everywhere they spend a great deal of time mudslinging and attacking the opposition. The Catholic bishops created an ethical pact signed by all candidates, but it was mostly ignored. Some of the TV stations even disallowed any campaigning during the last days before the election.

Most of the electioneering is of the low tech type. Every major street is blanketed with banners, flags, posters, and signs of all sizes. Each political party has their own logo and "team" colors, kind of like school colors. All over Panama people wear tee shirts and ball caps expressing their support for their candidate. Huge caravans of supporters noisily parade down the Cinta Costera (Coastal Strip) in buses, trucks, and cars, honking horns and yelling.

The CD party had a massive rally on May Day on the Cinta Costera. Hundreds of buses that had brought supporters, lined the length of the boulevard. Like all of these kinds of rallies it concluded with fireworks.



# THE WORST THING ABOUT PANAMA

IS ALSO

ONE OF THE BEST THINGS



Linda Jensen



Linda Jensen



Ex-patriots are one of the worst things about Panama. Why? Many people do nothing more than look at glossy magazines full of hype, vacation pamphlets filled with exciting activities and resort lifestyles. (Nothing wrong with those, by the way). However one should also do some research about the pros and cons of moving to Panama. Sites like this one have stories and questions answered by real people who have experienced expat live here. There are videos on YouTube that put you right here in the area of Boquete, and other places in Panama as well. Just crunch numbers and do comparisons before you leap into a new life in a new country.

If you are a person who finds fault with much of the inconveniences in the USA, I assure you there is far more inconvenience here in Panama. This is a country with a total population of less than Houston, Texas! If you are a basically unhappy person, moving is no cure. If you want all the people to speak your language and you have no intention to learn theirs this is not a place you will love.

We love Panama. However we arrived with some knowledge and few preconceived notions of it being just like America. You can purchase many American products and services here. You can eat at McDonalds, KFC, Dominos, Fridays, and many more chains. You can stay at the Marriott, Hiltons' and Hampton Inns'. You can shop in American type malls in and near Panama City. Here you can purchase a Ford, Chevy, Nissan, Toyota and other major lines of vehicles.

What is it, you ask about the expats that I find an issue with? Because we are guests in a foreign country that has a close affiliation with America. Our dollars work here the same as there. We use mostly American money here in Panama. However, because retirees typically have more disposable income than many working class Panamanians we cause a rather high increase in the cost of goods and services. The prices in the real estate industry are all affected by our affluence. Oh, don't get me wrong, many of us are retirees living on Social Security alone.

Because so many expats do not have a good grasp of the language or the laws of Panama they find themselves in dire straights when purchasing land or building homes. They trust architects and builders, developers, and will hand over their money before they ever see a title, only years later to find they still have no title to their homes or land. Once again I feel bad

for them. However they need to study some of fail to do the due diligence required of any pro- any place else in the world. Unhappy people

the laws for real estate found in English in many places online. I say they ject where a lot of money changes hands whether here in Panama or breed unhappy lives. It happens everywhere.

Some folks gripe about the windy season or the rainy season or the high cost of fuel for their vehicles. There are folks who constantly denounce the water systems seen all along the streets and roads. Broken water lines are found as easily as white fluffy clouds in the blue skies! But this is the way they do it. This is not America.

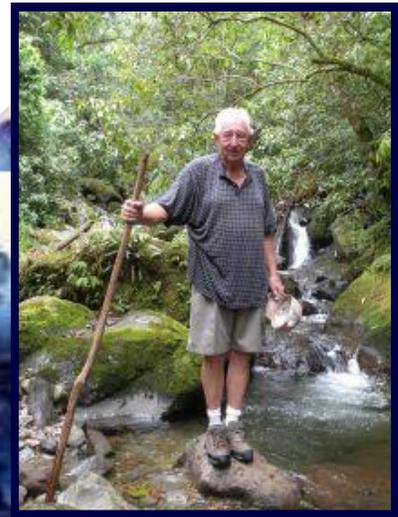
Noise, abandoned pets, poor people, electrical outages, water shortages, too much rain, not enough rain, too windy, too hot, too cold, hey, we have heard it all! Mostly from Gringos because the Panama people are so easy going and used to it so they do not complain.

In conclusion I urge you to be very careful and use every tool at your service to find out if this country is a good fit for you. Because I love it doesn't mean you would. Happy people are happy wherever they are. If you are a fault finder I doubt you would be happier in Panama than where you live now.



# HOW THE QUALITY OF OUR LIFE IMPROVED IN PANAMA

LINDA JENSEN



 Linda Jensen



Panama happened after the economic downturn of the Obama administration took its toll on our quality of life. Yes, it was more than that, too. The cost of medical care skyrocketing, the cost of everything going up never down. Increased taxes, poor air quality, too many sick days and frankly after two years or more of intense research I could not find a single place in the USA we could live on our social security alone. Sounds grim, but for us Panama was the answer!

We have had a wonderful side effect of good health here in the mountains near Boquete, Panama. My husband Arne has cut his medications for diabetes in half or less than that his blood pressure meds in half. He still takes blood thinner, but less than when he was in the states. He was able to get off his heart medication. His A-fib has been so much less, his blood pressure much lower, his sugar level good to great. My health issues were mostly stress-related due to poor air quality and allergies. I used to have bronchitis every year to the point of being bedridden for a week or more with a usual recovery of weeks or months. I was recovering from the last bout in December 2012 when we arrived here in Panama. Since that time I have had only minor allergies, no serious problems and a brief attack of kidney stones. Otherwise the doctors here would starve if they depended on my visits or Arne's.

We pay about the same rent we would in the USA for a 1,200 plus square foot condo just outside the village of Boquete. Our rent, electric, and cable are affordable. After we pay that we have money left for groceries, cabs, coffee and treats. We enjoy wine and beer, we enjoy dining out, we go to town and shop or browse. Our home is not elegant but is comfortable and our friends enjoy visiting. Most of the time we have all our meals out on the large patio. We live in gated community with wonderful neighbors; we mix and mingle well. What is nice is that there is always someone home and it offers an added sense of security. We can walk into town without any problems at all. Our children and friends use SKYPE or Magic Jack to keep in touch; we also use Facebook to see the latest pictures of grandkids and relatives.

So it is easy to say we have a lot less stress here. You know that stress kills and with all the external stress in the US from the climate, the water and air, the government, lack of money and jobs, topped off with a nightmare medical mess you can see how much better off we are here in Panama.

We have the ability to travel, to enjoy this beautiful country and enjoy foods, places and things we could never afford in the USA. There are schools, churches, even a number of fast food American brands here. You can watch American TV; purchase American brands in appliances and groceries, cars, trucks, and fly American airlines.



# Colón, the Second City in the Republic of Panamá

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Colón was named after Christopher Columbus. It is a seaport, located on the north side of Panamá, surrounded by the Atlantic (Caribbean Ocean). In the early years, around 1950, Colón attracted workers of the new railroad construction, and many families, mainly from England and the Caribbean settled here, making it one of the most important cities in the region at that time, especially for trade and commerce.

Many influential families made a great contribution to Colón where, even today, we can see their heritage. Many well-educated people from Colón made history and were great politicians, educators, doctors, and engineers who contributed to the city's prosperity.

In the present, Colón is very important, due to it being the home of the second largest Free Zone in the world and one of the main ports in the area, Manzanillo, is constantly expanding to become a great commerce and tourism center.

One of the towns near to Colón, Portobello, is very well known since the Colonial times, for the enormous importance it had as transit point for merchandise and gold between South America and Spain. Until today, Portobello remains as one of the most charismatic towns, full of history, including the "Congo", its best known folkloric dance.

Portobello is home of one of the great Spaniard forts, the "Fuerte San Lorenzo". Unfortunately it is a little abandoned, but will soon be cleaned and repaired, as one of the areas historical monuments.

In Portobello, you can see, as well, the colonial church, the antique custom house. You may also want to enjoy a nice lobster by the sea, because beautiful beaches surround Portobello. Very close by, there is a resort and residential community, as well as "Isla Grande", a beautiful place to spend a vacation. There is also "Sir Francis Drake Pirate Island", a unique private place, where history says his ship was sunk.

At the present time, the city of Colón looks like abandoned, and not clean. But last night, the new president announced a new mega project in the amount of US \$500 million to re-construct Colón, give it a new "look", make it safe and restore its beauty.

There are some very nice modern neighborhoods at few minutes from downtown Colón, where executives from the Free Zone live.

Colón has extraordinary importance at the present time as one of the best commercial centers for investment.

Colón is also a nice cruise line HUB, where thousands and thousands of visitors arrive in season (May through October) and enjoy different tours in Panamá, from the Panamá Canal to bird watching, to outdoor adventures, to shopping (because Panamá is a wonderful low cost shopping center)

Visitors to Panamá are always protected by a 30 days medical insurance, courtesy of the Tourism Authority. Ask for your brochure at the airport on arrival.

[Editor's note: According to a press release August 1, 2014, the Panama Authority of Tourism stated that no charge tourist insurance coverage is no longer being offered.]

# New Metro ( Subway ) in Panamá

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Public transportation in Panamá made history last April 5, 2014 with the inauguration of the first metro (subway) in Central América.

Above and beyond all expectations, the construction of the modern metro was made in 38 months. It has 20 trains of 3 wagons each, accommodating 600 people per train.

But the most amazing thing is that the President of Panamá, Mr. Ricardo Martinelli, a nice and simple fellow, decided to drive himself the 13.7 km (9 miles) of the inaugural trip, with special guests, taking only 23 minutes, while taking other transportation might take up to 2 hours. In each station were special performances from different artists, including "tango" from Argentina, and a beautiful presentation by the Chinese Community. The President, very emotional, said the metro was constructed "by the people", "to the people".

The new metro will also serve as tourism public transportation, as 8 stations will be elevated, and 7 underground. As of now, there are 3 projected lines:

- Line 1 : From Los Andes to Albrook Mall. Already inaugurated.
- Line 2: From Los Andes to 24 December neighborhood. (projected)
- Line 2 1/2: From 24 December to Multiplaza Mall (projected)
- Line 3 : All the way to Arraiján (passing by the Panamá Canal) (projected).
- 

This could change, as plans are properly coordinated. Line 2 could be finished by 2017, according to authorities.

The metro will be free for the entire public until further notice, probably more than 2 months. From there, the price has not yet been established, but everything points that will be around US \$1 each way, and will also have transfer points. Even though it is free, all visitors must carry a card, which can be purchased at any station. You must have exact change of \$2 for the card, plus the fee for any additional route you want to purchase in the future (that is not needed now, because the train ride is currently free).

The rules are very strict. There are no pets allowed, no eating on trains, no firearms, no large bags or baggage that would obstruct the space, and many other basic rules, like no drinking liquor, no vendors or selling, proper dress code, etc. Security is also highly considered. Police officers are always at the station, along with metro personal to help all visitors, and 2 police officers will travel in each train.

Panamá also made history not long ago, with the inauguration of the new international airport of Río Hato (located almost 3 hours from the city of Panamá between Penonomé and Santiago), which will bring growth and comfort to the areas of the central part of the country.

All these modern projects emphasize that Panamá is ready to keep the #1 destination title. Panamá also offers a special emergency medical insurance to visitors, all included for the first 30 days, courtesy of the Panamá government Tourism Authority, that you must request at your arrival at the Airport.

And all those who have the retiree (pensionado) visa with Panamá resident "cédula" have the same privileges as Panamanian residents of several senior discounts in airline tickets, trains, parks, doctors office, hospitals, prescriptions, movies, hotels, restaurants, some stores, entrance to the Canal and more. Who wants to miss a visit to Panamá?

Panamá offers modern facilities, an amazing natural environment, smiling and warm people, excellent weather, and most of all, the desire of accommodating each and every one of you.



# Carnival in Panamá



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Panamanians take Carnival very seriously. Many people prepare themselves for months to participate, in any way, in the Carnival, and visitors book their flights almost a year in advance to enjoy these four days of music and dancing.

A version of Carnival is called "Fiestas del Rey Momo" (King Momo party), which is celebrated throughout the country, but mainly in Las Tablas, on the Azuero Peninsula. Lately more and more towns are incorporating their very own way of celebrating regional events for Carnival. The main cities have a queen, who leads all four days of parades and shows. This tradition is believed to have started in the colony, when people dressed as kings and queens, but it wasn't until 1910 that it officially began, when one of the requirements was to select a queen. In the present day, Panamanians forget the origins of Carnival but participate and enjoy one way or the other, especially the young ones. Usually at Carnival everyone who has a country house retreats to the "interior" while the city (Panama City) is very quiet.

Carnival starts Saturday, before Ash Wednesday (beginning of Lent). On Friday is the coronation of the queen followed by a very late gala dance. Saturday continues the night events. Sunday is Pollera Day (a "pollera" is the national dress of Panama), when almost every woman wears her best. Queens and their princesses go on a parade on beautiful floats, usually sponsored by private companies or government agencies.

Monday is dedicated to a series of groups, with each group having members who have the same customs, wear the same costumes and dance in a parade for hours. Tuesday is the main and last day... with beautiful floats and when the queen wears her best fantasy dress\* (an example of which is to the right), finishing with the "entierro de la sardina" (sardine burial) at breakfast.

Of course, people take all these days off from work, and offices reopen at noon on Wednesday. Plane tickets have the tendency to increase for this season.

Even though almost every town has their own way of celebrating, the towns and cities most considered for carnival are: Los Santos, Penonomé and of course, Panamá City.

\* A note about the "fantasy dress": These are the kinds of dresses the queens use every day at Carnival. The queens compete with each other as to which one has the best dress, with each queen keeping her dress a secret until she wears it at the parade.

They also use these dresses when representing Panama at Miss Universe, Miss World or other contests, as well as several miscellaneous presentations.

Those dresses cost A LOT of money and are specially designed for each individual queen. They generally have a lot of feathers, and all kinds of imported or local things that the designer can possibly think of.

# Ethnic Native Groups in Panamá, Part I



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The Guna Yala's, from San Blas, Darién, Republic of Panamá  
Ethnic facts:

The people living in this region were first called "Tunelagá". Then after their 1925 rebellion, their name was changed to "Republic of Tulé". According to historical information, this community was helped by a Canadian adventurer named Richard Marsh . Then, they were known as the "San Blas district", and their name was based on the first name that Christopher Columbus gave to this archipelago as "Islas de Sanbellas". (Sanbella's Islands).

Even though it was created in 1938, it wasn't until 1953 that it was officially ratified by Panamanian law.

Lately, in 1998 their name was changed again to be "Kuna Yala, but it wasn't until November 22, 2010 that Panamanian President Martinelli's administration changed the name to "Guna Yala", in consideration of the Education Bilingual Intercultural agreement, because the letter K didn't existed in their alphabet. This name means: "Montaña or Tierra Guna". ( Guna Land or Mountain).

It is located at the north part of the Isthmus of Panama, on the Atlantic Ocean (Caribbean) side. Part of their land is on the mainland, but the rest are islands, in the "Mulatupu Archipelago". The majority of these islands are formed of coral and sand. Out of the 365 islands, only 50 are inhabited. Their approximate territory is 2,308 km<sup>2</sup> (about 890 square miles), and the last census in 2010 shows 33,109 inhabitants.

Their houses are made out of straw and cane, and they sleep in hammocks. Traditionally their houses have two sections: the bedroom section is called "big house", and the other section, which contains the kitchen, dining ar-

ea, and has other uses, is called "fire house".

Marriage is established at the bride's house, and once they get married, the husband has to live at the wife's family house. Women have a distinguished place in the community. They also highly honor the seniors.

They have tried by all means to keep their culture and language. Their women traditionally wear on a daily basis their colorful dresses made out of "molas".

Some cruise lines have tours to these islands, in addition to visiting the Panamá Canal. There are several tour operators that offer nice tours as well.



# Weddings in panamá

## republic of panamá



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Weddings have always been a big deal for everyone. It is a very special day for every couple that makes a deep commitment in their lives. I think that is universal thinking...BUT... it's really amazing what a wedding involves, and, in Panamá, this is very much the case.

Panamanians take very, very seriously the fact that a marriage is a Sacrament; not merely a social issue. Marriage has to be seriously considered, from every possible angle, not leaving anything out.

As in any other place, the planning for a wedding in Panamá takes well over a year. In most cases, a wedding planner is a key to a successful wedding, and in Panamá, this service is becoming more and more solicited.

First, the couple should attend a meeting with the Catholic priest (in Panamá, most of the population is Catholic) and make a deep commitment that the marriage will be by free will, and a long lasting promise, in good and bad. If the couple belongs to a particular neighborhood, a special permit should be gotten from their Parish, to get married in a different neighborhood.

The next step is selecting the couple's wedding Court. That takes several months, as Panamanians have a large social circle. But, usually, the bride chooses her closest friends or siblings, if she has them. She also chooses the wedding guest list, which is difficult. In Panamá, everyone is related one way or another... and, since, people remains friends with their school mates until elderly years, it is difficult to make a selection. (In Panamá, usually same group of students remain together from Kindergarten to 12th grade, without changes.

Selecting the hall is very difficult, as there are so many to chose from, and in almost every case, they are booked way in advance.

The most popular are the "Club Unión" (for members only), the different 5 stars hotels like the Sheraton, Marriott, Miramar Intercontinental, Continental, or "Hotel Panamá", which has big halls for thousands of guests. Its also very popular now to use the brand new hotels and resorts, either inside the city of Panamá, or in the "interior" (countryside), where the most sophisticated resorts are available, places like in Punta Barco, Coronado, Buenaventura, Santa Clara, Boquete or El Valle de Antón. Of course,

this is only a very short list, as there are hundreds of them around the country.

Regarding the party itself...THAT's a different story. Panamanians love to party, and usually, they hire several bands to entertain the guests. It's very common that parties end with a "carnival" look, with guests wearing Mardi Gras effects and costumes, with music and everyone dancing, even the older ones. Another popular custom is to bring the "murga". This is a very loud and totally joyful band, usually found at Carnival times. Other times, the "Mariachis" are also a good choice... and sometimes, they're ALL at the same party. If the wedding is at night, it usually ends around 3 AM, and guests continue the party somewhere else until way late in the afternoon of the following day.

The dress code is very important... and very formal. Ladies take very good care of what they will wear. Beautiful and expensive dresses can be seen on every one. If the couple decides to celebrate their wedding in the "country".... the dress code is a little more relaxed, with perhaps hats allowed to be used, but everything is in excellent taste.

The buffet usually includes everything that you would get in any stylish place; but desserts make the difference. The most common is the "sopa borracha" or "sopa de gloria". Both are only served at weddings. Other desserts include "tres leches", or different mousses, cheesecakes or similar. The wedding cake is usually reserved just to cut it, and take it back home, to give it to family members.

A wedding in Panamá is a big event, and guests have a tremendous experience and fun.

# Altos del Maria— Shangri-La Enchantment in Panama

## Jet Metier - The Fabled Market

Jet Metier  
The Fabled Market



One can look at a map of Panama and see it as would an early engineer, as an earth moving project. There, where the raised land is as narrow as a sandbar on the globe, and the two giant fraternal land masses balance on either side of the equator, Panama is like the stretched middle of a twisted water balloon, and anyone with an imagination tuned to navigation, would place an inland waterway there to connect the oceans, dug to accommodate the cargo of deep-hulled ships. But when one is on the high elevations of Altos del Maria, the rarity of the view is not seeing this slight ribbon of land, ripe for the cleaving, but rather the Janus mask of two oceans, almost touching each other, facing each, with the jungle highlands and the steep side of a crater, carving out their profiles.

I live where there are no oceans, no lakes that spring from the arterial earth, no river ways deep enough to skim across with a craft. I live in the Sonoran Desert, and all my seas are imaginary. These seas are waterless, but seas nonetheless, and I would know them as if I were face down in snorkel gear examining the ocean bottom, for all the contours are there of a deep trench, just no longer filled with lapping water, but open and exposed to a sun that has never been jealous with its favors, the shelf of each fathom only apparent from the high mountain tops.

So when Xochil said “From here you can see two oceans,” I did not see what she saw. The oceans I had become accustomed to; the ghostly remains that I understand as Arizona’s historical ledger, are not bright blue, they do not move with the tug of

the winds and tide, they shimmer as movements of the heat in the hot skies. What Xochil showed me, these “wet” oceans, were dark and vast, stopping only at the horizon. I could not see their sandy bottoms or how the currents had tilled their shape. They really were too significant to understand, since everything was hidden and enormous, especially considering the surplus of the other on either side of me.

To reach Altos del Maria, is to approach from opposites: from the bustling Panamanian Highway, where there is a sign that spans the road, or from the sleepy village of Valle de Anton, where a little real estate sign hints there is more to see. I knew of Altos del Maria before our trip, because I looked at a map of Panama and triangulated a pleasurable spot away from the cacophony of the major city, known locally only as Panama; the beach communities, where the heat was too familiar; and the hinterlands where there were few roads or services. I found a house to rent, a round house with a loft bedroom on a lonesome road; left emails messages and got no response. So because it was a gated community, I thought there would be no way in.

A map can tell you nothing about what is desirable. On a map, Altos del Maria looks forbidding; the way is rugged and steep. Each marker on the road counts down how far it is to Altos del Maria, because someone sensed how easy it would be to lose heart along each tortuous bend of the 25 minute journey, where the side of the road is either mountain side or mountain slide, and you would need encouragement not to turn back. We felt like explorers, because there seemed to be few inhabit-

ants, and the ones there were, were pointing upwards, as a way to ask for a ride up the hill; understandably, because walking was such a strain, unless you were inclined to mountaineering. But we found it beautiful; there was innocence about the tender greenness of the trees that hugged to the precipices. I thought of Shangri-La, enchantment, and that it would be very different when we got to the top, and that at the stopping point at the gates of Altos del Maria, time, too, might stop.

I don't recall if we called ahead to be let in, but there was a guard at the gate, and during our time there I noticed guards in vehicles patrolling, and I guess we seemed harmless enough, especially me in an ill-fitting dress over my beachwear, and my husband with his standard good-natured brio, expecting to be let in. We did not expect to see a reception area cum business office that looked quite alpine. The landscape was dominated by pine with curious tropical flowers twining around each other. Inside there was the architectural vernacular of Colorado; the proportions were baronial. Other than an attendant, we were alone. We were served coffee as we waited, and I spent that time pacing the outdoors, loving the freshness of the air.

We were introduced to Roberto, the manager, with whom I found much in common; his background in California and Hawaii, as I had, and his ebullient ambition, which is a trait that springs eternal in my husband. We told him we had seen his ad in another desert community, Silver Springs New Mexico, and laughed at the coincidence of it all. He had two assistants, Xochil and Samantha, a bit younger than he, well educated, well-spoken, who I came to think of as the naiads of the cloud forest. They offered us a tour of the property in their 4x4, which we quickly agreed to. Their work attire was long pressed pants, buttoned down shirts, manicured nails and well-groomed hair. When we began to walk a rough but maintained path, I began to see the wisdom of their accessorizing with hiking boots.

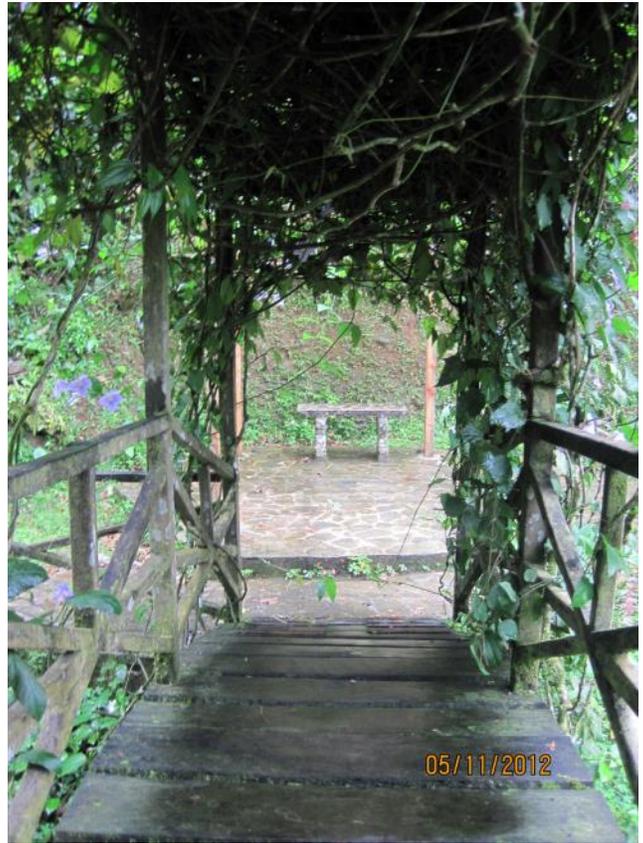
One of our stops was to a building that served as a community center for Altos del Maria. The builder, visionary and laird of the manor, Mr. Melo, whom the staff was always careful to refer to in the most respectful way, had built a cavernous space so that the inhabitants could join together for a Sunday potluck breakfast. I saw in smaller adjoining rooms, weight equipment and a smaller meeting room. There was a message board for passersby to read outside the building and foot paths leading into the jungle that crept closely beyond the large picture windows.

We saw newly built homes constructed on pads off the main road. It had the familiarity of suburbia, except for the tropical wildness of the marginal lands, and the views of the numerous hills that protected the tracts like concentric circles of defense. The small neighborhoods were concentrated on a street or two, left alone a mile or so away from the next, in isolation, the road between them narrow and twisting, the height ever climbing, the fog growing thicker as the altitude grew.

For us, the day, which began at sea level, was very bright and hot. But here we were, our sunglasses unnecessary, for the glare and heat of the sun was muffled by the drops of moisture held in the air, now cooler than the temperature around us, muting the chroma of the rampant green, the humidity now made pleasant and agreeable. It did not rain, but the evidence of water was all around us, especially where it made its escape down the hillsides into gullies that followed the road.

Roberto met us at a very special recreational area, just for residents. Its parking lot was so pretty I would have been content to picnic there. There were vines with the thickness of rope that could hold anchors; the plants had exaggerated leaves that could serve as parasols. The branches of the tree tops held each other like a living mat with the greying sun penetrating through its open weave. For desert dwellers, this knotty paradise had more forms than we could grasp; the abstract growth of many phyla we could not organize in our brain, like a Kandinsky painting but only in lovely, variegated green.

Xochil and Samantha told us we were going to see a waterfall. They could have told us we were going to see a sulfuric geyser in the subdivision, which we would think to be as likely to occur in the grounds of a neighborhood park. We walked along a path that was made of steps, which had wooden hand rails to lead you to where the water rushed. We walked across covered bridges that spanned the vertiginous drops, the spray blowing upwards into our faces, a cool splattering drink. As the path followed the



line of the slope, we stopped to examine glamorous flowers beckoning for suitors, the exposed meandering of roots, plump stems of sprawling bushes, which we thought if we were to cut, potable water would flow. And there was the sound, the thunderous crash of mighty water falling from different platforms, the simultaneous falls that fell into tiers, and leapt dangerously to the small boulders at their base, and made pools that smoothed to glass, where we longed to splash.

It was the ultimate luxury, a private waterfall, and hard to accept. Mr. Melo could have charged the paying public to see this magnificent cascade, and yet there was no one there but one couple, who were taking a dip in a placid bay, their backpacks lying without care on the beach. My husband and I envied them fiercely for their privilege. In my mind's eye, I could see my husband in his jaunty trunks, with the dogs, throwing the ball for them to swim to and retrieve, as the waterfall danced, and I on the shore with a fondue pot and canned-heat, dipping something delicious that I had picked along the path of the musical brook.

We left one water-colored landscape for another; a little lake so romantic and melancholy that Tennyson would have placed in it a lady in a boat, her curls and her fingers drifting on its placid surface. My husband and I were left alone for a while, to contemplate the platinum depths, while it sprinkled gently, the taps of a thousand little reminders of the clouds that broke around us; we were not in the desert. We have pictures of us with our arms around each other, my body holding his close. We are both thinking we would be very happy here, in a canoe with the dogs sitting between us, a life of watery delights.

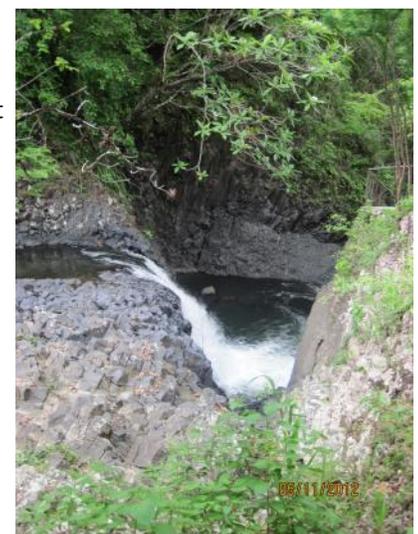
As we go further up the mountain, Roberto shows us a saddleback where he hikes with his young son. Samantha recommends to us her favorite white sand beach, and Xochil tells us she is originally from Mexico. There are more guard gates, like the locks of the canal which you do not pass unless you are allowed. There are more houses, this time along the road, older ones, real characters; the homeowners dreaming out loud, of Switzerland, Canada, and England. There is one house that has a backyard with an orderly garden of raised vegetables and fruits. My husband and I see ourselves doing that, if we lived here, abandoning the raspberries and strawberries of Boqete's farmer's market, to poke what would become our own side dishes into the growing earth.

The last guarded gate is the barrier for Mr. Melo's home. By the entrance of his property made of heavy, framed steel, the almost vertical, winding driveway, the massive structure crowing it, it reads like a castellated fortress. But like the pines he had planted along the lanes throughout, his castle seemed natural there, not out of time or out of setting. He was the one who had coaxed the mountain into a sanctuary site, and his home rightly looked dominating.

At the mountain top where we could see the two oceans just by turning our heads, Mr. Melo is building a large park, a playground for all ages. Parts are already constructed and it will be grand. We can read the map of Mr. Melo's mind; he pictures families romping, room to run to exhaustion, eating and napping alfresco, celebrating with all generations present, gathering together to be outside in the cool atmosphere, caught in the vapors of the thick moving sky. This he has set apart for not just someone who could pay the high tariff of this extraordinary view, but for every one who lives along the corridors of Altos del Maria.

Where I had seen desert seas that had evaporated into time, Mr. Melo with Altos del Maria sees the present as paradisiacal. What he has developed on this hilltop refuge is more interesting than the ocean, which hides everything. Here every turn in the road one is stuck by the volume of the views, swathed in mists, the houses quaint, and the scenery changeable and hung with beautiful forest tapestries.

These days, my husband and I include our dogs in our conversation about Altos del Maria, as a place away from the deserts hazards: nothing will fight them for prey, nothing can eat them; they will never go thirsty, or suffer from drying heat, they can run in the water and they can run through the hills. How happy we could be there, days falling sweetly as fruit. It was my imagination at play.



# Park Eden In El Valle de Anton Panama Is Aptly Named

## Jet Metier - The Fabled Market



Jet Metier  
The Fabled Market



For the final stretch, we followed the blue signs to Park Eden from the main road. The way was unpaved and bumpy, with rocks smoothed over by frequent travel, slowing us to peer into the gates and gardens of well-kept El Valle de Anton homes and jostling us so we were forced to look up at the handsome ridges of the caldera that were thick with riotous jungle. If I were a Victorian British memsahib arriving to the cooler regions of the hill stations, the grounds of Park Eden is what I would want; an open grassy lawn rolling with stately trees with exotic flowers bedding at their roots and entwined along their trunks and branches like ornamental jewelry.

There were two story buildings charming with stone facades, arched wood framed windows and balconies and porches with gingerbread rails. In the main house, we filled out forms in an enclosed porch, from which we could see a kitchen and a living room, rumpiled with familiar use. The grounds keeper spoke little English, and we made a hash out of our Spanish. I tried to explain to him that I brought spices for the lady of the house, who I read was from Ecuador: turmeric, achiote, cumin, ginger and light black peppercorns, were my gifts, as we were staying in her family home and as a guest, albeit a paying one, I could not think of arriving empty-handed. But since she was not there and he was our greeter and our guide, they would be for him. I also gave him a bag of dried fruit, nuts, cookies and candies, "Por sus ninos." But they were grown, he said, and far away.

Our room in the back was like a quirky studio; a bed for intimate snuggling, a smaller bed with a bolster from which to peer up to watch an English-speaking television show, as the lamp oil burnt and the fan turned in the ceiling with the air of the private patio made cooler by the lime tree for which the room was named.

The walls were stacked with books belonging to someone who had an agreeable time in college and never left the reading habit; pictures, knickknacks of local travel, a huge closet with a hat rack, a free standing mirror, a carafe of water and glasses, the implements to enjoy a bottle of wine en suite, and a small bathroom with louvered doors and

extra toilet paper coyly held with Victorian frills.

We walked the surrounding El Valle de Anton neighborhood, our greatest joy to see each house individual, sometimes grand with European longings, sometimes with chickens that recognized no boundaries, driveways which we expected the scions to drive up in their playboy cars, landscapes for weekend delight and plants haughty with color, plots still untaken and untamed.

In town at dinner, at the restaurant La Brochette's patio we saw little girl after little girl with their arms around their fathers' shoulders, somehow standing balanced on the top tube of bicycles, and in their hands balloons fluttering in the dusky night sharing the road with short distance buses and a constant stream of solemn pedestrians . I followed a particularly sweet and skinny dog that paced a length of the road where the bus let out, silently asking the school kids for snacks, which they never gave. But I did; a small sampler of mixed meat parilla from our meal, set down on a napkin before him and the church. Oh, how the stray dogs of Panama broke my heart.

When we returned to Park Eden, the auxiliary two story buildings had no light, and as we walked over the little arched bridge over the stream, there was only the soft music of tripping water and haunting night bird calls. There was no one except us to share the benches in the moonlight, or the deeper darkness nearer the hill, or the swings from the huge branches except the garden gnomes and a huge rat like creature digging in the lawn, the size of a mature opossum, from which we maintained our distance.

The next morning, white iron filigree tables were set for breakfast, and we ate well under the canopy in the side yard; eggs, bacon, orange juice and coffee, and a delicious jam of passion fruit. This we combined with conversation with an American ex-pat and his fetching young Colombian girlfriend, who told us they were headed for the spa.

A truck had hit an electric pole, we learned later, so there was no electricity to finalize our bill electronically. How pleasant this place would be to stay, I thought, even with the grid temporarily down, to ride on bicycles to the hot springs to bathe, enclosed inside the crater with pulpy fruit from which seeds I could spit, and from the ground could spring a new life from this Eden that was shared with us. As we think about this place today, we wish it were our country home, and its plan ours.



# The Manglar Lodge; Remote But Familiar, Very Chic And Done With Ease in Panama

## Jet Metier - The Fabled Market



It is called the Manglar Lodge because there are three kinds of mangrove trees found on the property, which you see on the long wooded road to there, the road that never quite leads you to a view of the Pacific, but rather into an intimate place tucked into the nearness of fresh water and salt, land within the reach of sea, a four room structure of masculine sophistication, a boutique inn for surfers and beachcombers alike.

It is situated down the lane from a surf camp and behind an ocean-side hotel, where across a stream that runs from the cloudy mountains and under the Panamanian Highway, a little fishing village with children in school uniforms walk to the store for afternoon treats and the men mend their nets on their boats facing a shallow shore.

The friendly owner Ivan Marquez, surfer, entrepreneur, handyman, concierge, restaurateur, and recreational guide, is the young man who's vision this is. He furnished our room in earth tone colors, a gallery of National Geographic-like photographs, a big flat screen TV, a modern bathroom, roomy storage space, a robust air conditioner, two beds where towel swans calmly wait and a balcony with a bench to overlook the surroundings. The grounds consist of a close cropped lawn, a pavilion with tables, lounge chairs, and a crunchy gravel driveway and parking lot, that is kept reassuring lit throughout the dark night.

On the first floor is the restaurant that serves the food for big and healthy appetites in a North American mode, and a selection of romantic deserts and cocktails that can be enjoyed inside or outside on tables made of giant tree trunks with their rings exposed.

It feels remote here but familiar, very chic, but done with ease, like the moving tide that laps the beach a stone's throw away in black sand and foam.

## The End of the Road at *Playa Venao*, Panama



### *Jet Metier - The Fabled Market*



The Divisa to the south of the Panamanian Highway is not a scenic ocean drive, except when you get near the terminus, in the Azuero Peninsula, where there is a ledge only big enough for two lanes, between the mountains and the coast with its tiny little coves. The road turns, and with each bend the ocean is glimpsed where the density of trees have become sparse. The water, unlike others parts of Panama, can finally be seen at the speed of a cruising car, in that uncommon stretch between Pedasi and our destination at the furthest point of the paved road. We tour the open mat of the jungle as it descends



to the shore, and past dream vacation homes and reclusive retreats that cut into the forest scene. This is a rare opportunity, to travel with the beach at your shoulder, in a country where the sea can only be met searching down dead-end lanes, screened by the ownership of others.

We know from the map one cannot drive by paved road in a continuous loop around the boundaries of the Azuero Peninsula. The barrier of the national forests stop steady travel, and one must either double back or take a loop through the center of the land mass. But this inaccessibility makes one more curious, more determined to see what is on the other side of the hill; that rise that is impenetrable that you strain to cross. In a modern world of roads to everywhere, to be denied access is terribly attractive.

There are no services, but trickling waterfalls abound. We see a little inn that prompts surfers to stay there, and enjoy the bitchin-ness of rough living away from the hassles of modern conveniences. It is all so lovely and restful, to skirt the mountains and see the contour of the ridges dressed in tropical finery. But there are signs of warning, the danger lies in the crossing of monkeys and surfers. Both subjects are understandable, not from the words on the posts, but the comical illustrations that warn that they may break from the branches and tread-worn paths, to dash across the road, and do your bumper damage.

We find a place to stop, a large parking lot in Playa Venao that separates two establishments. One is a hotel with a ranchito, an open-sided eatery with a thatched roof, and the other is only a restaurant, also plein-air with a covering that expands across quite a few tables. It looks like a place Hollywood-types would meet for trysts, sipping cocktails through black straws and peering over the top of their sun glasses, which are not needed for the glare of the sun is not present that day. We chose the place that is only a restaurant, because it is huge and contemporary, as chic as one would expect from the co-owner, the wife, who is slender and blonde as a runway model.

From my position at our sleek table, I can have a long look upon the view of the headlands across the bay. I think there was a rocky island, separated ever so slightly from the mainland that has become my focus rather than the open sea. People were clambering over it, to reach the top where a lone tree met the sky; its flowers would have to be visited by insects that would not mind crossing over the curl of the sounding waves. It was a surf-able beach, but with no one plying its running curves. We sit right outside the shell of the building; in seats long enough to share with nine or twelve with intimacy. A few tables down, a young man is asleep on the cushioned bench. His friend looks out over the horizon, perhaps remembering the set of tasty waves they had earlier rode. The waiter, a man from Spain, thinks nothing of this, and brings us drinks and conversation of life in Panama. The grayness of the tide tosses itself to and fro and ranges very deep from the source; we are separated by its restless agitation by a wide expanse of sand that is level and dark. It is hard to tell the time of day.

We take a walk along the beach. We pass the other restaurant with its happy revelers. I don't remember having to acknowledge another person as we made our soggy trek. The sand is pocked by tiny holes, where crabs crawl in and out, bursting the bubbles of the foam. The shore is clean here, no debris to look away from, but there is driftwood aplenty, and a young man has chosen a good-sized log to sit upon motionlessly, with his eyes closed. All around is the loudness of the

waves, coming from different directions onto the shoreline.

We see the egress of a stream, the fan of the water escaping into the sand, the boulders left at the forest edge, the earth cut and divided, providing fresh water to the salt. The forest canopy dims the already grayed light as we walk along a path that leads inland. The splash that whirled around our ears once so turbulent is now gone, hushed so thoroughly by the close knit of leaves and branches flanking the trail. There are cattle behind barbed wire fencing, standing in their muddy paddocks, leggy animals with long floppy ears, casually drinking from water in the regular depressions in the soil.

When we turned back and returned to the restaurant, day was ending. Now there were surfers on the break, two young women, each taking turns, tumbling off their boards. When they did paddle back and lay on the cushions as the other young man had done before, they were exhausted, panting, seriously tired by their efforts.

We have dinner near the center of the ranchito, ordering from the daily special menu, mostly of fish, if I remember correctly, but of the particulars, I don't recall, but that it had a very modern look and taste to it. There was a woman who came in and out of the kitchen whom I presume was the cook, and conferred often with the bartender, who was also our waiter, and the same svelte woman, who was chasing after her toddler, the woman's long hair, light against the night's darkness. She introduces us to her husband, a professional surfer; a tall man, dark as she was fair. What a beautiful couple.

I believe we sat by the warmth of a center fireplace, drowsing in the heat of it. I looked towards where we had walked along the strand, and saw pinpoints of lights, miner's lights strapped to the heads of five men. These Americans arranged themselves around a large table, and immediately set up a card game before they had ordered. We learned that it was their tradition, since they were very young, to meet somewhere in the world to surf together. All were married except one. All had sheepishly agreed that their surfing safaris could get dull, because the locations they chose were often remote and the waves they glided upon were not entertainment enough, all day and all night. I inquired about the beams they wore. They were to illuminate the crabs in the sand as they walked.

When we left, we could see the few houses behind us facing the ocean. We saw them, as they looked forward to a future that they were in a good position to meet, their owners pioneers in a beautiful area where the mountains cascade down through a thicket of trees, to an ocean funneled through coves, lined with sand and dry on their vantage points, where they could arrange their deck chairs to see the opening and closing of every day at the water's edge of Playa Venao.



# La Playita, Panama



## Jet Metier - The Fabled Market

In this world, there are still places where the road stops, even in a country like Panama that has severed itself in two, to connect two oceans, the road concludes, and motoring ceases, seemingly arbitrarily. It is a bit frustrating that the edges of the coast cannot be traced completely, unless you are very foolhardy, and would want to bushwhack through the thicket of forbidden land. Slowly we travel, to prolong the tour, to the southeastern end of the Azuero Peninsula, until we must discontinue our trajectory. Road to La Playita Resort, Pedasi, Panama – Best Places In The World To Retire – International Living Because we must double back the same route, we see from different vantages, the emerald of the trees front-lit and back-lit, hyperbolic leaf forms demanding attention, the tangled jungle loosened just for the road, the steep, wet sides of the mountains, slippery with exuberant growth that is cooling and restful, varied and beckoning for further discovery.

We see the sign for Playita Resort, having a fun time bumping down the dirt road, glad we have a reason to turn off the main one. We see a flash of a life form through the trees. My husband cannot name it; it is large, the size of a second-round draft NBA player, a bird stalking on long legs, during that time when God was, perhaps, having too good a time with his band of cherubs, seraphim and beard-trimmers in his animal workshop, permitting this eclectic creature with a small head, outsized-body and thick tail, off the inspiration board and onto the assembly line, just for the heck of it. With an emu on the property, I felt we had just arrived on Disney film set and what a romp it would be.

We drive into a parking lot and find someone to ask permission to visit. We find a young man, who is a nephew of the owner, raised in the United States, who has come to Panama for better opportunity. And as he implies by nodding to his bombshell girlfriend, staying because he likes the look of the local girls. We pay him \$5.00 to enjoy a day pass at the beach and wander the grounds, which are sheltered by tall trees whose upper branches, the height of cathedrals, form an awning, for which the state of the sun must be guessed.

We first notice a stately building with beautiful balustrades, which has a center hall that leads upstairs, which we do not take. Instead we peer through the windows on the first floor, seeing the woodwork that has been expertly formed. There is a walkway across the top, level with the lower branches of the trees that brush it. Across the way, there is another two story building with a seaview, an open construction site, with a few rooms finished, the guests coming and going, towels around their arms heading to the beach. In the center there is a ranchito with a roof of tight thatch, whose pillars are A ranchita, La Playita Resort, Pedasi, Panama – Best Places In The World To Retire – International Living really the greater part of curved trunks, planed just enough to be smooth-skinned. It is a pavilion with not only tables and benches to shade picnic meals, but swings for the kids to fly over the stairs that it is raised upon, and rows of hammock to rock until slumber.

Nearby is a little restaurant, completely open to the wafting breeze, large pots and pans, and other kitchenware, hanging from the rafters outside, and on rustic seats, we sample the catch of the day. We eat, and in between, we whistle and trill, trying to tease the birds closer for an amuse bouche from our meal. Besides bird cries, we hear only Spanish spoken around us. It seemed a place that mostly only locals knew.

Throughout there are places to sit and rest and smell the ocean and watch others as they take pictures of each other with the backdrop of the animals that pass like extras in a movie. Unlike other places along the strand, there is a restroom, which has room to change out of wet swimwear. All paths seem to lead to these wide stairs made of flat stone, and by the look of sand upon them, must lead to the water, and the origin of that hushing sound and that faint scent of the Pacific.

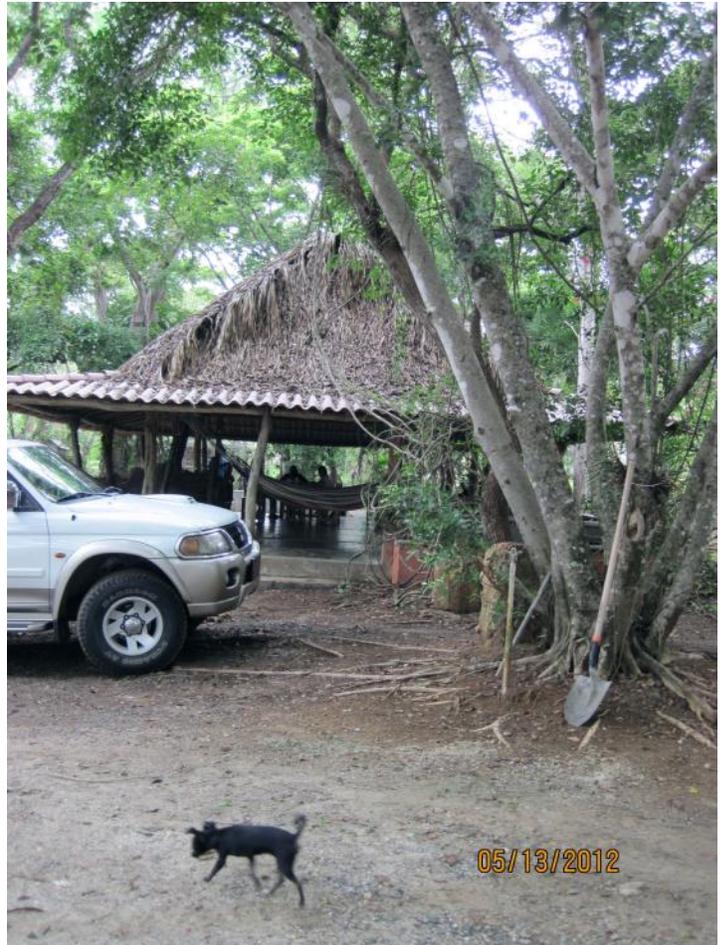
We walk around, amazed that we are in a wild animal park. The iguanas scamper along the branches overhead, they are over-stuffed and rotund from kitchen scraps and the favor of the guests who feed them and have given them affectionate names for their good looks, like one much loved iguana was "Brad Pitt." They may look like miniature prehistoric reptiles, but they are as tame as terriers and love to lounge where grandfathers doze on benches and little kids explore the dormitory bird-houses. They share an open air aviary that includes toucans, silly looking birds that clack with their long beaks, of hues like Fruit Loop cereal. They peek outside of their homes in the hollows of the trees. There are other beautiful birds that we cannot identify, but make Panama their base and nesting sites. Birds at La Playita Resort, Pedasi, Panama – Best Places In The World To Retire – International Living

There are parrots that walk the ranchitos, searching for tid-bits on the ground, strolling along the branches, daubed strongly in florescent colors: red, lime, marine blue, orange, magenta, aqua and navy, with over-lapping feathers and fanning tails; they are hard-beaked and have dot-like eyes, more vibrant than Robert Cavalli's runway stars, drenched in show-stopping sequins. Used to the photographers, they pose, preen, show the splendor of their many-hued wings, and when they take flight, their plumage aloft, brushing the air with their own personal kaleidoscopic, everyone sighs in awe.

Little girls carried Chihuahuas to and fro, not close to their chest, cuddling them, but with straight arms in front of them, the dogs with their paws dangling in the air. We are told three pups belong to Lester, the owner. The nephew asks if we would like to meet him. Lester comes out from the building, a trim and handsome man, and leans against the railings that have arches clad in stone. He tells us to come up to his apartment.

For man who has a compound, that an eccentric millionaire would desire, Lester's apartment is small like a European suite. There is a front room with a television set to sports, a rattan chair and cushion like an inverted satellite dish, and wonderful pictures of himself as a winning jockey in the United States. His bedroom is like the captain's quarters of an antique ship, the exotic wood chosen masterfully and gleaming with hand-rubbed care. How this boy from Panama had the vision that he could win big, riding horses in the United States, I should have asked, because it is amazing; but I did. Lester worked very hard for years, and earned the loyalty of his sponsors. Then he returned home, like many loving Panamanians, it was to care for an aging mother. Lester of La Playita Resort, Pedasi Panama – Best Places In The World To Retire – International Living But then he got bored with his early retirement, and bought this property, and built here when there wasn't even electricity in this part of the country, using generators to develop the land. The affinity he had for horses, urging them to do their best, he coaxed out of terrain and the trees, which he hewed to make his buildings and property delightful. Soon people began to ask if they could use his beach and stay overnight, and from there sprang the idea to make better amenities for his paying guests.

He gave us a tour of the other structure that he was still in the production mode. In this third act of Lester's life, he had awak-



ened that part of him that is a natural artist. He does not mill lumber. He takes wood, and directs his craftsmen to give it new life as rustic beds, chairs, tables, a clothes rack, stately doors and striking mirror frames, all unique and personal, like Robinson Crusoe would have designed. Each room is handcrafted and you see Lester's creativity and lightness of spirit everywhere. He has brought stone in to break-up the plaster walls, and inserts it in irregular shapes. Within the stones are vignettes of Panama and carved pieces that look like fossilized insects. But his favorite motifs are of birds, colorful in their habitat, at eye level for us to review, in mosaic tile in the rooms and in the hallways. Some rooms are two-stories, some have full-sized refrigerators, and the ones with balconies have strung along their length, hammocks that overlook the ocean and the tiny fraternal islands centered at the front of La Playita's cove. La Playita Resort Roo, Pedasi, Panama – Best Places In The World To Retire – International Living

We walk down to the beach. I try to imagine Lester, as he first saw this place, paddling around as he snorkeled, the beach an almost enclosed circle, a stream somewhere feeding in new sand, the trees barricading the shore, and the islands, breaking up the infinity of the horizon. I don't know what this place once looked like centuries past, but I see the traces of a lagoon. Perhaps, the sea rose, and now it rushes over the edges of the barrier islands, and are softened by the encounter. The waves of the ocean, having lapped the islets, now exchange splashes with the water that has passed over the timbered slope of the coast, and onto the holiday-makers, who play in the gentled surf.

We sit in at a table with palm fronds roof, listening to the rippling water. There is a group of young people playing volleyball on the sand. They stand in a circle tipping the ball to one another. The girls wear bikinis with triangles of netting around their waist, laughing as they set up the ball and bumping it with their palms, not keeping score. My husband, used to the desert and craving the sea, goes beneath the surface with his snorkel gear, and comes out much later, a rising Poseidon. Beach at La Playta Resort, Pedasi, Panama – Best Places In The World To Retire – International Living

When we leave La Playita, we see the signs of the lots for sale. How Lester can share much more than he already has, we just can't believe it. And yet, the possibility is tantalizingly there, to live where the road will dissolve, shaded by the forest, within sight of a captured ocean, which is embraced by the land and filtered by islands holding each other lightly.



# A VISIT TO LA ROSA DE LOS VIENTOS IN PANAMA; A PLACE APART FROM THE HUBBUB WORLD



## JET METIER - THE FABLED MARKET



Robert and Isabelle Shahverdians found the place that eventually became La Rosa de Los Vientos in Pedasi, Panama after they had traveled Costa Rica and found it wanting. They then moved around Panama, to see if there was something better.

In the environs of Pedasi, they found a place where the road had few inhabitants and came to a bit of land that faced the Pacific, around a small bay lapped by quiet waves. It was there that they made their spot at the end of the world, and from where their porch could catch the blue line of the ocean from beyond the pasture where a horse now gallops in its paddocks and the pink blossoms of the trees are spicy and warm.

One finds a destination in Panama by direction and landmark, because addresses are mostly nonexistent and are just descriptions of what is nearby, like using signs of other significances, shapes and colors of distinguishing buildings or eye-catching plants. To arrive at one's intention is mostly through guessing or prior experience, or by luck emanating from the mystery of it all.

We were at the telephone booth on the main drag of the surfer town of Pedasi, calling to find La Rosa de Los Vientos after having traveled the Panamanian Highway until it split at what the locals call "The Divisa", through the road construction work that left us time to admire the trees that sprung from the fence posts that grid the cattle country, panic through the maze of the commercial frenzy of Chitre and Las Tablas, until this little hamlet with actual street names, we were told by the innkeepers to look for their sign at the crossroads of town and drive until we were finally just there, as another sign would indicate.

We had traveled coastally without a view of the sea for an hour, and now through the main thoroughfare, which reminded me of Haleiwa Town on Oahu, by the traditional plaza. Then, as the houses thinned to acreages, we finally made a sharp turn onto a gravel driveway with and a hint of the alluring sea further down the dirt road we were traveling.

Robert and Isabelle greeted us warmly to their Zen home set amongst the vigor of tropical succulents and climbers.

The inn is one room deep , so that it breathes with the breeze, the sliding glass door open to the back garden, pasture, and sea, the windows high above the front door, taking the air ushered out by the ceiling fan on its cooling path through the white room. A horse gallops in its grassy paddock, its mane the movement we watch over coffee from Boquete on a porch whose view of the ocean is just beyond the curling sound of the waves. The Pacific is down the dirt road, where on either side of the path, crabs with red claws in the thick vines clack loudly, and once down to the water, you see a tiny bay, the warm waters of Playa El Toro, with a rocky ledge on one side and on the other, a small resort and houses near the sand, ever near the ocean's embrace.

Their inn is rectangular building, clay tiled and of single room depth, the couple's private enclave at the end with three adjacent lodgings side by side. It is simple and classic, timeless and modern, and in tune with the moderate humidity and heat through over-cast skies that met us there those few days in May.

Upon entering our room we noted the high windows that were open to catch the breezes that are delivered through the ceiling fan around the low bed to the opening of the sliding glass doors to the green belt that gives space to relax, away from the jungle that you know was once there, exchanging cool breaths with the near ocean air. The walls and the bedding are a classic white. There are chairs with broad leather backs, end tables of quiet demeanor and lamps with uncolored shades, wall decorations embroidered and woven to punctuate the peace, a bathroom sparse and clean; nothing excluded, when combined, everything neutral but rich.

We drop our belongings and head for El Toro Beach on the path that we would walk for just a few minutes. There is little resort right across from the water with thatched roofed tables. The sand is pocked with holes, where crabs scampered into, disappearing with the foam. The waves are even and methodical and the shore curves gently. There is a rocky out-crop on which to watch the march of the breakers, and no one around but occasionally, Isabelle, lost in her thoughts, with her dog, walking besides the homes just out of reach of the surf.

My husband in the water delights in its warmth. Was this a beach once enjoyed mainly by bulls as the name suggests? And would their beef be salty from the spray off the beach?

In my correspondence with Isabelle, I had asked if she needed anything for her outpost, and if by her last name, was she Armenian. She replied that her husband was Armenian and she was French-Swiss, and no, they did not need anything. I pressed her and told her that I would bring her bulgur wheat and dried apricots, and was she sure that there was nothing else? She admitted her husband had a sweet tooth, and would love halva.

Before we left, we had tried to find halva, but could not source it. So instead I filled a bag with the whole and ground spices that were rare but customary in a good shish kabob like fennel seed and I think paprika and cumin. I presented Robert and Isabelle with them with this gift, and another of chocolates as a fair runner-up, little packets of caramels, raisins and peanuts all covered with chocolate that I thought might please instead. They rejoiced at this and the bulgur, planning to be used in a dish of Robert's grandmother.

We had mislaid our Panamanian cell phone and, ever the resourceful host, Robert helped us find it by calling it. He offered us use of his Lonely Planet Guide to find the hidden beaches further down the coast. At night, the light attracted flying insects, so he attached a mosquito net from the ceiling, a simple arrangement of an ancient act. It surrounded us like a bridal veil. We saw lightening bugs out past the screened door. Nearby sparks and distant lightening danced in the darkness.

Open field to the ocean in Pedasi, Panama ,Robert speaks with a deep voice that we admire; he knows many languages and was a caterer in Los Angeles, from where he chose to remove himself, unhappy with the pace. He serves the coffee and identifies it from Boquete, the finest in the land. Isabelle makes homemade marmalade and tells us of the best places to eat, introduces us to her neighbors, explains what it was like to settle their property, the difficulty to find help in a country that is nearly fully employed and



the opportunity they leapt upon to buy their place before the true value of the area was known to others.

The thunder of the night gives way to a dawn of clacking birds that my husband's percussive ear finds to be a great way to enter morning consciousness. It was wonderful to sit upon the Shahverdians' porch, with its posts spaced for hammocks, imagining what it was like for them before Robert put in the electricity, and all Isabelle had was the well for water and the resolve to live tranquilly with the land, the climate, the energy of the giving soil within the reach of the sea at Pedasi.

Life seems remote at La Rosa de los Vientos, adrift from the hubbub world, though Pedasi with its alfresco dining spots and expat community is close, and the competition surfing spots at Venao are not far. Here the day awakens with the clattering of birds, proceeds with clouds buffering the heat, and ends with creature and celestial luminescence, as it was when only fishermen and ranchers made note of these pleasing occurrences.



# The Hushed Elegance of Los Cuatro Tulipanes, Casco Viejo, Panama



## Jet Metier – The Fabled Market

We find our way back to Los Cuatro Tulipanes in Casco Viejo by landmarks, sights and sounds: the nonchalant who lays on the sidewalk near the president's security guard (who seems to be the only dog in a city of cats); the smell of beef broth from an open door whose meaty heat is added to the saturated heat of close dwellings and narrow passage ways, causing a linear view of the sea, its pungency carried by erratic winds; and remembering to walk just past the ruins of a convent that is open to the sky and must be locked at night. Other than these landmarks, the architectural detail and range of this old quarter is too hard to follow in order; there are too many colored plastered walls to register, too many romantic balconies to note, too many Neo-Renaissance columns to admire, too many Spanish flourishes in the floor tiles of the inner courtyards barely glimpsed, to remember how to get back to our rental, which is behind a discrete façade with a sign that says "Las Monjas" next to the high end ice cream establishment of Granclément.

Inside our Los Cuatro Tulipanes second story apartment it is all hushed elegance, new, coordinated, thoughtfully equipped, clean, restful, a composite of reimagined antiques and historical relics: lamps shaped like pineapples, side tables with painted surfaces, the feminine lines of the upholstered chairs, and the raw exposed walls of stone and brick that jut out into the living room as an archeological backdrop for the television and in the bedroom as the headrest for the king-sized bed. One French window on the first floor opens to the atrium below where the concierge greets us with open smiles, and the other to a small Inside of apartment Los Cuatro Tulipanes, patio with the umbrella unfurled. The kitchen has shelves lined with nice stemware and white dishware and a counter with useful small appliances, a full-sized fridge already stocked with hospitable beer and wine.

There is room to relax and to spread your purchases from the San Blas Indian vendors, room to refresh oneself in either bathroom from touring the Palacio Bolivar, room to choose an outfit to wear to eat tapas at the restaurants beside the plazas from the two wardrobes with shuttered doors, and room to descend the wide steps between the levels, feeling grand and sophisticated, knowing that you are residing in the best place to enjoy the Casco Viejo evolution.



# Unexpected Tango Lessons At The Magnolia Inn In Casco Viejo

## Jet Metier - The Fabled Market



We were walking around Casco Viejo in Panama City, Panama, looking for who knows what, having fun exploring, until, absorbed in our adventure, we became lost. I dug in my heels, refused to go any further and insisted that my husband consult the map. As we did, we must have been quarreling loudly, for a voice came from the balcony above, a woman busy with something, talking on her phone, working on the net, maybe combing out her hair, maybe all three, I can't quite remember, but she asked not once but twice, "Are you trying to find something on your map?"

We took a moment to answer. We were not expecting to hear unaccented English spoken. "A restaurant," we replied. The day was just beginning to dim. People were coming home from work, there were cooking smells coming out of the apartments, the evening cats were beginning their prowling.

The woman who we later came to know as Cherie had been under the weather and her throat was still sore.

"Tell me which one," she responded, "Some have gone out of business." Sure enough, the one we wanted had been shuttered. "Can you recommend another?" we asked, backing up against the facing building so we could see her better. Her demeanor was pleasant, eager to help.

She gave her recommendation and asked what we were doing after dinner. "Why not take tango lessons? We are offering free lessons at the Magnolia Inn."

She was in her own apartment, in a beautiful building, and she knew the owners of Los Cuatro Tulipanes, as well as, it seemed, much of the community of Casco Viejo. She introduced herself as Cherie and said that her inn would be the best place to be in

Casco that night.

We decided on a restaurant diagonally across Bolivar Plaza called Casablanca, which, like others at the park, used outside seating on the plaza. We took a great spot, away from a harsh light, and against the rail of the park. Once my husband and I sat there, the place immediately began to fill up, six to eight other couples and parties within 20 minutes.

Later that night, we re-traced our steps back to the Magnolia Inn, and, as instructed by Cherie, took the steps to the second floor. There, with a diverse group of expats, visitors and regulars, we tangoed.



(Jet Metier would love to dress like this!)



# Interviews





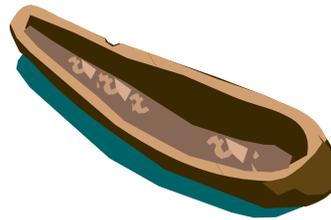
**Jet Metier**  
interviews:

# **Renate Jope**

## **Panama Premium Real Estate**

*It was literally with a splash (more on that below) that Jet Metier interviewed one of Best Places in the World to Retire's earliest contributors, Renate Jope, about her life in Panama, intending to talk about one subject, and then finding herself veering headlong into another: Renate's experience canoe racing through the Panama Canal. What follows is the instant message (IM) interview.*

## **Racing Through The Panama Canal In A DUGOUT CANOE**



Jet Metier: Good morning Renate! How was the race?



Renate Jope: It was good. We didn't "swamp" and didn't come in last either.

Jet Metier: The readers of Best Places are very curious about you. Let's bring them up to date. You ran a race. Where and what were the conditions?

Renate Jope: It was a six mile qualification race from the Balboa Yacht Club at the entrance of the Panama Canal, all the way down the Amador Causeway and back.

Jet Metier: You must remember most of North America is covered with snow right now and extremely cold. Please tell us what you saw along the way. It must have been thrilling to race with others along a world-renowned engineering feat.

Denque Fever Cayuco Dugout Canoe On Land – Best Places In The World To Retire – International Living

Renate Jope: We were in sweltering heat, and besides trying to stay upright and paddling real fast, I didn't take much notice of the surroundings, other than a BIG Panamax Ship transiting, (the largest ship able to fit through the Canal Locks). We had to stay out of the shipping lanes, of course, along with all the little anchored sailing boats. We found our buoys and plotted the course, alright. The race started just by the Bridge of the Americas, the "Center of the Universe!" Ha!



Jet Metier: Oh, I thought you were running. What kind of boat/canoe/kayak/ raft were you in?

Renate Jope: A cayuco, a dugout canoe. Paddling is a very traditional culture here in Panama; you sit in a dug-out tree stump



and paddle.

Jet Metier: The course that you describe seems absolutely madcap: I mean it is not everyone who can say they have raced alongside big transoceanic ships.

We are four all together with a backup in case someone can't paddle that day/race. This year the Panama Canal celebrates its 100th Anniversary, and therefore this race will be the biggest ever. It's "ocean to ocean" with over 85 cayucos participating.

So the whole race will be alongside big ships, if you so will. It's ominous to see them cruise along through the manmade channel through the jungle. By the way, the Panama Canal is full of crocs and caimans also.....so PLEASE no swamping. Ha!

The event is in April and we still have to qualify for it, as only 65 boats can lock through the Canal.

Jet Metier: I have to admit, I am a paddler too, except I am in a gym rowing with only a big disconcerting wall mirror in front of me.

Renate Jope: We train on paddle machines on land and on paddle simulators in the swimming pool, and then we also take the "Dengue Fever (our cayuco's name )" out to train in the Canal or the ocean. "Dengue Fever" is very tropical, alright.

Jet Metier: Tell me, if I were in the dugout with you, what if a big snapping crocodile comes up? Do I hit it with a paddle? And if it bites my paddle, do I let it have it? What's an encounter with a snappy reptile like? I mean, this is so exciting!

Renate Jope: They've done the races for over 60 years and nothing has ever happened. We have escort boats going along and they do scare the crocs. The crocs here are well fed, no need to wait for us to fall in. Ha!

Jet Metier: This "swamping thing"... it is where everyone jumps in the swamp together to change places or something?

Renate Jope: "Swamping" means "to turn over," when the cayuco gets full of water and we fall out.....So we have to empty the cayuco by rocking it back and forth (sideways), so that the water naturally flies out of the boat, then we try to get back in, one by one and bail the rest of the water out. I'm not sure where that term came from.

Jet Metier: This is so fascinating, Renate! You mentioned the sailboats and ocean liners, and also the buoys. Do you have to touch the buoys and bring back some kind of marker to prove you've hit the points?

Well, the starting lineup was interesting to say the least, a few cayucos just couldn't stay upside due to strong currents. The canal empties into the ocean with millions of gallons per ship, so it creates a great current; and then, there is the tide. So, we were holding on to dear life at the starting line (you hold onto a line under the pier) until the starting signal. And no, you don't bring anything back, but you have to go around the buoys alright, and it's clearly marked, so are the finishing line buoys (big white inflatables).

Jet Metier: Is the strategy of the other teams to get you to run into the vessels? Is it like war out there? Has the Dengue Fever had any collisions or been in a tangle where strategy saved the day?

Renate Jope: Yes, we got rear ended by some smart men, entangled and couldn't make headway, kind of pissed me off. But then, we became free again, not sure why it did happen to begin with. It's awkward to look back, as the cayucos are not very stable.

Jet Metier: Renate did those men do that to you on purpose? Is this a contact sport?

Renate Jope: No it's not part of the sport, but it happens in the heat of





things.

Jet Metier: Do you wear life-vest?

Renate Jope: We have life vests on board, don't wear them when paddling.

Jet Metier: Is this like a native/historical reenactment? I am thinking about that snow sledding race in Alaska that originally was to quickly transport medicine. Was there something that occurred when this race first began?

Renate Jope: The Boy Scouts started this race years ago.....that's when the US was still running the Canal.

Jet Metier: Renate, as you know, I first contacted you about another subject entirely, but if we may, let us keep to this subject for this time, because I know the visitors to Best Place in the World to Retire must want to know more details, like what got you into this very place specific sport?

Renate Jope: It's a big deal here in Panama to participate in the cayuco race and the 100th anniversary makes it that much more special. International teams come to participate also, from the USA, etc. It's a big deal this year.

Jet Metier: Why does this sport appeal to you?

It's appealing to us old women, it's a great way to stay in shape, enjoy the beauty of our tropical nature all around us, and make history. The Canal is another World Wonder! The pure fact that it's three days through the Canal, and the Canal is 50 Miles long! It's going to be a real chore to say the least.

Jet Metier: Three days! Do you camp overnight in the Canal?

Renate Jope: We don't camp over; we come home every time. The first night we sleep at the Melia hotel on the Atlantic side.



Jet Metier: Please tell us, how one earth would paddling 50 miles appeal to women of a "certain of age?"

Renate Jope: Our team ranges from 38 to 68 in age; I am 56. It's hard work and especially with the strong sun and heat. We have a bladder of water between our legs that we suck on for hydration. Last year numerous people had to be helicoptered out, due to heat strokes and just plain fatigue. The 11 of April is the big race. You can Google it, too.

Jet Metier: Renate, I wish you the best of luck in your race. This interview has been an unexpected pleasure. How I admire you and live vicariously through you. I'll be on my rowing machine practicing how to rock the boat to eliminate water and growling at people who try to ram me. I will post your story very soon. But it will be even better if we can show you with your dugout and paddling. Can you do this for us? And for sure, let us talk again after the race, so all of us can know the outcome. Is there anything you can tell us, the best way to make preparations to go and enjoy your race along the way and how and where to get involved with the cayuco racing community in Panama? I think someone reading your story might make plans to go right now, sweltering heat and all, just to see this race.

Renate Jope: We could use a sponsor!!! Ha! Do you want pictures?

Jet Metier: Please, give me lots of action shots and glamour shots with you and your teammates looking like "The Goddesses of Racing on the Panama Canal" for this historic event.

Renate Jope: You are funny, because we don't have many.

Jet Metier: What does a sponsor do? Can you have more than one sponsor? What do sponsors get in return?

Renate Jope: Yes, we can have plenty of sponsors. This is very expensive but goes to a good cause, the Helen Keller of the Blind school here in Panama. We advertise their (the sponsors) products on our cayuco in the form of a logo or sticker.

Jet Metier: Renate, how would you like the sponsors to get in contact with you? And wouldn't it be great if someone or a business from Best Places became your sponsor? (Hint, hint everyone!)

Renate Jope: Anyway they can! You can give them my email or Skype or anything you have!

Jet Metier: Okay, folks, here is your chance to be part of Panamanian history; support Renate in her race through the Panama Canal. Just email her by using the button above, by her name.

Now until we meet again, Renate, I wish that your blisters stay small, your leg cramps barely noticeable, that there will always be a cooling breeze when you need it, and the sun will be covered by clouds, so you can be in shade. Have fun with your teammates, Renate, and we will talk again soon.

Renate Jope: Thank you very much! Cheers!

Jet Metier: Thank-you, Renate. See you on the site.

Note on pictures: team members pictured are, from top to bottom: Nancy, Renate, and Robyn.

Postscript: Guess who just joined the booster club for team Dengue Fever? These are the designs Jet Metier created for Renate's cayuco race to commemorate the 60th anniversary of this rigorous test through the Panama Canal. Jet has given these iron-ons of Dengue Fever a mascot and an escort with a very toothy grin. To download your own, suitable for ironing on your own t-shirt or tank tops, visit Jet's Marketplace listing. You'll feel as if you are paddling through the scenic waterways of this tropical route with Renate Jope and the Dengue Fever cayuco leading the way.





# GISELLE SOCARRAZ

## Real Estate Chiriqui



Jet Metier has noticed there are three things you can do after reading a person's reason for moving to Panama. You can 1) learn from them; 2) laugh with them; or 3) interview them to learn and laugh some more with them.

Giselle Otero lives in a world in which she hears operatic airs from humpback whales and smells the "life-giving bitterness" of the flowers that lent their essence to coffee beans. In this interview, Giselle shares with Jet in loving ways, the vividness of her Panamanian experience.

## The Beach, the (Holiday) Breaks, and the BBQ



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Giselle Otero: Hi Jet!

Jet Metier: Good morning, good morning, good morning, Giselle!

Giselle Otero: And a good morning x 3 to you as well, Jet!

Jet Metier: Tell me, what song is in your heart this morning?

Giselle Otero: Ja! Ja! Ja! Funny you should say that, Jet. In my office, I like to keep music playing throughout the day (improves the ambience and puts my clients at ease). As such, the song playing in my heart this morning is "Tu Voz," a duet between the immortal mariachi king himself, Vicente Fernandez and the incomparable paragon of the Cuban musical spirit, Celia Cruz. Great stuff.

Jet Metier: I am in such a good mood because I quickly reviewed your answers and your stories on Best Places and I just felt so happy.

Giselle Otero: I'm glad you enjoyed my answers. :)

Jet Metier: Oh, I did. And when I looked at the pictures you sent me of your homes...I was going to talk about your homes, but if I illustrate your story with those pictures, I think our readers will just flop on the ground and start crying: they are so beautiful. You have found paradise.

Giselle Otero: I know. I count my blessings every day since we've been here.

Panama is such a magical place. No matter what landscape I look out at, Panama offers a variety of beautiful, natural art that few other pieces of heavenly soil on this earth can match. Whether it is the rolling hills of Coche Arriba, the gently lapping waters of Bocas Del Toro, or the mighty urban skyline of Panama City, I always find inspiration here.

That and the fact the people here are just an incredible lot: very sympathetic, very well-mannered and very pleasant to talk to.

Jet Metier: Your descriptions are so inviting. So I would like to play a game of "pretend." Let us take three destinations that would be perfect for a picnic. The reason I am choosing a picnic is because you describe scenery so beautifully, I know we armchair travelers will enjoy it, and because I want to talk about the art of bringing the right kind of food and activities to match the atmosphere. The last picnic will be on your island home.



Let us start in Bocas. Where shall we go, how do we get there, what do we bring (because it won't be there), what will we see, and what will we do? Pick any place; a favorite beach, a hidden mountain ravine, the graveyard next door...

And of course, describe the menu, including drinks, and the ethnic origin of your dishes. How does this sound to you, Giselle?

Giselle Otero: Sounds like fun! Let's get started.

Jet Metier: Oh, and you must tell me what I should wear.

Giselle Otero: Don't worry, I will. :D

Okay, now...if you are going to the region, obviously your picnic should be on Isla Colon. You can get there via prop airplane (for those who like to pretend they are Indiana Jones), as well as by boat (my preferred means of travel).

The planes tend to go through valleys and near mountains on their way to Isla Colon, making sure that any rollercoaster junkie on them can get the ride of their life due to turbulence. All you need is a fedora and a John Williams [composer from Star Wars and Indiana Jones] score to





make the effect complete.

Now first rule of going to Bocas: dress breezy. Sun dresses, blouses that let you breathe, and light t-shirts. Stuff that allows the sea air to caress the flesh and keep you cool, while keeping your flesh nice and not sunburned (unless you decide the “broiled lobster” look is in, of course). For the same reason, you should have a wide-brimmed sombrero atop your head (don't worry, Isla Colon is home to one of the few salons that I would recommend to anyone in the world; your hair will be well taken care of).

Oh, and shoes? Never ever bring heavy boots, high heels, or platform shoes with you to the island. You will only end up serving as entertainment for the locals as they watch you fall, get stuck, and or BOTH over and over again; sandals and low top sneakers, dear Jet. Not this girl though. Ugh. (:|

Jet Metier: I have a fedora and I am dancing to Celia Cruz. Let's get off the plane and find our spot and start picnicking.

Giselle Otero: Anyhoo, now depending on which beach you want to have your picnic on, you have a few choices insofar as views and access to treats.

Your closest choice is perennial favorite, Bluff Beach. It is the closest pristine beach to Bocas Town itself, and as such, is within walking distance to a lot of the

local food vendors. Grab yourself a pipa fria (cold coconut juice still in the coco itself), a heaping helping of yuca frita (fried cassava wedges) usually served with a garlic sauce (“mojo”, pronounced MOE-HOE) and an empanada and relax.

It's a gorgeous surf spot, and you can easily find a shade tree in any direction.

Second option is to make the trek to the other side of the island, Bocas del Drago. Despite the frightening name, it is actually a very safe, very tranquil spot. It takes roughly 45 minutes to get there by taxi (unless you are one of the steel-legged wonders who can make a hiking trip down the long winding road, then it will take you the better part of the day), and you will see some gorgeous vistas and jungle foliage (so keep that camera handy).

Now Playa Del Drago is much smaller than Bluff and offers no real surf. What it DOES offer is plenty of shade, an unobstructed view of clear blue waters, truly incredible snorkeling spots and a restaurant that is only two minutes behind you and serves up one of the better examples of the island's staple: pargo entero (whole fried red snapper) with tostones (flattened and fried plantains) and a wide variety of natural juices (with plenty of local beers for the adults in the party).

Oh, and if you have an underwater camera? This is where that piece of equipment earns its keep.

Jet Metier: I do happen to have an underwater camera bought just for this purpose, Giselle. One of these days I might learn to snorkel. But I don't like putting my face in the water.

How about concerns for the “fraidy cat” in me? Are there “creepy-crawlies” on the sand or nearby peeking out of the jungle edges?

Giselle Otero: Actually, most of the jungle creepies stay DEEP in the jungle. Notice I said "most." Two such creatures can't seem to leave us be (and you will come to loathe them for it): the mosquito and the chitra (sandfly). Bad news: as long as you are on a beach in Panama, you will encounter these pests. There is no avoiding them. They will be all over you like syrup on a Pan-cake House table.

Good news: The Panamanians (especially the Boca Torranians) have been locked in mortal combat vs. these pint sized, petulant pests for more than a few centuries. As such, they know how to reduce their chances of bothering you and have reduced it to a science. Their local bug



repellents (usually made of a combination of mashed coconut derived lotion and eucalyptus) keep the bugs away, your skin smooth, and it is great for those who aren't fans of the DEET used in "Off!" sprays.

Jet Metier: Giselle, I'd just like to interrupt for a moment. Folks, go to Giselle's answer on, "How bad are the mosquitoes and other bugs and insects in Panama?" in the Best Places questions and answers, if you really want to know how she feels about this subject.

Now how about when we get the call of nature. Are there "facilities?"

Giselle Otero: There are "facilities." But remember: this is an island, so expecting heated toilet seats and golden faucets is a little bit much.

Jet Metier: Are there lifeguards or medical help nearby?

Giselle Otero: Unfortunately, swimming in Bocas is an "at your own risk" proposition. The locals have consistently preferred a system wherein the community itself would assist those in danger (as opposed to designated lifeguards working shifts). So think less "Baywatch" and more "Flipper" and you've got the right idea. Oh, and as for medical help, there is only one hospital on the island (which caused me some serious trouble when I broke my leg a few years ago).

Jet Metier: The shade of the trees is such a nice feature. But can I rent umbrellas, chairs, and sporting equipment?



Giselle Otero: Yes. In Bocas Town itself, there are plenty of outfitters who will be more than glad to set you up with anything you need. My advice, though? Bring your own. They can get a bit pricey (by Panamanian standards at least).

Jet Metier: And I hear it rains a lot in Bocas. What do people do when it starts to rain? Wait? Use an umbrella? Keep on swimming and eating?

Giselle Otero: They usually go into a nearby restaurant or bar and have a little "warm me up," (usually a shot of Ron Abuelo,) or grab a juice, while they wait for the rain to pass.

Jet Metier: Oh, by the way, are there other vendors there to buy things or services? I am thinking I could use some beachy jewelry.

Giselle Otero: Careful about saying that aloud, Jet. There are legions of teenagers and children selling crafts wandering the island and merely meeting eyes with them is an invitation for a mob scene of folks pushing sea shells, hemp rope and scale bracelets, and other such knick-knacks in your face. I would stick to the artisan market in Bocas Town itself. It's impossible to miss, as the only thing which occupies more island real estate than that, is the airport.

Jet Metier: I so want to go to both beaches. I have never seen the Caribbean and you make the people of Panama sound so nice.

Giselle, anyone reading your responses is having so much fun with you; they want to go home with you. So let's take the boat back. (I learned my lesson about those hot-shot pilots on the way over.) I'm smelling like coconuts and eucalyptus, and I am considerably "warmed-up." Now I want to celebrate a national or regional holiday in Chiriqui. Are their traditions that are followed? Why do you like this holiday?

Giselle Otero: (rofl) [for those not acquainted with these terms, "rofl" means "roll on the floor laughing"] My dear, dear Jet. Rule #1 of living in Panama: every month, there are at least four holidays. The Panamanians have more festivals, holidays, carnivals, days off, fiesta days, and celebrations than any other nation on earth (and denying them as much is one of the few ways to make them cross with you).

Jet Metier: Is church involved?

Giselle Otero: On those days they go out and spend time with their family. If the feast day is religious they go to their respective service institution (temple, mosque, church, etc.) and then go to relax with their family. Usually BBQ is the order of the day.

Now their most famous holiday (one that is especially popular in the island regions) is Carnival, (which is celebrated in February - March). For nearly a week, partying from sun up to sun down is the name of the game and more food and drink is consumed than even on Christmas Eve.

If you are going to Carnival on the islands (ESPECIALLY Bocas), be warned: you may end up facing off against the "devil."

Jet Metier: Yikes! That is why I skip Carnival and try to go to church every day during Lent.

But first, Giselle, we must have our BBQ. Please describe a barbecue at your island home. Take us from sun-up to the wee hours. Are there Cuban foods you cook and share with your neighbors? What do the kids play around the property? How have you designed your house for entertaining, dancing, serenading...

Giselle Otero: Glad you asked! My husband (being a Camaguey boy, and thus, is as Cuban as salsa and Jose Marti) always serves up lechon (roast pig) either in a caja china (a specialized BBQ grill) or in an open pit. Now Cubans...we take roast pork VERY seriously. The marinating and pre-treatment of the meat usually starts 24 hours before the grilling (my husband begins his "art" a full two days before, allowing the herbs and citrus juices to really sink in). Now once that is done he starts work on the other platters: black beans, rice, yuca, plantains, and salad. Once he begins this process, the kitchen becomes off limits as he (like any other temperamental artiste) must have space to create freely (that, and he needs jazz music playing while he cooks, and heaven help whoever interrupts the music or gets in his way as he dance-slides from stove to oven to outside BBQ, like James Brown by way of Gordon Ramsey).

While he's doing that, I'll be entertaining our guests (mostly our neighbors, but we do sometimes get our friends from the city to step away from their government jobs to relax a bit) and setting up the different platters that everyone brought with them (representing a cornucopia of styles and cultures from Panamanian fusion to American southern comfort food to Middle eastern stylings).

The kids, well...the BIG kids (the twenty and up) usually are off playing. Dominoes, and occasionally a football match breaks out. The little ones are usually swimming, playing tag, climbing trees, drinking coconut juice and generally running amok (safely).

That's why I love the way houses are designed here: they are multi-purpose, and there is plenty of space for everything from rough and tumble sports to dancing under the moonlight.

Jet Metier: Our time has been such a pleasure together and I'm imagining that you're down to the end of your favorite cup of Ruiz coffee. I've enjoyed your good nature and the funny way you look at life. I am sure the community at Best Places appreciates your candor and a glimpse into what a wonderful life they can have in Panama.

I am sad to go, but I must. Please throw a flower out into the water outside your home for me. You have given so much of your happy soul. Thank-you.

Giselle Otero: Anytime, Jet! I had a great time talking with you. Adios!



Jet Metier: God be with you, Giselle. We will think of you whenever I make arroz congri that you generously shared with me from your family recipe files.

The first five pictures are of Giselle's land in Coche Arriba, Panama, where she and her husband are planning a family community on their 23 acres. In the last four pictures, this is their beach front property on the island of Miramar, Panama, mentioned in this interview as their dance/BBQ central. The couple has different ways of relaxing; Giselle swims, while her husband fishes. This beautiful shoreline home is the outcome of their happy compromise.





# *Daryl Ries*

## Coldwell Banker® Location Realty

We thank Daryl Ries for giving us the idea to have Jet Metier interview select contributors of Best Places who enliven our pages with their experiences and revelations. The conversation began with Daryl talking about a real estate expo she had attended just prior to their scheduled talk, and then continued with Daryl reviewing her life on four continents. In a chronological sleight of hand, we present the second part of the interview first, where Daryl speaks of her accomplishments and fascinating lifestyle.

## *Dancing Across the World*



Daryl Ries  
Coldwell Banker® Location  
Realty



Jet Metier: Hi, Daryl, now that I have reviewed our first interview, there are many things I want to ask you about your life abroad. Why were you living in all those many different and diverse countries?

Daryl Ries: I left New York City in my 20's, soon after graduating from New York University (spending those college years, and after, teaching dance at city schools and performing on and off Broadway). I signed on for a SA tour of Hair, to Buenos Aires and Rio de Janeiro, Argentina, and ended up teaching dance at the University of Bahia, Brazil. I signed up for another tour to Europe,

and worked in the best theatres in Paris, Barcelona, and Madrid. I stayed in Madrid and did TV choreography for the Juilo Iglesias show.

The show went to Tokyo, and after 6 months there and in Singapore, I moved to Hong Kong with another TV show. I immediately fell in love with HK and stayed 23 years. I married, and my daughter was born there. She was 18 when we left. She went to London for university, and as for me, I went back to NYC after 35 years abroad.

While in Hong Kong, I founded and directed the first contemporary dance school and company in Hong Kong, from 1977 to 1983. I had a byline in the South China Morning Post, and wrote articles for Dance Magazine, AWSJ, etc. about the reinstatement of the ballet in China and contemporary development of dance in Asia. I interviewed many guest performers coming to the famous Hong Kong Arts Festival, all between 1983 to 1995. In 1990, I began the cultural exchange performances of ballet and modern dance companies from West to East, leading to the big Asian tours of the New York City Ballet, Monte Carlo Ballet and many more until 2000. I travelled extensively in Asia and Australia with my work. Returning to NYC, I organized more tours to NYC and Europe for Asian dance groups. I am still involved with that, but less and less now. Better to do this in Asia where the financial support is better.

Jet Metier: I understand that you travel by yourself from the airport to Coronado, and from Coronado to Panama City by yourself on a bus; that to me, is extraordinary. What other things have you had to do that mark you as a woman with ingenuity, drive and courage?

Daryl Ries: Public transportation is the mode of travel in most cities, and I've lived only in cities. I do not drive, and with buses from Coronado to Panama taking only one hour or so, and for only \$2 for seniors, it's an air conditioned convenience; better than driving. Taxis are everywhere, and cost \$1.50, shared or not. So to me, it's a "no brainer." Not enough expats try it, but most expats are drivers, or do not go often to Panama City. Panama is a great place. I'm here because of the proximity of a cosmopolitan city and to the beach at Coronado. I'm back and forth every week.

Jet Metier: Daryl, give us a timeline of a typical day off. Please describe the things you see, the activities you have, the places you go, the people you meet.

Daryl Ries: In Coronado, I have two priorities: walk 30-60 minutes on the beach and swim in the pool 30-60 minutes every day; and meet friends for dinner and/or go to a social gathering, that is usually a community mixer or Happy Hour at a designated place in or near Coronado, and on Saturday morning until noon, I shop the organic vendors at the corner restaurant Picasso.

If I have clients or guests with rented cars, I will accompany them on a property tour, or to one of a number of beaches and resorts/restaurants in the area, anywhere from 10-60 minutes up the highway. And I try not to miss the outdoor cultural events, like youth orchestras, folkloric groups, live dance music and horse shows.

If I am in the city, I will be attend a cultural event, art opening, or an organization's social event. There are a lot of these. I see films, the latest run from USA or Europe in the upmarket malls for only \$2, the senior price.

And, I love sitting on my terrace over the Pacific, seeing the sea and mountains, (and the moon); and listening to the waves and birds.

Jet Metier: From the first part of the interview, you showed us you are very much a career woman. I am assuming you give as much to your other endeavors. I heard that you are part of the opera community in Panama City. Tell us about your involvement and your best memories.

Daryl Ries: Opera Panama was founded by an American opera singer that came to Panama 10 years go with her husband, having bought a large tract of land in Pedasi and an apartment in Paitilla. I was co-opted to do the opera's marketing by a patron, who had known of my background. It was a great boost into the cultural scene of Panama City with those who live there and teach, perform or support the arts. This includes a great many people I would not have had the pleasure to know perhaps otherwise in helping to expand the opera's audience. I've brought opera to the coast, expats to the city's Opera House, and new and old fans to fundraisers, and not least, I've to been able to see Opera Panama grow, and enjoy the magnificence of talent onstage.

Jet Metier: You live your life so fully; you must have very valuable tips on how to live abroad as a woman alone (in your case, part of the year.) Please give us a list of encouragement and lessons for people who do not have partners. Some singles only dream of living abroad. But you not only do it, you thrive and you contribute to your community.

Daryl Ries: The world is your oyster. Do not be afraid of it. Your guide is you. Follow your compass. Have a compass, because you will need it.

Have a career or job plan.

Know where you can be employed or build a business.

Go where you are interested in the culture, and can do and be what you are best suited for.

Map out time-goals and get the right info from Google, etc.

Romance can find you anywhere, if you want... but do not forget your goals, and be open to the possibilities of new found ones. These can be the best. But always assert a healthy dose of due diligence.

Within the right parameters, adventure, joy and accomplishment can be yours.

Jet Metier: Daryl, tell me about the pictures you sent. Many are at parties. You look like you are having a lot of fun.

Daryl Ries: The pictures I sent were taken with my husband and friends in both of the communities I frequent.

Howard, my husband, and I visiting the beautiful Buenaventura Hotel, which is a destination resort along the Pacific Coast, a few hours away from Panama City.

(My friend with me in the picture with me on the terrace, overlooking the plaza, is from NY also, and she really missed the opportunity to be in a really good picture of me and President Martinelli.)

The Jazz Festival is a major international event in Panama every January. Ruben Blades does a free concert every year. Thousands attend. These pictures were from two years ago, while attending a festival party by Oferta Simple, the Groupon of Panama. It was informal and a big mix of mostly young expats and Panamanians, and yes, the President of Panama, Martinelli was there sporting a Panama hat, and in passing, we tipped our hats.



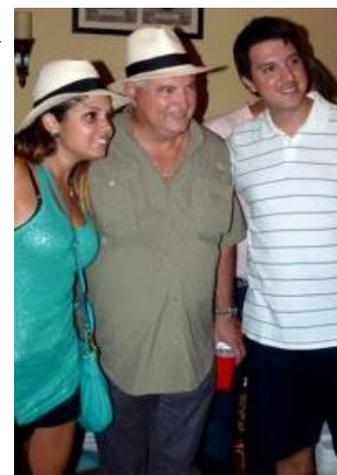
This is the birthday party of the hostess, Sandie Davis, an American. This was not a smoking party. The cigars were just for fun for this photo, although they were Havana cigars brought from a recent trip to Cuba from the hostess, for her friends and colleagues, at her big apartment in Panama City. She is from Seattle, has been working here in real estate for the past two to three years, and has now started her own relocation company. Her company is called Life Road.



She organizes a women's chat group each month at her apartment, and we all enjoy getting together to update each other on our activities. This group includes expat and local women, mostly working in some capacity in Panama. The group has not met in the past few months, and I will need an update for any future meetings.

What about Panamanian culture makes you happy you live there?

Daryl Ries: These were memorable for the events, the people and the locations in Panama. There are many wonderful places to go, many events to enjoy and many people to meet and friends to make in the easy and open way of Panama. There is no doubt that Panama has very friendly and good-natured people, and there is a lot to be learned from them: not to take yourself so seriously, and think more about smil-



ing and being in tune with others. This usually creates an ambiance that enhances one's life.

Jet Metier: Thank-you Daryl. You are certainly living a dream.

I think I will publish the first half of your interview at a later time. I think our readers will also be very interested to learn about and your experiences living in Coronado and what this real estate expo was all about.

Daryl: Okay. That will be fine. Contact me if you need anything more. Ciao.





# *Sarah Booth*

Panama Holiday Homes & Buyer's Consultant at Try Panama

Sarah Booth is a long way from the snowy mountains and ski trails of Whistler, British Columbia, where she began a career that would make an international lifestyle possible. Jet Metier finds out what a blast Sarah is having in Coronado, Panama and the essentials of how to pack like a pro.

## No More Winters or Expensive Beer



Sarah Booth  
Panama Holiday Homes & Buyer's  
Consultant at Try Panama



Jet Metier: Good morning, Sarah!

Sarah Booth: Hi Jet!

Jet Metier: Hello. My first thought when I saw your picture was: What's it like being the being the "hot blonde in town?"

Sarah Booth: Ha-ha...You're too kind. When I arrived in Panama eight plus years ago, that may have been the case. Luckily (or unlucky for me!), there are many young expats moving into the area (yes, even younger than me!) lol

To be honest, I was concerned being a youngish expat, blonde and single, living alone in a home (although with local caretakers), that I may be singled out, and not in a good way.

Not the case. The locals have embraced me... I have done many renovations and dealt with many local contractors and have

many local friends, and I actually fit right in. There is a mutual respect among us and I've never for one second felt threatened, or whistled at, or stared at inappropriately. Having traveled much of the world and dealt with the unwanted attention, I felt extremely relieved and comfortable in this environment from day one.

Jet Metier: I can imagine that people in the town you have just moved into feel very protective towards you. Can you tell us incidents of extreme caring and generosity?

Sarah Booth: My onsite caretaker Vilma is like my family. She does all the cleaning of my rental casitas and my home every day. She does my dishes and makes my bed. Sometimes she puts a cute little stuffed toy on my pillow. So cute. I never for one second take her for granted. She is very protective over me, and of my property and my guests. Vilma is my Panama family! I have so many examples of generous incidents.

Here is one in Panama City. So, one time I was driving back from the airport and got distracted and missed my turnoff. I was so lost and getting deeper and deeper into areas that I didn't know. Also, I was not well, with a fever, etc., and getting frustrated and just trying to get home to Coronado.

I asked for directions in many places. Everyone was super helpful. But for some reason, I just kept getting lost. So, after about two hours of driving in circles, I pulled into a gas station. And I saw a guy in a uniform (a courier or something), pulled out my map to ask him "From here, where I could get out of the city?"

Well, I just burst into tears at that point. The frustration and illness got the better of me. He jumped into his car and told me to follow him. We were deep into the city on the other side. About forty-five minutes later we reached a road I knew. I tried to give him money but he refused.

I just felt so warm and fuzzy for his kindness. There is a funny end. He did refuse the money, but did want my phone number... Ha-ha

Jet Metier: Well, as we say in Arizona, "Naturalmente!"

Sarah Booth: I have a lot of fun with the locals. My Spanish is pretty good, but sometimes a word escapes me. A few years ago I was in the Ferreteria [hardware store] and needed some rope. The word escaped me, so I proceeded to gesture like I was hanging myself. The whole hardware store full of guys laughed so hard. To this day, I order rope in the same way! Smiles and sign language are appreciated, if we cannot find all the words!

I never forget for a minute that I am a guest in someone else's country. I treat everyone with kindness, smiles and respect. It comes back to me a million times!

Jet Metier: Which brings me to the dichotomy of your life: maintaining property is not very glamorous when you're a regular at the hardware store, pretending to hang yourself. But living abroad is. What makes you look up once in a while and think, "Am I really doing this great thing, is this really happening to me?"

Sarah Booth: Yes, maintaining property and offering full concierge services to my guests and renters is hard work, yet very rewarding. I have made friends from all over the world, as they are staying on my property (in their own private casitas with kitchens). It lends for a good, social fun time. Yes, I still pinch myself, although I have been an expat for about 12 years.

In my early 30's, I moved to Puerto Vallarta, Mexico on my own. Having already been in property / rental management in Whistler, British Columbia, I basically put what I knew already into practice. Of course, there was a big learning curve with the culture and language.

Honestly, it was property investment opportunities that brought me to Panama. Initially I did not plan to stay, only to buy, furnish, renovate and move to Argentina (a romantic dream I had)! But the investments kept coming, the renters started coming, I made friends, and ultimately made a very good life in Panama. I still travel; love that Panama is a hub. Copa has direct flights pretty much anywhere I want to go!

I have invested in Panama four times in Panama City, twice in Coronado (home with casitas and a two bedroom golf condo) and



once in the Province in Chiriqui. I still own and manage short term rentals in seven places (including the three casitas on my Coronado property).

And, I still make time for golf, beach, and friends! I include my guests in many of the social activities and venues while they are staying. They immediately feel part of the community and meet our great local expats from all over the world!

Jet Metier: Girl, you have it going on. You must make a splash at your high school reunions. What was the indication that you would be a "tropical real estate 'titaness?'"

Sarah Booth: Honestly, I always knew I would be doing something like this. My background was in hotel management and property management and I always loved to travel. The idea (in my early teens) I had was how to put them both together! As a child, my family moved a lot. We lived in Dubai and Iran. From England originally, my dad worked for the British Bank of the Middle East. You could say it was in my blood.

In my twenties, I took a year off work to travel and work all over Europe, from temping at the Guinness Brewery in Dublin to running a ski chalet in France, hotel work in England and a little bar work in Turkey. I was born to travel!

I started, built and sold my property management company in Whistler. I started it at 25 years old and sold it at 31. After that, it was NO MORE WINTERS, or expensive beers from then on. I never looked back (although I do travel back to BC every summer to visit friends and family).

Jet Metier: Golly gosh, Sarah. If you were to write a business book based on all your successes, what would the title be, and what would be the unique concept that ties together all your entrepreneurial experiences and lessons?

Sarah Booth: Oh gosh... I'd have to think about that for a minute. The Adventures of Sarita? (That's my Spanish name.) I can't think of a name, but certainly it would be to outline, how extremely possible it is to do something like this as: a) a woman b) single. I think that women don't necessarily feel they can make a move like this without a partner. Also, that it doesn't have to be an "all or nothing move." There is no need to give up the citizenship of your country, or even have to sell everything and move full time, year round. If you have a home or condo in your home country, rent it out, come on down for a few months and get your feet wet. Also, there are many "snowbirds" in these destinations who rent for winter season and return in summer. My recommendation is (because property is inexpensive and rentals are more expensive), the return on investment is better to buy here, rent your property when not here, and use it when you come. There are many good rental managers here who can help you every step of the way.



Chances are, you will love it so much, make great friends and have a totally fulfilling life that ultimately, you will go home to sell everything. (lol)

Yes, there will be frustrations along the way, it's an adventure! Many of us have been through all the red tape stuff and are totally willing to help the new people make things a bit easier.

Jet Metier: Let us talk about traveling. Please give us some inside advice on how to do it better through things that you would take in your carry-on bag, that no one ever tells you that you need. Let's use the countries you lived in, like France, England, Ireland, Thailand, etc., and give us hints to make that first day more enjoyable, easy, or interesting.

Sarah Booth: #1 RULE... TRAVEL LIGHT!

You never know where the wind will take you. There are always laundry facilities and everything can be bought. Always keep a change of clothes in your carry-on in case the airline loses your luggage.

There are often strict weight restrictions on smaller planes.. i.e. from Panama City to Bocas Del Toro. Everything can be purchased here if necessary. In your checked luggage, a Swiss army knife (including corkscrew! lol) is essential. A good hat to pro-

protect you from insects, long pants for the same reason. Also, for example in Panama City, you don't want to run around in shorts if you prefer to fit in more like a local. Beach areas.. all we wear are shorts and t-shirts..but one good set of clothes for city dining is important.

Jet Metier: What do you need specifically in those countries?

Sarah Booth: Last year, when I went to India, I made sure to pack small packets of Starbucks instant coffee and the packages of bug spray wipes, and also Imodium! And hand sanitizer, always!

And the most important things, your iPod, computer, and the change of clothes, keep in your carry-on; also cash. Don't count on always being able to use a credit card. It's good to have cash. Also, I always keep some cash in separate locations, as well as ID. Don't go around anywhere in the world with your entire ID together. Split up your passport and driver's license and make a copy of your passport, instead of carrying it. Those are smart things to do wherever you travel.

Speaking of India, it's a good idea to have Kleenex and / or toilet paper, too ! lol

For your wardrobe, lots of black and white clothes, easy to match, and nothing that needs ironing.

Jet Metier: What are your strategies for being alone in a new town for the first time?

Sarah Booth: There are specific websites that I use (including couchsurfing.org) to rent either shared accommodation or a vacation rental by owner. Hotels are VERY impersonal and you really are alone in them. I never stay in hotels. I find out where the local pubs and venues are where the expats go and go on the very first night. From there, you tend to get invited to places and residences that you never would have otherwise. In time, get to know the locals of course, but right off the bat, expat venues are the best places to get the ins and outs, and meet people. These days, social media is great. Get on a Yahoo! group or Facebook site (there are some great, great ones for Panama and Ecuador, etc.), and introduce yourself. Whether you are a couple or single, it matters not. It's nice to find out a few things in advance and ask for some advice from the local expats. In Panama, we have the best social media site for expats that I've ever seen. We are all on there either offering or asking advice or making friends. Many new folks jump on there before they even arrive. It's fantastic. Talk about a giving community!



I have traveled solo all over the world from Europe at 18 years old for 3 months and to then a year around Europe. Two years in Southeast Asia, then moving to Mexico and Panama. I believe there is a fine line between adventure and safety and go with your gut. I am very adventurous and often am invited to people's homes. I generally take them up on it, but one weird vibe and it's a "no thanks." You don't want to miss an opportunity, but you want to be safe, also.

Facebook is great. I am on Facebook every day when I travel, so my mom knows I am ok and where I am, also to share my adventures and photos with my friends. I always let someone know by email where I am and contact info. I also give to my host (wherever I'm renting) an emergency contact info. It's just a responsible thing to do.

Jet Metier: This is the penultimate question. What are the happening places in Coronado Beach and in Panama City right now? And what kind of memorable occurrences have you had there?

Sarah Booth: In Panama City, there are too many to mention! Definitely in Casco Viejo there are some great happening spots and also Calle Uruguay. Also, it is not a bad idea to join the internationals [international] group. In Coronado, Picasso Restaurant is the glue that holds our community together. Claire Ross, the young lady from England is the owner. Claire does Spanish lessons, book exchanges, Saturday morning farmers' market, live bands on Saturday night. Wednesday night has a HOPPING happy hour starting 5 PM, Thursday night is Trivia Pursuit, etc. It's our meeting place, and thankfully only four blocks from my home and casitas. Claire has also hosted theatre groups from Panama City and Boquete.

Each of the condo complexes have regular rooftop happy hours. We have an equestrian center with horse shows, and some great restaurants and

events. I joke with my friends who asked what it was like seven years ago here. My answer was, well, my daily routine had consisted of golf games with my older guy friends talking about their gout and hip replacements. (lol) Things are quite different here now. Golf is still great, but now we have younger expat entrepreneurs, young families (we have three internations schools), there is surfing, ATV'ing on the beach, many many parties and BBQ's. You could only ever be bored or lonely here if you wanted to be on purpose!



A few months ago, I joined a local well-respected real estate company as a buyer's consultant. This was the next obvious step for me to round out my experience and expertise. The homes and condos I've sold to clients have changed their lives. I help them every step of the way with contractors, utility setup, obtaining resident visas; you name it, personal service from start to finish. I love my new job and am looking forward to another awesome year in Coronado!

It is not uncommon here to see an amazing fireworks display and for no reason, except for maybe that its'...Tuesday?

Recreationally we have bacci ball, beach yoga, beach fit, Pilates, Zumba, running groups, poker groups, and four world-class golf courses nearby.

The Tom Fazio course is only two blocks from my house. I'm a member, and I offer my guest passes to use the facilities.

Jet Metier: Lastly, Sarah, let's say you are scrounging around for toilet paper in India again (you brought enough, but decided to share), or delivering some gout medicine to a golfing buddy, or winning a hand at poker, and the friend you are with introduces you to somebody very attractive. How do you know it is him? What is it about him that attracts you? What personality traits does he exhibit? What does he invite you to do that makes you happily think, "hmmm..."

Sarah Booth: He comes to my house and fixes things.. lol

Just kidding.

Well, I would say, that it's possible to find Mr. Right in this environment. Chances are he'd have a similar adventurous spirit to be living overseas in the first place. If he invited me to play golf and didn't throw his clubs around after a bad shot...chances are, he could be the one :)

If a nice, single man were to present himself in my life... I would definitely see how he interacted with the locals. If he is frustrated that someone doesn't speak English = not for me. If he keeps a sense of humor and respect even without a good command of the language, then he'd be a great possibility!

Jet Metier: So I wish you the best in your further adventures, Sarah. And I hope deeply that you find a man who is handy, calm

and wants to be with you wherever your business and travels take you. You live a remarkable life and are an inspiration for us all. Bye for now. And thank-you for imparting so much.

Sarah Booth: Cheers! And have a great day.





# Anne-Michelle Wand

## United Country Bocas del Toro

*In the part of the year she is not in Colorado, Anne-Michelle Wand experiences her continued romance with the warm Caribbean and the idyllic beaches that dot the shores of Bocas Del Toro, Panama. Anne-Michelle tells Jet Metier how lovely it is to boat on placid waters, camp on a deserted island and other reasons to pack your surfer jams and sexy, black maillot to see for yourself.*



Jet Metier: How are you?

Anne Michelle Wand: Amazing. And yourself?

Jet Metier: I'm praising God, I'm alive and talking with someone who is living a dream life.

What is the common greeting in Bocas? Is there a slang phrase that means "Hello" or "How are you?" or "Good day," besides the common Spanish phrases? Something that is more Caribbean, perhaps?

Anne Michelle Wand: Mostly we say "Buen dia" to anyone we meet or "Que pasa?" to a friend.

Jet Metier: Buen dia? Not Buenas dias?

Anne Michelle Wand: Yes, it is "Good day," not "Good days."

Jet Metier: Let's turn back the clock to when you first arrived on the shores of Bocas Del Toro. What did you know about it? What drew you to it? And what did you find when you got there?

Anne Michelle Wand: That is quite a question. My friend and I were traveling in Central America looking for our "place in the sun". We both had wanted to live on a tropical island for most of our remembered past, and we were finally in a position to do it. We started in Mexico, both the Pacific and Caribbean side, then moved on to Belize, Guatemala, studied Honduras and Nicaragua, but did not go there, and went to Costa Rica three times (different areas) hoping to find the dream property. Costa Rica was hot in the 90's and we already had friends there, but nothing quite hit us right until we reached Panama.

I had previously owned a vacation rental in Hawaii and recently sold it. We were looking for something closer, more affordable, with friendlier people and lower prices. When we got off the plane on the small island of Bocas del Toro, Donna said immediately upon looking around, "Gee, I could live here."

I wasn't so sure, but by the time we left four days later, we had put a deposit on a small piece of land. Later, we came back and bought everything we could afford to buy, because we realized the signs of a boom to come, and we loved the weather and the people and the quaint, funky town that reminded us of Key West in the 70's.

Jet Metier: Smart girl! Tell us how Bocas was a quaint, funky town. What did it look like? How did people live? How did you do your thing?

Anne Michelle Wand: Well, there was one main street two blocks from the ocean where most of the restaurants, hotels and stores were. The traditional Caribbean style homes were of all shapes and sizes and painted colorful bright colors. There was evidence of construction everywhere with new buildings next to old ones and new businesses opening as more people came. The locals had booths on the main street showing their wares like molas, hammocks and carved animals. It was primarily a surfer and backpacker town then, with the most expensive hotels being about US \$60 a night.

We spent most of our time in boats exploring the archipelago of islands, trekking through jungles and looking at beachfront land, as well as swimming in the ocean, snorkeling in gorgeous spots and eating wonderful food consisting of fresh fish, fruits and vegetables.



Jet Metier: For those of us who have never spent any time exploring an archipelago in a boat, can you give us some do's and don'ts and pointers so we can experience the thrill of the waterways around Bocas Del Toro. And what are molas?

Anne Michelle Wand: Molas are the embroidered cloth that the Emberá Indians make (there are seven Indian tribes who are indigenous to the area) and sell to help pay their living expenses. In Bocas, you take a "water taxi" like you take a land taxi, since most of the places you want to go, you can only get to by boat. Those boats are called pangas, which are wood or fiberglass boats from 20 to 30 feet long and have variously sized motors on them. Sometimes they have Bimini tops to shade you from the sun. When you hire a water taxi and driver you don't have to worry. Most of the drivers have grown up here and know the waters very well. They know where all the coral reefs are and steer clear, they know where all the beaches and islands are and where to take you for lunch or dinner on an island, where the restaurant is on stilts over the water and you can snorkel while they cook for you.

You can't and wouldn't want to take a boat out yourself at first because you would probably hit one of those coral reefs and sink the boat. We also went out in kayaks, paddling around the islands like it was a lake. When islands are surrounded by islands there are no waves and it's like a lake. When you want waves, say for surfing, you go to the outside of the island facing the open ocean.

Jet Metier: Were you in sailboats, a kayak, dugout canoes?

Anne-Michelle Wand: Some of the boats were cayukas, which are canoes dug out as you say from the trunk of one humongous tree. They are amazing.



Jet Metier: What are your best memories of that time?

Anne Michelle Wand: One of my best memories is taking a ride in the boat on a wonderful, perfect day. On the way to one of our favorite restaurants for lunch, we stopped in a place called Dolphin Bay and were surrounded by playful dolphins running round the boat and jumping up out of the water. After that, about 30 minutes later, we arrive at Rana Azul ( Blue Frog) for lunch. There we enjoyed wood-fired pizza and beer and danced to expat oldie music we enjoy. This restaurant is only open on Fridays and Sundays and has great food, so those days the restaurant is packed with locals and expats alike having a great time. A few hours later, we hopped in the boat for a wonderful breezy ride back, stopping to swim in the ocean along the way. I'm easy to please. I just love being on the warm Caribbean ocean in a boat. By the way, the water here is 84 degrees year round. No shock when you jump in.



Jet Metier: My inner water baby is bouncing off the walls, Anne-Michelle. When you went out into the jungle, did you learn what not to touch, eat or avoid? Does Bocas have a friendly Disney-esque jungle (I am kidding here), or one filled with danger and peril?

Anne Michelle Wand: I am not so much a jungle person and we aren't quite at the Disney stage... but when I have hiked through the jungle trails, I have felt relatively safe and no snakes or spiders jumped out at me. Once we spent an hour watching a sloth cross the road though. There is a botanical garden where you can take a tour and learn about the flora and fauna. I highly recommend Los Monos ("The Monkeys") Botanical Garden. There are very tiny red frogs that are supposed to be poisonous and are a protected species. I'm an ocean girl; I would not spend a week in the jungle. You do have to watch out for some scorpions and fire ants.

Jet Metier: Would you be able to survive in the jungle, say for a week? How would you survive and live?

Anne Michelle Wand: What I would do is sail out to a deserted island with my sweetie and we would catch fish, eat them, and camp on the beach for a couple nights under the amazing stars with no artificial light to pollute the sky.

Oh, and drink coconut water. It is wonderful and tastes very different than what you buy in the stores. You pick a green coconut from the tree and hack it open with a machete, then drink the liquid.

Jet Metier: Are you a bad mamma jamma with a machete, too?

Anne Michelle Wand: Although I can wield a machete, I usually don't, letting my sweetie or beautiful local man do it for me.

Jet Metier: The coconut milk sounds wonderful. When you camp out at a beach, are these public beaches? What do these islands look like? How big? Any accommodations? The romance of it all is quite stirring, Anne-Michelle.



Anne Michelle Wand: All beaches are public beaches by law. Some islands are uninhabited and the weather is so perfect you can sleep under the stars on just a pad or blow up mattress, or in the boat. Yes, we can build a fire to cook the fish. Sand is pretty comfortable to sleep on, too, over a blanket. These islands are usually small with white sand beaches around the edge and jungle in the middle. You can walk across them in a few minutes.

Jet Metier: Are you glamping (glamour camping) with tents and propane stoves and lanterns? Or do you build a shelter from found materials and gather wood for cooking fuel and soft boughs for beds.

Anne Michelle Wand: The inhabited islands will have hotels and B&B's from the rustic to the elegant, all with wonderful food. On Bastimentos there is a tent lodge and you can rent a tent on a platform for the night. They have a restaurant and bar to eat and hang out and chairs on the beach. On Isla Popa they have an all-inclusive that starts at \$400 per night and you fly in on a private helicopter.

Jet Metier: Watch out, Anne-Michelle, by reading your story, well, I can just see the rollaway luggage packed with tankinis heading out your way.

If you were to advise someone who loves the water as much as you and your sweetie do, what kind of property would you steer them towards? Shoreline, mangrove, pad in town, or private island?

Anne Michelle Wand: You wouldn't be disappointed as long as you spend enough time here to discover the beauty of the islands. The worst mistake people make is planning too short a vacation here and they really can't get the feel of it. I would advise them to buy a home that has some small elevation over the ocean, or a small island with the same, within 30 minutes of Bocas, if they want quiet and don't mind the boat ride, or in Bocas, if they want to be where the action is. If you are going to live on an island, you want to see the ocean from your window, right?

There is a big turnover going on now, of people who came and built homes when there weren't many and have been here 15 or 20 years. They are ready to pass the dream on to the next generation. So there is a lot to choose from. If you want to create your own from scratch, it's more work, but there is plenty of land for sale, too. For those that want the "lock and leave" style, we have something we did not have 15 years ago: condos from \$60,000 and up to \$500,000. There is something for everyone.

Jet Metier: Anne-Michelle, how does one build a house over water? Are skin divers involved to get the posts in the sand of the beach or the mangroves?



Anne Michelle Wand: Good questions. We have a company that specializes in planting the posts into the water for you. First they build the posts that are PVC pipe with rebar in them and a T at the bottom. Then they have a special vacuum that blows the sand away at low tide so there is a hole. Then they drop the posts (it takes four guys) into the hole and the weight of it makes it go down about 12 feet. Then they put the sand back and let it settle. After that they pour concrete into to the post. The locals who can't afford that use wood posts and I don't know how they do it. Wood posts are not allowed anymore, anyway.



Jet Metier: How do they get their electrical?

Anne Michelle Wand: The electrical that is not in Bocas is usually solar. They have better reliability with power generated by solar and generators than they do with the electricity in town, which has regular brown outs.

Jet Metier: What's the deal with toilets?

Anne-Michelle Wand: People either build a regular septic system, if the land permits, or they put in composting toilets. In Bocas proper, we have a city water and sewer system.

Jet Metier: Do lashing winds and rains ever pose a problem for the people with the stilt homes on their walkway to the shore?

Anne Michelle Wand: We do have tropical storms but no hurricanes and you learn to watch the weather to plan to be inside when we get a big storm. If your boat is not tied securely, you may see it floating down the bay in a storm or sinking from the rain if your bilge pump stops working. Everyone usually helps if that happens to someone. The beauty about rainstorms here, is that even if you are out in them (on land anyway), it's warm rain. I personally would not want to be out in the boat in six foot waves, though.



Jet Metier: What would your dream house (or condo) in Bocas look like? How would it incorporate everything you love doing with your sweetie?

Anne Michelle Wand: One of my dream homes is listed on my web site right now; it is 13019. It is a home up on a hill overlooking the ocean with a 270 degree view on an acre. There are palm trees and various fruit trees in the landscaping. A boat house is built on the ocean with a lift to get the boat out of the

water when we are not using it. It has four bedrooms, three baths and a wraparound deck. A small swimming pool is in the back. There is even a caretaker's quarter off the laundry room. It has state of the art solar and rain catchment for water. We can snorkel right off the dock; for there is live coral right there or take the boat out easily to Bocas or another island.

Jet Metier: What would an ideal day be like in that house?

Anne Michelle Wand: An ideal day would start by us waking up early so we could lounge around and fool around, then get up and have breakfast and exercise. Then go out in the boat to explore, doing some of the various things I have described earlier. We love tooling around and having a picnic on the beach, visiting friends etc.

Jet Metier: I know you are in Colorado right now. Speaking to people who would love to have two homes, two careers and two different worlds like you do, what is a solid piece of advice you could give them?

Anne Michelle Wand: Come explore and use an experienced guide, like me, to help you learn what not to do and who the trusted resources are, without having to make the mistakes yourself. Save time and money by doing this.

Jet Metier: Thank-you very much Anne-Michelle. You have given us a peek of a beautiful life skimming across the blue warm waters of Bocas. How you have managed to work and play in such a paradise is an inspiration.

My best to your sweetie, Doug. Bye.

Anne Michelle Wand: Thanks, bye.





*Jet Metier*  
interviews:

**Paul McBride**  
Boquete Highlands Real Estate

If you were on a quest to find and talk with the single expat who knew more of the inside story, either by witnessing it, or by being part of it, of the evolution of Boquete from a sleepy Panamanian hamlet into the famous expat retirement destination it is today, you could find no one better than Paul McBride. Visit with Paul as he takes Jet from the time when everyone (but one person) thought that Boquete would stay as a Panamanian backwater.

## An Inside Look at the Evolution of Boquete and the People Who Had the Vision to Make It



Paul McBride  
Boquete Highlands Real Estate



Jet Metier: Hi Paul. How's the beach? Which one are you enjoying?

Paul McBride: We generally stay at a friend's house at a beach resort called Las Olas, which is located in Barqueta Beach.

Jet Metier: How far is Barqueta Beach from Boquete?

Paul McBride: From Boquete, it takes us just over an hour to get there. Given my work schedule, we generally go for one, maybe two nights. Panama is a fairly narrow country, geographically speaking, so you're never very far from a coastline. The trip is on paved roads the whole way and passes through mostly agricultural and ranch land.

Jet Metier: Can you work while you're at Barqueta Beach?

Paul McBride: There's Internet service in the area, so there are no problems with connectivity.

Jet Metier: What is a typical day like at the beach house?

Paul McBride: When we're staying at the ocean we generally spend the day relaxing by the pool or taking walks along the beach. Barqueta Beach is nearly 14 kilometers long (almost 10-miles) so the beachcombing is fantastic. It's not a very busy place, so we almost always have the beach to ourselves.

Jet Metier: What's the drink at sundown?

Paul McBride: We don't have any special beach drinks. We prefer instead to have a glass of wine when the sun goes down.

Jet Metier: What's the weather like right now where you live compared to the beach?

Paul McBride: Panama is in the equatorial tropics, so the temperature remains fairly constant year round. We do have two distinct seasons – the wet season and the dry season. The dry season (called summer here) usually begins in mid-December and lasts through the end of April. The wet season begins in May and lasts until mid-December. The dry season, between January and the end of March, is really dry – we generally get very little rain during this time. But it's not like a switch is turned on and off with the change of seasons. There are extended periods of transitional weather when you have beautiful mornings and early afternoons before the rains start. Temperatures are a function of elevation. Because Boquete is higher in elevation (over 3,000 feet) the temperature is moderate. The coastal areas are always hot. However, because Boquete is located along the side of a mountain (Volcan Baru) we get much more precipitation than the beach areas. So for us, leaving for the beach during the wet season often means getting out of the rain.

Jet Metier: When is it "sweater weather" in Boquete?

Paul McBride: Boquete is actually a fairly large municipality with areas as low as 2,000 ft. above sea level and areas over 6,000 feet. If you get over 3,000 ft. you're going to have a distinct cooling off at night (roughly in the 60's F). That's the sweater weather. Where I live (at about 2,200 ft.) it never really gets cold. Our nighttime temps usually stay in the low 70's.

Jet Metier: That's good sleeping weather! What are your memories of dramatic or severe weather in the Boquete area?

Paul McBride: The most dramatic weather events are usually associated with heavy downpours. Most of our rain comes from convection (warm air rising against the mountains) and sometimes this can produce extended periods of very hard rain (over 9 inches an hour). Even though this area is geographically suited for a lot of rain, when it rains that hard flooding and landslides can occur. This doesn't happen often and the last flooding event occurring in 2010.

Jet Metier: I've heard, "Water, water everywhere, but not a drop to drink." Why is getting water a difficulty in some areas?

Paul McBride: Although we are sitting on an ocean of fresh water (we average around 200 inches of rain a year), the water distribution system hasn't kept up with the growth in the area. This is the main cause of the water outages that some areas experience. The residential community that we're building, Boquete Canyon Village, has its own water system so we don't rely on the municipal water system.

Jet Metier: How is the landscape designed to take advantage of the rain or not get washed away by it?

Paul McBride: Landscaping can be challenging because we get extensive rain much of the year, but little or no rain for three to four months. Over the years we have found a mix of plants and grasses that can thrive in this type of environment.

Jet Metier: In terms of work, is there an affect the weather and seasons have?

Paul McBride: We know the temperatures are going to be warm in the day and cool in the night and it will rain during some parts of the year and will be dry during other parts. It's the consistency of the weather that makes it so enjoyable and predictable. We do get some wind during our summer time (it's the weather phenomenon that creates the dry season) and you just learn to tolerate it when it happens.

Jet Metier: How would you describe living in the land of "eternal spring?"

Paul McBride: Well, the mountains are always lush, the temperature is always mild, the people are always warm and friendly, we have no traffic issues to deal with, and the birds are always singing in the morning....I could go on and on. When people ask me what I like most about living here, I tell them that my life is so easy. Once you get over the learning curve of living here, things just flow naturally.

Jet Metier: Where did you live before you came to Panama and what were you doing?

Paul McBride: I previously worked in the airline business and moved quite a bit in our early years of marriage; Denver, Colorado, Alaska, Seattle, and Santa Barbara before settling in Napa, California in 1991. We lived there raising our two boys until my wife moved down here with me in 2007.

Jet Metier: Why would you be the least likely guy to move to Panama?

Paul McBride: Actually, I'm the most likely guy to move to Panama. When I first visited in 1997 (at the invitation of Continental Airlines, when I was in the travel business) I immediately fell in love with the country. I thought the natural beauty was amazing, the history and culture fascinating and the opportunities for business abundant. What's not to like?

Jet Metier: Panama sounds like it was actually a good fit for you. What did Boquete look like when you first came?

Paul McBride: It was a very sleepy, mountain community based on an agricultural economy that wasn't doing very well. As I often tell people, at this time there were more horses than cars in downtown Boquete (which is hard to believe if you see the downtown area today). Services were very basic then. There were few restaurants, no Internet, poor cell phone coverage. The closest decent medical care was in David, an hour's drive away at the time. The early expats were pioneers in the true sense of the word. Probably less than a dozen foreign residents lived in Boquete in 1999. They tended to have large properties, assimilated with the locals and had very low expectations of modern services. However, that's why they came here.

Jet Metier: Who were the pioneers of Boquete as a retirement destination?

Paul McBride: Boquete as a retirement destination is due to one individual – Sam Taliaferro. Sam was a true visionary and came to Boquete in the late 90's after running a successful high tech company in Costa Rica. Sam coined the term "land of eternal spring" and began marketing the area as an expat retiree paradise.

Jet Metier: When did you first meet Sam Taliaferro?

Paul McBride: I first met Sam in 2001 when he was starting Valle Escondido, his residential development and Boquete's first expat community. To be honest, I thought he was absolutely crazy and there was no way mass numbers of expats would come to live in Boquete.

Jet Metier: What was the original vision?

Paul McBride: Sam had the vision and created both the community and the amenities (golf course, country club, restaurants, Internet cafes, etc.) to attract an international clientele. Without Sam, Boquete would still be a sleepy village. Unfortunately, Sam passed away in 2011 but what we now know as Boquete is his legacy. Most newcomers don't realize it but without Sam they would not be in Boquete today.

Jet Metier: It would be really nice if you could give the Best Places community a mini portrait of Sam and your relationship with him.

Paul McBride: Sam Taliaferro was a pioneer and visionary in the truest sense of the words. Sam came to Boquete and was so impressed with what he saw that he couldn't help but share it with the world. He was a true visionary in that he could physically see how things could be. By that I mean that he could look at a piece of property or a building site and visualize the possibilities. He then had a remarkable ability to transfer that vision to paper and, working with others, create the physical manifestation of that vision. It was truly remarkable. He had a level of focus that I have rarely seen in others, enabling him to create and build things in Boquete despite the thousands of obstacles. Remember, when Sam started Valle Escondido (the first residential project in Boquete), there was nothing here. He started from scratch. Today, Valle Escondido is the most successful residential community in Boquete. Nearly everyone living in or visiting Boquete today is here because of Sam Taliaferro, whether they know him or not.

Jet Metier: Tell us more about Sam. What type of impression did he make on others and on you?

I first met Sam in November of 2001 when he began developing Valle Escondido. I was with a group of people and we were invited to see his project. At the time, Boquete was truly a sleepy little Central American mountain village and the idea of foreigners retiring here was unfathomable. After touring the project and hearing Sam describe his vision, the consensus among the group was that Sam was the craziest gringo that they had ever met. Obviously, Sam proved us wrong. Four years later I met Sam again and he invited me to participate in one of his projects, a company called Prima Panama. Sam was an excellent teacher and mentor and he passed along to me just about everything he knew about developing and marketing real estate in Panama. All the knowledge and experience I have today is due to the solid foundation that Sam so generously gave to me.

Jet Metier: Do you have any anecdotes of the struggle that the community had in its building or incipency or the creative ways you overcame problems that show a foundation of philosophical or spiritual drive?

Paul McBride: Boquete is a very interesting place and, curiously, the changes that have occurred are not really obvious. For example, the town of Boquete itself is very much like it was 15-years ago. There's more traffic to be sure and parking is now difficult but the façade of the community is basically the same. What's really changed are the small conveniences that people have come to expect. Things like cell phone coverage, high speed Internet, more specialty goods available at the local stores, more restaurants – these are the things that have really evolved in Boquete. However, on a quiet morning strolling through town it's not really different than it was 15-years ago.

In my opinion much of the difficulties and struggles you hear about are not with Boquete itself but with the expectations and the capabilities of the people who come to live here. There's a pretty steep learning curve when you move to any foreign country and some people just can't adjust. Also, time has a much different meaning in the tropics and you either learn to go with the flow or you get crushed by the rocks.

Jet Metier: How is your new development Boquete Canyon Village shaping up?

Paul McBride: The investors I work with (all from Panama City) purchased our development at a foreclosure auction last August. It took time to clear up the title and other legal issues and they became the legally registered owners in November. Since then, we've spent most of our time, resources and energies getting the project back into shape and dealing with operational issues associated with nearly two years of deferred maintenance.

Jet Metier: What is it like marketing to an international clientele?

Paul McBride: We're now at a point where I feel the development is really ready to be marketed and we're starting construction on two new homes in the next month. We are also doing an extensive remodeling of our clubhouse to include a member's lounge area, a coffee shop and Internet café, a fitness center and an outdoor swimming pool, pool bar and extensive gardens. It's the amenities and the landscaping that drive business here.

To be a successful development you need to make a connection with prospective buyers and that means you have to have a visually impressive community. People come to Panama with preconceived notions of what living in the tropics should be like and it's the challenge of the developer to deliver a community that appeals to these notions. A lot of this is done through landscaping, which is where we are spending substantial time. You also have to deliver and create value for your buyers. As a developer, this means that you need to leave a little money on the table, so your homeowners can build equity in their homes quickly. That helps sell the project.

Jet Metier: Paul, I'm not sure I know what that means. What do you mean when you say "this means that you need to leave a little money on the table"? What would this mean to a buyer?

Paul McBride: Thanks for asking, Jet. What I mean is that a smart developer intentionally sets the prices of the building lots and homes lower than what he could sell them for in the market in the beginning stages of the development. This means that early buyers have a better chance of seeing the value of their homes go up as prices rise when more properties are sold. Historically, the people who buy the first homes in a development get a better deal.

Jet Metier: Now that Boquete is filling out, what expectations are you managing and what adjustments in perception are you facing?

Paul McBride: Now that Boquete has matured, people have greater expectations about the services they want to receive. Peo-

ple expect high speed Internet, a variety of good restaurants, good cell phone coverage, quality medical care and many of the amenities that we take for granted in the US. It's amazing to me how far Boquete has come in such little time that many of these expectations are met.

Jet Metier: What tools in marketing are helping you expand your reach that are working well for you?

Paul McBride: We plan to focus our marketing message on the quality of life here in Boquete and that you can live this lifestyle for less money than in the US, Canada and Europe. Internet marketing is our primary tool for connecting with our buyers. Our research shows that the vast majority of people considering a move overseas spend significant time on the Internet researching their options before they even visit a given destination. Our job, as marketers, is to engage these folks as early in the process as possible and provide them with clear and objective information that can help in their decision.

Jet Metier: What surprises you in this chapter of your career in real estate and marketing?

Paul McBride: The biggest surprise that I have is that there aren't more people looking to take advantage of the benefits of living overseas. I know that it's a big leap for most people, but the cost/benefit advantages of living in a place like Boquete are hard to beat.

Jet Metier: What do you miss about California?

Paul McBride: I really don't miss living in California. Of course, my wife and I miss our sons (one in Oakland, California and the other in Seattle, Washington) and my father who lives in Walnut Creek, California. We try to get back and visit at least twice a year and we do a bit of shopping. Other than that, it's a nice place to visit, but I wouldn't want to live there (cliché, I know).

Jet Metier: What kind of entrepreneurs are needed in Boquete?

Paul McBride: The biggest challenge most people have when they move to Boquete is dealing with the culture and working around the language issue. Despite what you read on a few real estate marketing sites, English is not widely spoken and it does take some knowledge of the Spanish language to live here successfully. That said, there's certainly an opportunity for an enterprising person to act as a cultural and linguistic liaison to create a thriving business here.

Jet Metier: What kind of business or service would make life easier in Boquete or would eliminate not having to go into David or Panama City?

Paul McBride: One of the recent game changers for this area was the completion of a new 4-lane highway connecting Boquete with David. This is an amazing asset for the community and has made the drive to David both quicker and safer. Now, you can drive to David in about 30-minutes. Before, it could take an hour or more, considering traffic. In the past, this relatively long drive was not only inconvenient, but it had a dramatic effect on health services. Now, being able to get to a good hospital in 30-minutes can be a lifesaver. So, there's really nothing that needs to be added to Boquete to make it more convenient.

Jet Metier: What are expats doing to change the culture or behavior in Boquete that you fully applaud?

Paul McBride: Change is inevitable and there's no question that the influx of foreigners has had an effect on the local culture and identity. But a surprising thing has happened over the past four years. The worldwide economic crisis really didn't have an impact on the Panamanian economy. At the same time, it had a huge impact on the number of foreigners who were able to afford to make the move to Boquete. Now there are more Panamanians (primarily from Panama City and David) purchasing property in Boquete than there are foreigners. The result is that the Panamanian culture is actually beginning to once again overtake the foreign influence. I find that comforting.

Jet Metier: If Boquete were going to put you in their annals, what would you like said of you and your accomplishments?

Paul McBride: I can't claim to have had any measurable effect on Boquete either in the past or the present. If I were to want to have a legacy it would be to keep the story alive that Sam Taliaferro started over 14 years ago and to act as a historical bridge for the new residents so they understand why Boquete is the way it is today.

Jet Metier: When you aren't working (even at the beach house), what can you be found doing for fun and rejuvenation?

Paul McBride: When I'm not working, my wife and I like to travel around the country exploring new areas and revisiting areas that we've seen in the past. My wife is an avid photographer and I'm her loyal assistant and driver and stop the car when I'm

instructed.

Jet Metier: What theme or message in a book you are currently reading are you are integrating into your life and how see the world?

Paul McBride: The book I'm currently reading is "All the President's Bankers, The Hidden Alliances that Drive American Power" by Nomi Prins. I'm fascinated by how the financial interests have captured the American economy and the political process. The recent economic crisis was in most part caused by the financial institutions and the next crisis will be their doing as well. We live in interesting times. Living in Panama helps me be a bit more objective in how I view current events.

Jet Metier: What does your soul ache to find?

Paul McBride: What does my soul ache to find – honesty, courage, justice and equality. These are virtues in short supply these days.

Jet Metier: Thank-you so much Paul for giving me such thoughtful responses to my curiosities about your life in Boquete. I wish you and your wife continued good health. And please tell her that if she wants to share her photos of your road trips through Panama, I would be very happy to see them and if she wishes, to share them with our community at Best Places.

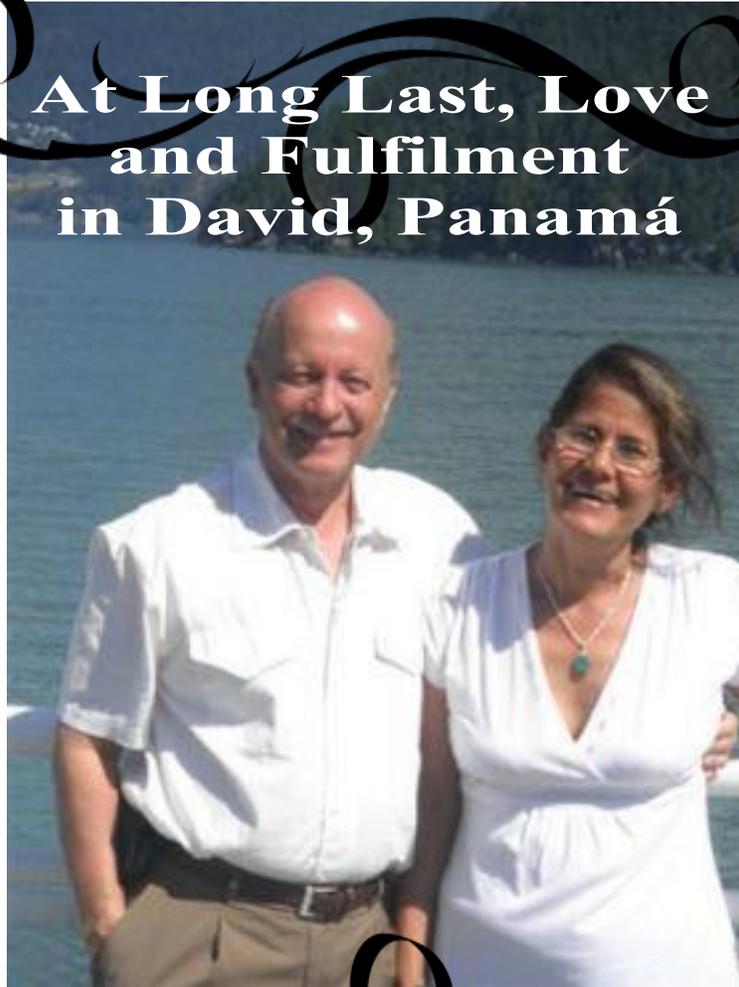




## **Robert Reichert - Cuesta del Sol Condominiums**

As we learn from Robert Reichert's story, the dreams you never release will find you, and the practice of doing your best will richly reward you. Jet Metier discovers what motivates one of Best Places' most generous contributors and how collaborating with his Panamanian wife Eneida was the most satisfying aspects of making a home in David, Panama, for follow Canadians, and for himself.

### **At Long Last, Love and Fulfilment in David, Panamá**



Jet Metier: Hi there, Bob. I am glad we are finally getting to chat. You have such a wonderful picture on your profile page. Who is that lovely woman with you and where are you with the water behind you?

Robert Reichert: That is my wife Eneida and we are on a ferry, crossing Horseshoe Bay from Vancouver going to Gibson Landing for my daughter's wedding in August 2011.

Jet Metier: You look so happy together.

Bob you are going to be my Canadian-Panamanian cross-cultural attaché. I would like to ask you questions about living in David and in Panama from a Canadian's point of view. What are your reflections on why Canadians are moving to Panama?

Robert Reichert: For the most part, I believe they move here to escape the long, cold winters in Canada. The second reason may be to lower their cost of retirement.

By the way, Eneida is Panamanian-Canadian. She received her Canadian citizenship while she spent 12 years in Canada and then returned to David (her home town). I met her here in David and we were married about 4 years later.

She said, "I didn't find my Canadian when I was in Canada and had to come back to Panama to find him!"

Jet Metier: That is quite a story of fate.

Bob, I do not know anything about how Canadians prepare for retirement. We have Social Security in the US. We have "adult communities." Do Canadians have paths they follow besides retiring overseas?

Robert Reichert: Yes, they do. In Canada, there are basically three kinds of retirement pensions; CPP (Canada Pension Plan), which is a money purchase plan contributed to by employees and employers; Old Age Security, a government pension payable at age 65; and private corporate pensions, generally based on years of service with your employer.

When people retire, mostly at 65, they tend to a) live where they have been; b) move to a smaller community or a warmer place in Canada (move from the prairies to B.C. [British Columbia] or the east coast); or, c) go south to places like Yuma, AZ, Myrtle Beach, Florida for the winter, or in some cases Mexico or Central America. The North American destinations are generally shorter term (6 months or less) and the Central America visits tend to be longer or permanent.

Jet Metier: Why do they stay for a shorter term in North America as opposed to in Central America?

Robert Reichert: I suppose it is a different mindset. I think when people come here to Central America, they have generally have made up their minds to "live abroad." They often do not retain their permanent resident status in Canada and have crossed the hurdle of trying to retain their medical coverage, etc. They are generally folks with less family ties back home.

Jet Metier: Here in the US, we have historical connections to Panama; namely, the Canal. What kind of ties do Canadians have to Panama, or to cause Panama to come to mind when thinking of their next home abroad?

Robert Reichert: To be honest, I have found that Panama is NOT yet really on the radar of Canadians. They often come to Panama without knowing too much about it. Most Canadians (as I think Americans) are much more aware of Mexico and Costa Rica. They probably all know about the Panama Canal, but little else. But Canadians tend to be quite adventurous and look for something new. They hear about Panama by word of mouth, from a friend who has been here or just stumble across it on the web.

The ties between Panama and the USA are certainly different than they are between Panama and Canada. Canada has been developing stronger relations with Panama over the past few years and does a fair amount of aid here in the form of small business financing, etc., but actual trade with Panama is only just beginning, I think.

On the other hand, Panamanians have a soft spot for Canada, probably because many refugees (if one can use that term) found Canada to be a friendly place when they were trying to get away from Noriega. That was Eneida's reason for going to Canada; she felt her odds of being allowed to stay there where better than in the USA.



Jet Metier: I appreciate your thoughtful answers, Bob.

On the site, there is rarely any talk of Noriega's time, or it is hastily described as "the military period" or something similar. Please tell us about Eneida's experience that forced her to immigrate to Canada.

Robert Reichert: She was separated and had a daughter. Things got very strange here under Noriega. Bank accounts were frozen, many people and businesses disappeared or were taken over, there was unrest in the streets of Panama City and the more rural areas were not being supported in any way. Everything was corrupt and no one really knew who to trust because of citizen groups (akin to the Brownshirts in Germany under Hitler), reporting on the public. She was basically afraid for the future and made a very gutsy decision to go to Canada.



Eneida landed in Montreal and was placed with a group of immigrants and eventually granted asylum. She immediately realized she needed to learn English to survive and got into classes. After about a year she moved to Toronto because she did not want to be immersed in a French culture. She learned enough English to get work (under the table work at the beginning) and made ends meet. Eventually she was granted papers to work legally, continued in school to learn a vocation and after eight years acquired her Canadian citizenship. What a wonderful world we live in!

Jet Metier: Why did she not want to be immersed in French culture?

Robert Reichert: Because she wanted to learn to speak and work in English, not a French environment. I should also say that Eneida had a nine year old daughter and she wanted to ensure that her daughter was in an English-speaking place. Panamanians understand that those who speak English are the ones who can get ahead.

Jet Metier: What about the other Panamanians who went to Canada? Did they stay in Canada or did they go back to Panama? How about the second generation born in Canada? Do they consider themselves Canadian first?

Robert Reichert: I think many of the Panamanians have returned to Panama. They love their country. They also found the cold difficult. Eneida often comments about working in an office where the a/c is on and the snow has just barely melted. She did not like that at all!

Eneida's daughter is back in Canada. She studied there and all her friends are there, so after spending a short time back in Panama, she decided to return to Toronto where she lives today.

Jet Metier: I have very positive impression of Canada and Canadians. We visited Montreal and Quebec and met the nicest people. The cities and towns were just charming. Now that you live in Panama and particularly in the city of David, when you drive around or conduct business or just make observations generally, have Canadians made contributions which you feel are Canadian in nature to their newly adopted country? Can you give me specifics that are contrasting?

Robert Reichert: This is hard to answer. We don't have a very large concentration of Canadians in the David area. The ones I know about are scattered. What I can say is that from my observations, they are all active and enterprising. We built condos; a friend has started a project near the Costa Rican border, another has built a six-plex near a beach. They have small businesses. Anyone I deal with "likes" dealing with Canadians because they are honest and do what they say. As for "Canadian in nature," I am not sure I can give you any specific examples.

Jet Metier: Tell us about you, Bob. Where were you raised? What was your family like? What kind of goals did you have in your working life? What are your favorite accomplishments before you moved overseas?

Robert Reichert: I was raised in a small town in southern Manitoba. I left home to go to Winnipeg where I started my career. I almost became a graphic artist and had aspirations of being an architect. But the real world got in the way and I spent most of my life in the gases and welding supplies distribution business. My goal was to be an independent businessman.



I am a starter/builder and have been involved in about a dozen start-ups or takeovers. My biggest thrill during my working life was to give advancement opportunities to up and comers.

When I came to Panama and looked at what to do next, the thought of retirees moving to a warm climate and needing a place to settle was the push behind building condos in David. With a Canadian partner in Winnipeg, we built two projects in David and sold the majority of the units to Canadians.

Jet Metier: Please tell me about the early projects you had. You mentioned that you wanted to be an architect. How did you lend your personal vision to the first units? It must have been thrilling for you.

Robert Reichert: I suppose in a way, building condos let me act out an old desire to be an architect. After finding a building site, I did the design for the first project. We were not sure of the market or exactly what people were looking for, but proceeded with something that I would buy if I was moving here. These were modest but comfortable and the plan was to market them with a web-site.

My partner hired a graphic artist and a web designer and we proceeded. Before we knew it, sales were being made. To our amazement, most of the buyers had never even visited Panama. We could hardly believe it.

During construction, one night after the walls were up and the roofs were on, Eneida and I were standing on the site after dark and I knew that we had created exactly what was in my mind's eye when the plans we being drawn. That was a very gratifying moment.

Jet Metier: You said you were designing for yourself. What features appealed to you that ended up appealing to your buyers?

All the condos were built around an 'open floor plan' for the living room, dining and kitchen area. This included a vaulted ceiling and an island kitchen. One could cook (something I love to do) and enjoy friends or family at the same time. That was a very important feature for me.

Outdoor living was another feature made possible with large covered patios (something I expanded in the second phase) as well as built-in features like laundry areas, that allowed for more efficient use of the inside space. We have generous en-suites also.

One other thing, the plan was for 'cottage style' units, that is, all on the main floor. No second floors anywhere.

Jet Metier: This sounds like a home I would love, too. And I suppose when you get older, a second story is not that practical.

How did you adapt the condos for living in hot Panama?

Robert Reichert: They all have ceiling fans in the principle rooms, air conditioning in the living and bedroom areas, tinted glass windows, and in the second phase we used insulated, cement covered panels for all the walls and roof slab.

Jet Metier: Why did you choose David over Boquete, Panama City, Coronado or even Pedasi?

Robert Reichert: I like David and wanted the convenience of living in a city. I came here to get away from the cold. After driving to Central America from Vancouver, I had the opportunity to pass through the major centers of every country except Belize, and David is the nicest small city anywhere in Central America. Besides, my first visit to David, one month before I moved here from Nicaragua, impressed me and when I returned to Panama a month later and got to David again, it felt like I had come home. So this is where I stayed.

Jet Metier: Please describe why David is the nicest small city in Central America. And how did you communicate this to your future buyers who had no experience at all of Panama?



Robert Reichert: Well, I could write a book about this question. The website had a lot of info about David and Panama, lots of pictures of the city, building, parks, etc. We provide a mountain of "how to" info, like opening a bank account, medical coverage, getting a driver's license, applying for a permanent residency visa, etc. We had newsletters to prospective buyers, artist's renderings, construction photos, site plans and detailed descriptions. We communicated with prospects in thousands of emails, hundreds for phone calls, testimonials from other buyers, tourism info, and on and on.

Jet Metier: What did they tell you as to why they bought into your development? And what was it about your website that gave them inducement to "come on down!"

Robert Reichert: I talked to people and answered their questions from a first-hand perspective, because I had just recently done the trip, etc., and reminded people that I had to do this "all on my own" without a Panabob to talk to; but now they had ME!

These things work, you know it, and that is why you are doing your Best Places in the World to Retire website.

Most people bought from us because we had a good design, a friendly-looking environment, lots and lots of information, straight answers to their questions, and referrals, if they asked for them. AND, we were Canadians and people they believed they could trust. What more can I say....32 units later, it is done.

And by the way, we still have happy clients.

Jet Metier: Bob, I have heard quite complimentary things about you. What is your philosophy about giving, kindness, service, helpfulness and generosity? What is it rooted in? How do you practice it? Why are helping start-ups and up and comers the most satisfying for you?

Robert Reichert: I was raised by two salt of the earth parents, who unfortunately have both passed. But they believed in honesty and hard work. They came from a generation that didn't have anything handed to them; they earned it. So, with an older sister and a younger brother, we shared in the weekly chores, had our paper routes, cut grass in the school yard and knew the value of "enterprise." I suppose in some ways, I take after my dad in the "kindness" department. He was always bringing home some poor old fellow who needed a meal or giving them a job even when none was really required; he would give you the shirt off his back. Mom too, was a doer and a helper, Girl Guides, 4-H teacher and a tireless contributor to the Women's Institute or any activity that helped young kids.

I learned early in my career that well-placed kindness and thoughtfulness came back in spades, when used correctly. If I had a chance to advance the career of someone, I did. I liked to see my subordinates or equals succeed. Maybe because I was confident enough in my career not to feel threatened. I rose through the ranks quickly, never failed to get a job I applied for and had some great times doing really interesting things.

Jet Metier: You know, I think you could be recruited for another development in another country, just by this interview, Bob!

How have you seen Panama through your wife's eyes, with her by your side? Eneida is obviously indispensable to your happiness. What makes your match flourish as you work and live together in Panama?

Robert Reichert: Eneida grew up very poor, in a single parent home, with four siblings. Her mom died when she was only 14 and she had to work for everything she has ever had. She has been indispensable to our projects, getting through the red-tape and using her local knowledge to get us through the maze.

We have pretty similar interests and values so we don't have too many conflicts in these areas. If I know the value of a dollar, Enei-



da knows the value of a penny!

We both have a similar political outlook and care very much what happens to Panama. This has become my home, too, and we want the country and the people to prosper. We share the same views when it comes to changing the bad habits of the people, like being more concerned about littering and other bad habits. We are concerned that the cost of living is rising and are both hopeful that the newly elected president, Juan Carlos Varela will steer the country in the right direction.

And lastly, we hope that the arrival of foreign residents will benefit and not harm the country in the long run. We would like the expats to learn tolerance for the social and economic differences they find here and give back a little where they can in exchange for the great economic benefit most of them receive by being allowed to live in

Jet Metier: Thank-you so much for this interview, Bob. It was so wonderful to learn how you have given the best of yourself to your new home and that you are helping others discover the contentment you have.

My very best to Eneida. I wish you two continued happiness together. Thank-you again. Adios!

Robert Reichert: Saludos Jet, this was fun.

Jet Metier: You are very kind.



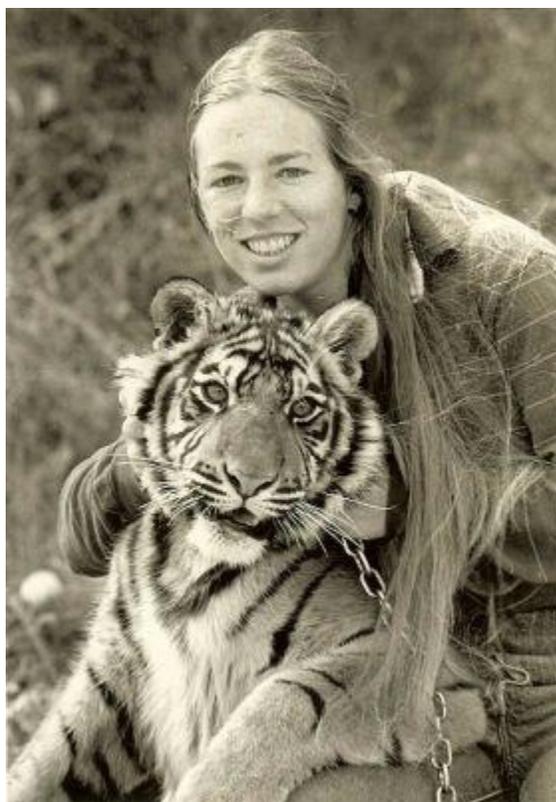


## Anne Gordon de Barrigón

### Whale Watching Panama/Emberá Village Tours

*Not many little girls who love animals grow up to be animal trainers in films, but as Jet Metier found out about Anne Gordon de Barrigón, that was one of her earlier steps to do what she really wanted to do: swim with dolphins and whales as a way of life. And along the way she married a man from a native Panamanian tribe and opened a B & B on Contadora Island that offers studies for those interested in spiritually connecting with dolphins and whales.*

# ANNE OF THE WILD AND SEA



Jet: Hi Anne. How are you? You said that you just got back. Where have you been?

Anne: I was out on Contadora Island in The Pearl Islands.

Jet: Are you always away for four days?

Anne: No actually, I was training staff who are running our Contadora Island Tours, so I don't have to be out there constantly.

Jet: You kind of blew my bubble. I thought you were a "one-man band."

Anne: It's gotten too big for a one-man band. The one-man band needs to be about 16 people these days.

Jet: Good for you! I am all for entrepreneurship. Who are these people on your staff? Are they young kids from a biology program or something like that?

Anne: There is a young adult married couple who have experience managing B&B's and eco resorts. They love Panama. They love Contadora Island, and so it seemed like a good fit. They are out there and they are doing gangbusters already.

Jet: Contadora Island; is this a place that has running water and electricity and everything like that?

This is not one of those places where they hand you a shovel and say, "First you must dig your own latrine," is it?

Anne: No, there are nice hotels there. But the Internet is kind of spotty, so when I am training them or doing tours out on the boat, I don't have time for much else.

Jet: You spent Valentine's Day away from your husband.

Anne: Well, it doesn't mean anything in the native, tribal Emberá culture, so there is no Valentine's Day in their culture. The Emberás don't even have a word for "year."

Jet: So how do they note the passage of time?

Anne: They don't. They just go from day to day to day.

Jet: Are they curious about the culture that you came from? And having seen couples lovey-dovey during this weekend because of Valentine's Day, do they have that kind of interest?

Anne: Well, they are very, very curious about the outside world. Absolutely. But as far as seeing couples lovey-dovey, they aren't going to see that out in the jungle. That's not something you are going to see in Panama City either. Not a lot of PDA's [public displays of affection].

Jet: So how do you feel about that? You're Canadian, right?

Anne: No, I'm US.



Jet: Your US? And you have that "eh?" accent? [Laughing] Do people think you are Canadian, Anne?

Anne: All the time. I've spent a lot of time in Canada. Or I get asked if I am from Minnesota or North Dakota. No, it's Canada's influence.

Jet: So about your husband. Did you say, "Honey, let's stroll hand in hand when we are in Panama City."

Anne: No, he's not really into that. Relationships are all about compromises. That's not a big deal to me, one way or another. So, as long as I am comfortable at home in the affection I am receiving, it doesn't matter what I receive in public.



Jet: So let's go back to the animals. I was teasing you about putting the dolphins to bed and so forth in my emails. Why dolphins, why whales? When you were a kid, did your mother put you to sleep with stuffed dolphins and whales instead of a stuffed bear?

Anne: No, I wish. I did have a bear. No, it's just something that came to me. I've always loved animals. I grew up with an affinity with animals. My first spoken word was "doggy."

Jet: Yea!

Anne: I grew up on my dad's boat, and we were always watching orca whales as a kid. And I worked as a zookeeper; training animals for movies for many, many years. And then, about, I'd say, 2000, 1999, something like that, I started feeling "the call." I just felt this longing to spend more time with dolphins.

Jet: What do you mean by "the call?"

Anne: I just wanted to spend more time with dolphins. I wanted to swim with them. I wanted to learn more about them. I wanted to read more books.

Jet: What did you read that influenced you, that you could do this as a living? Or did you need someone to tell you that I could do this and make a life?

Anne: Nothing, it all kind of fell into place. I was working in the film industry, training animals for film.

Jet: In Hollywood or Vancouver?

Anne: In the Seattle area, but I've worked in both Hollywood and Vancouver. All of the above.

Jet: What kind of animal trainer were you? Who have you worked with? Who were your charges? Any celebrity animals I would know? [Laughs] Let's name drop here.

Anne: Okay, how about Sassy from Homeward Bound? Worked a little around Bart the Bear. I trained Buddy from Air Bud.

Jet: Who was Bart the Bear?

Anne: Bart the Bear was in Legends of the Fall and The Bear, that movie. Also the new Benji, I trained.

Jet: Okay, those are dogs and bears.

Anne: No, no, no, those are just the famous ones. I have also worked with big cats and chimpanzees, and wolves, and the deer in the remake of The Yearling. I did all the animals for Northern Exposure, that TV series, including the moose.

Jet: How cool! [Jet making swooning sounds]

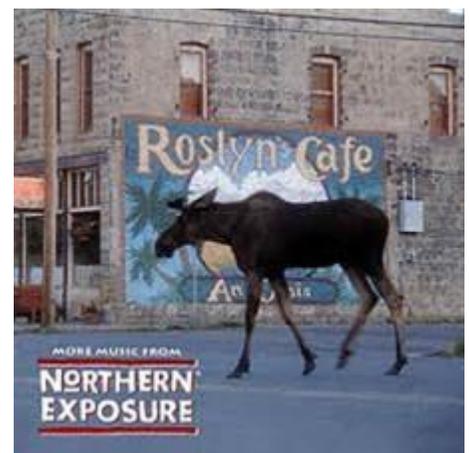
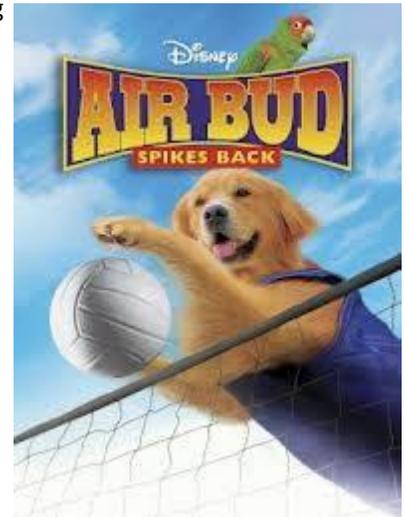
Anne: So that's a lot.

Jet: Anne, that's tremendous! Do you have a fan club?

Anne: [Laughing]

Jet: I can just imagine those who admire you, and would love to sit at your knee at hear your stories. I can think of people now around the world, who love those movies, and would love to know more about the animals.

A lot of these animals are dangerous. How did you lose your fear of them or do you just have this tremendous respect?



Anne: It's the respect. It's knowledge. Knowledge is first; knowing how to behave around them; knowing how to train them; how to work with them. And the utmost respect, not expecting them to be a golden retriever, but expecting them to be a lion or a tiger or whatever, and working within those boundaries of that given species. So you have to know how to behave. You don't have a fear, but you have to have a very healthy respect and understanding.

Jet: You certainly are an anomaly, because most people, if they were in the vicinity of those larger animals, would freak out.

What happened in your life, when you said, "No, I can communicate with them. I can have a relationship with them. We can have a relationship." Was there a point? Was there something that happened?



Anne: No, I think it was something I was born with. I always, always had an affinity with animals. So I don't think there was one specific point or anything changed. And when you are working with the big cats, like a tiger, basically you get them as a little baby, and you raise them up, and they think of you as momma. So there's an instant respect, so that respect from when they are ten pounds, as long as you behave and maintain the rules and domination through gentle respect, they'll treat you the same way when they are 500 pounds.

Jet: Anne, if we were to do a movie about your life, give me two of the points, say high points, with all the animals in your life. Let's take you on the boat with your dad, and let's take you with the orcas. Let's do a scene there that shows that these are just more than just prancing animals off the side of the boat; where something happened between you and the animals, a communication...

Anne: There is a sense of joy that you feel when you are in the presence of a dolphin or a whale; just this sense of awe; of natural raw beauty; of joy you feel within yourself. And another real gift of spending time with whales and dolphins is that when you are with them in that moment, it is impossible to think about anything else, like your worries, and your stresses, and your bills back home, or whatever; your problems. You are in the exact present moment of now, which as humans, we are not very good at, but something we need to be better at. And that's a huge gift that the whales and dolphins give to us.

Jet: For you, was this a skill you developed or did you train yourself to be that focused?



Anne: I was born with an affinity for animals. I always felt safest, most at ease with animals over human beings for many, many years. So it was only natural for me to spend time with them. But the whale and dolphin connection is something that has been developed.

I went to a school in Arizona that taught us a kind of spiritual aspect. They taught me how to connect and tune in and communicate as it were with them on that level.

Jet: Where in Arizona was this?

Anne: The class was held over six different weekends over a year and a half period. We were in Phoenix part of it and in Sedona for part of it. The teachers live in the Sedona area. It's called Dolphin Heart World.

Jet: Did you have to apply with credentials? Or could anyone take these lessons?

Anne: Anyone could take these lessons; anyone with the right interest levels.

Jet: It's so funny because it is in landlocked Arizona.

Anne: It's all about the spiritual connection, so you don't need to be with the physical dolphins to learn about the spiritual side of them.

Jet: A lot of women, I think have an affinity with dolphins and whales. They really want to be with them. And when I told this woman the other day what you did, I think it just blew her away, because she has this dream, too, but you are living that reality. How do you coax women to do what you do and how would they go about it? This particular woman is in landlocked Phoenix. How would someone be on the level you are and have a relationship with orcas and dolphins?

Anne: Well, it is very simple. I can say it in three words.

Jet: Okay, I'm counting.

Anne: Follow your heart. If you are working at a day-to-day office job, and your passion is to be out there on the ocean swimming or working around dolphins and whales, there's a way to do that. Just write to somebody. Be an intern. Be a volunteer. Or go take a vacation that does that and talk to them and ask them, "How do I get involved with this?"

It's not for everybody and it's not as idyllic as it seems. As is the case with any job, it certainly has its stresses and "moments." But, yes, when you are out there in the water swimming with the dolphins, all those moments do disappear, and it's fabulous.

Jet: I can see that. Have young people come up to you with those questions? And have you been able to help anybody as you are advising them now?

Anne: Well, not specifically about the dolphins and whales, but when I trained animals for films, I did some school outreach programs, and I would get people who wanted to work, like in the film industry with animals ask, how do I get that job?

And I give them the advice I took when I was straight out of university, a biology graduate. And the first thing I did was to volunteer at the local zoo. And by volunteering, that gave me enough of a taste of it, to know that yes, that's what I wanted to do. And for some it might be enough to say, "No, I don't want to do that." Volunteering is an extremely valuable education in the work process.

Jet: And you created your own job, too, 'cause that's the next step, because you can volunteer as much as you can, but turning this into a livelihood, especially in the film industry... Did you work for an agency?

Anne: No. Again, it is not something I set out to do, but I kind of end up finding myself in an area where the job I want doesn't exist. In the Pacific Northwest, when I was training wild animals and taking them out and doing school outreach programs, I realized that there was nobody training animals for the film industry in the Pacific Northwest.

Jet: Go girl! How old were you at this time?

Anne: I was probably around 28, 30. Something like that.

Jet: From then on, how did you make a niche for yourself?

Anne: Well, I started networking with a little Northwest film trade industry group. I went to their meetings, and then I gave a



presentation on how to work with animals in film. Then, I got involved with the local industry. I was on the board of directors, and all that goofy stuff. So you put ads in the local trade magazines and such, and off you go.

Jet: You are amazing! Your entrepreneurial spirit is very, very strong. Was your dad self-employed? Was your mom self-employed? How did you know you could actually do this?

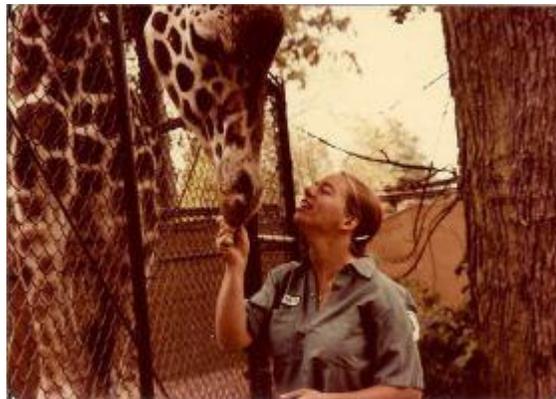
Anne: I didn't know I could actually do this and I can say it was never my goal to own a business or be a businessperson. My goal was just to work with animals. Or spend time with dolphins and whales. And how do I do that without me having to pay to do it every day.



Jet: Yea! [Laughing]

Anne: [Laughing] And this is what you come up with. So when you are doing something that you love and that you're passionate about, it all just seems to work out. And hopefully that comes through to the people who come on your tour.

Look for the continuation of Jet's interview with Anne Gordon de Barrigón on part two of her interview, where Anne tells us what we can learn from dolphins and whales and more about their intimacy (which, as it turns out, isn't very intimate at all.)





Jet Metier  
interviews:

## Anne Gordon de Barrigón Whale Watching Panama/Emberá Village Tours

In Part Two of their interview, Anne Gordon de Barrigón of Panama Whale Watching Panama/ Emberá Village Tours reveals to Jet Metier the highly tactile and social qualities of dolphins and whales, and when it comes to forgiveness, how their hearts maybe bigger than their legendary brains

# The Secret Love Life of Dolphins and Whales



Anne Gordon de Barrigón  
Whale Watching Panama /  
Emberá Village Tours



Jet: How do think the orcas feel about you, Anne?

Anne: [laughing]

Jet: How would you categorize them as you would people? For instance, if you were to characterize a dog, you would say that they're dependable, they're loyal, they want to play and they want to sleep. So what are the characteristics of orcas, so we can understand them as personalities?

Anne: First of all, every animal has an individual personality.

Jet: Oh, yes, yes.

Anne: Just like you and I do.

Jet: Yes.

Anne: But that goes not only for dogs, but also for chimps, tigers and orcas and all of the others.  
 Jet: And you've known a lot of personalities.

I have, human and non-human. And then each species has their own general personalities: traits as you were mentioning, the dog. Orcas are super intelligent.

Jet: How can you tell they are intelligent?

Anne: Some people feel orcas are more intelligent than humans, which I tend to believe. If you just look at the physicality of it, their brain to body ratio is larger than ours. And they have more cortical folds, so more surface area on their brain, which is believed to be linked to intelligence. They are fascinating. They are very family-oriented. They are in matriarchal societies their entire lives, and very loyal.

Jet: They live in matriarchal societies, so for lack of a better word, what about the young bucks when they want to find mates? Do they bring other female orcas into their pods?

Anne: Nope. They all stay in their own pods forever. The males never leave their mothers' side ever, their entire lives. But--

Jet: Who do they mate with Anne?

Anne: I'm getting there. If you have a pod of orcas, say for example, in Puget Sound, you have three resident pods: "J", "K" and "L" pods. And J, K and L pods often come together in big social groupings; parties as it were...

Jet: Ah, ha!

Anne: And that's when you get the mating going on.

Jet: What is the courtship like? Do male orcas perform to get the attention of the female orcas?

Anne: Well, that's a good question and I don't know if anybody knows the answer to that. Dolphins and whales spend 90% of their lives under water, so there is a whole heck of a lot we don't know.

Jet: What do you know about their mating habits? What have you seen?

Well, you do see mating. Dolphins are not shy about mating right in front of you. I've had them swim ten feet from me, mating.

Jet: [laughing] Do they do it is this doggy-style?

Anne: No, they are belly to belly.

Jet: Belly to belly, I see. That's very romantic. But what about the dolphin on the bottom. Aren't they drowning?  
 [Laughing]

Anne: No. They are holding their breath. And there is no weight, because they are under water, so nobody is getting schmushed. It doesn't matter who's on the top or who's on the bottom.

Jet: Are they waving at you and showing off?





Anne: I think they do; I think they do. When they come that close to you and they are doing it: it's like it's purposeful.

Jet: [Laughing] It's porpoise-ful. That's beautiful that they believe in expressions of love. Will they have mates for life?

Anne: No. The orcas stay with momma forever. But they don't mate for life. The dolphins are one of the few species besides man who have sex for the sheer joy of it.

Jet: Oh, my! It's a pleasure bond, too.

Anne: Exactly, it's a pleasure bond and a re-affirming or friendship and bonding. It's not necessarily opposite genders either.

Jet: Oh, the mind boggles!

Anne: [Laughing]

Jet: Let's go back to the whales for just a second. We'll hold off on the dolphins. They mate with L, K and J pods. So they have their big social. Are they mating with everyone at this party? Or do they go elsewhere and have a private tête-à-tête?

Anne: There is nothing to be ashamed of for them. So there is no hiding it.

Now you said leave the dolphins for a minute. I need to clarify: orcas are technically dolphins and they are the largest member of the dolphin family. They are not whales at all. So there you have it.

Jet: In the subcategory of orcas, do the males fight amongst themselves for the females? Do you see any battles?

Anne: I don't know if they do or not. We rarely have orcas in Panama. So we don't see them here. Here we have humpback whales. And they do have, what we call "rowdy groups." Males will fight with each other and push and shove and vie for the attention of the female.



Jet: Is it many males for one female or is it just usually mano a mano with two whales?

Anne: It's many whales. I've seen as many as eight to ten males fighting each other for the attention of the female.

Jet: Wow!

Anne: Nobody knows how the choice is made; whether one dominant male, the strongest male, say, vanquishes all the other suitors or the female decides, "No, I like you. I'm going with you, and all the rest go away." We don't know the answer to that question.

Jet: It is such a mystery. Do you remember that lion in a zoo, and he had only one blind eye, and he was old and ratty. He had quite a harem. And the young bucks couldn't get anywhere near the females.

Anne: That is pretty typical lion behavior. They are extremely territorial and extremely possessive. So if he's got the dominance, yeah, there is no way any other boy is going to get in there.

Jet: So when the orcas have their night of romance, and then they go back to their mothers, the females go back to their original pods, too.

Anne: Correct.

Jet: Can we determine if the female is gestating; that she is pregnant?

Anne: If she's on the verge of giving birth, yah. She's big and fat.

Jet: [Laughing]

Anne: If she's just a few months along, no, we can't tell.

Jet: So have you seen the birth of a baby orca?

Anne: I don't know if anyone ever has in the wild.

Jet: Oh really. That would be something.

Switching subjects, when the orcas travel, do they go in military formation? Do they have positions that they all carry, or is it just random?

Anne: I wouldn't call it military formation and I wouldn't call it random. It's more... it's family style. It's like yes, the males, you know, protect, but also, they are the strong ones and they make sure that everyone is okay. But, it's momma that rules the roost, or grandma.

Jet: How can you tell?

Anne: Because the scientists have observed this behavior over and over again. It was all matriarchal and looking at photo ID's and documenting babies when they are born 30 years ago are still with their mothers.

Jet: The matriarch is in the position of power, where she directs things. Can they tell something like that? That she's giving the orders for travel or allocation of resources or anything like that?



Anne: Well, not allocation of resources, because they are all kind of fishing together. But basically, if say, the matriarch of the pod, she wants to do something, and she wants to leave, then she just takes off, and then everybody else follows.

Jet: Okay, so that makes it clear. Because when you think of other matriarchal groups, the division of labor is such that maybe the males stay with the matriarch, but when it comes to deciding what territory, or who gets the biggest portion of the plankton?

Anne: Well, orcas don't eat plankton. They'll eat salmon. In Puget Sound, they are generally feeding on salmon.

Jet: Yes, what do they eat during their migrations?

Anne: Well, it is all very different. The orcas in Puget Sound, the resident pods are salmon feeders. The transient pods and some of the outer oceanic pods of orcas, they actually feed on seals, sea lions, dolphins and larger whales.

Jet: That right there is fascinating. Why do they do that?

Anne: You have to ask them. It's just taking advantage of different feeding opportunities and niches, so they are not competing directly. And then there are orcas in New Zealand, and they mainly feed on stingrays and sharks.

Jet: But the transitory ones seem to me that they are more aggressive because they are eating dolphins...

Anne: Yeah, they are a little more predatory.

Jet: Do you think that changes people's ideas about orcas when they learn that the orcas are eating baby seals?

Anne: Then the people would be anthropomorphizing. To the point, you've got to realize that, yeah, they are eating a cute baby seal, but on the other hand, if nobody eats cute baby seals, then there would be too many seals, and they are starving to death. And there is no fish. It's the balance of life; the circle of life. And we have to look at it in that big picture. Not about what we decide is cute and what they shouldn't do.

Jet: Have you ever observed orcas curious about human beings and trying to be helpful to them? Are there any stories of orcas saving drowned sailors or people who are lost at sea?



Anne: Yeah, I mean, there are stories of orcas, of dolphins, and other whales, absolutely, guiding ships out of danger.

Jet: How do they do that? What would be the danger? (I was going to ask you about the dolphins, not the orcas, but what do I know?) But how would they communicate to us that they want to help us and that they know something that could be helpful?

Anne: Well there are a couple of stories of, I think it was (I don't remember), I think it was a pilot whale, or something, in a bay that was traditionally quite foggy, and that this whale would generally turn up whenever a ship was entering the harbor, and the ships learned to follow him for safe passage.

Jet: So beautiful!

Anne: An then there is another story of a solo sailor, sailing around the world as part of a race, and he was south of New Zealand, and it was a bit foggy, and a pod of dolphins came up and started riding the bow of his boat, which was very common, and then they all took off to the right. And then they came back and started riding the bow of the boat and then took off to the right. And this happened over and over.

And he's like, "that's really weird behavior. Why are they doing that? They either ride the bow or go away, and that's it."

Jet: Over how long of a period of time was this happening?

Anne: They kept on doing this over five or six times.

And he's like, "this is really strange."



So he decided, “Okay, I’m going to go to the right with them.”

And it turns out he was off-course a bit and if he had stayed on his course, he would have crashed into the rocks.

Jet: What do you attribute that to? Why do you think they would care about us?

Anne: Well that’s the really fascinating part. They are amazingly altruistic to humans, despite the fact that humans have traditionally, in many cases, been very, very horrible and abusive, you know.

Jet: It breaks my heart.

Anne: Yeah, there is a lot we can learn from them.

Jet: So what do you think it is, Anne? Are there any folk tales or anything like that? Has anybody posited anything?

Anne: Well, there are all kinds of things, yeah. Basically, the way I look at it, they look at life, the big picture, much more than we do. They’re not looking at greed or what’s in it for them. It’s all about forgiveness and love, where we should be coming come.

Jet: How do they show forgiveness?

Anne: By just that. Here’s a real good example. Gray whales in Baja California were one of the most highly endangered, hunted almost to the point of extinction by whalers, and they were actually known as one of the most—they were known as devil fish, because they fought and defended themselves so aggressively against the whalers.

Jet: When was this?

Anne: It wasn’t that long ago. I think it was the last whaling in the ‘70’s.

Jet: Oh, okay, uh, huh.

Anne: But now in the very same lagoons that were whaling bases are now where people flocked to take a tour and these very same, some of these very same individual whales are now coming right up to boats, bringing their brand new little babies up to the boats and letting people touch them.

Jet: Oh, how beautiful. Ohhhh...

Anne: If that doesn’t say a whole lot about forgiveness, I mean, how many humans do you know if we had been hunted by whales, would you bring your babies to let whales touch you?

Jet: And you wonder, what was their transition when they felt they could do that?

Anne: Right. I don’t know. When the first time it ever happened was a local Mexican fisherman, and he was terrified, and he thought that the whales were coming to attack him. And then the whale was really gentle and rolling on its belly, and just real gentle around the boat. So he reached out and touched it. It was not a problem.

Jet: When you said he was rolling on his belly, does that mean that he upturned himself so that his belly was exposed?

Anne: Yup.

Jet: Like a little doggy?

Anne: Yup.

Jet: Have you met these whales in Baja California?

Anne: No, I haven't. I'm dying to.

The interview continues in Part Three in which Anne Gordon de Barrigón delves deeper into the submerged world of dolphins and whales and Jet Metier asks questions about their strong morning breath.



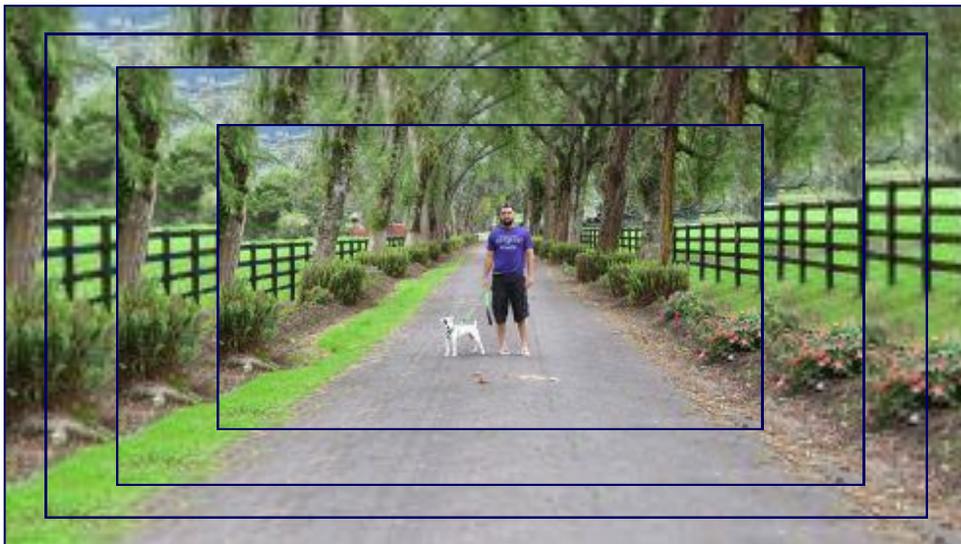


# Wee-Yiong Fung

## Prestige Panama Realty

Once Wee-Yiong Fung obtained his education in the US, he headed back to the land of opportunity, the place where his immigrant parents from China and Yugoslavia found hope: Panama. Along with other visitors to the Best Places site who were treated to a video of a narrated car ride Wee-Yiong provided as part of his answer to the question “What’s it like to drive in Volcan and Cerro Punta, Chiriqui Province?” Jet now takes us on another journey with Wee-Yiong, one that is marked with traditional family values, wisdom, a soccer scholarship, and cattle genetics

## A Second Generation's Immigrant's Dream *in Panama*



Wee-Yiong Fung: Hello

Jet Metier: Dobra Dan, Wee!(I am trying to write in Serbo-Croatian.)

Wee-Yiong Fung: Nice!

Jet Metier: Do you speak it?

Wee-Yiong Fung: Negative. English and Spanish.

Jet Metier: You mean when your mother got mad at you she didn't speak in her Yugoslavian tongue?

Wee-Yiong Fung: No, I was born when she was 42 and my father was 52, so they didn't insist on their language.

Jet Metier: Way to go! Because your background is so interesting, a real melting pot of Panama, can we talk about those cultures, Chinese and Yugoslav, when you grew up? That makes you unique.

Wee-Yiong Fung: Yes, white, yellow with Latin flavor. (Jajaja) I guess that is Panama.

Jet Metier: Oh, good. A country of unbridled love. Let's talk about your mom's culture first. I read that in Volcán, there was a considerable population of Yugoslavs and they influenced the farming and the architecture. Tell me about your grandparents or great grandparents and how they came to Panama and what was life for them her like?

Wee-Yiong Fung: My grandfather from my mom's side came to Panama for the Panama Canal, but he didn't go to Volcán. Instead he stayed in David [the largest city in Chiriquí Province, where Boquete and Volcán are located], where he started working on simple things like fixing bikes. Later on, he saved enough money to open a hostel.

Everybody knew my grandparents because they looked different, including my mom and my uncles.

My father came to Panama from China, running away from war.

My father and my mom got along well when they met because they both were poor, so poor, that their only goal was to sacrifice themselves for a better future. And they did it.

Jet Metier: That is a beautiful foundation for a family. Is there family history, details that they told you how poor they were and the kind of sacrifices they made? (Wee, I am very interested in you and your family.)

Wee-Yiong Fung: I am here to answer.( Jeje)

Jet Metier: Good, because I loved your answers on Best Places. They were so frank, truthful and very, very funny!

Wee-Yiong Fung: Thank you. I don't remember. (Jeje)

Jet Metier: Which cultural patterns, food, customs, values, etc., did your mother and father pass on to you and your brother?

Wee-Yiong Fung: When you are poor many things are lost in transitions because you have to adapt yourself to survive, and you get used to doing other stuff, so that later on it becomes your new culture.

Some things can be passed on like honesty, hard work, family first, always focusing on being better people (mentally and economically).

Later on in the 90's, tradition hit on my father's side, so we started to get close to Chinese food, travels to China, etc., but we were used to the Latin taste so it WAS A LITTLE OF A shock.

I'm the best of Chinese-Yugoslavian-Latin culture. I adopted the best of each culture to make myself stronger and get an edge over others.

The Chinese portion is obedience, older people always knowing more than you, and hard work every day. The Yugoslavian part is use your presence to influence others for a good cause, and never give up. The Latin contribution is when something goes wrong, relax and avoid stress, because failing is part of winning but when you do fail, do it with a smile.

Jet Metier: Outstanding answer. Now I know. Tell me, what was the city of David like when you were a kid and how was it a



cool place to grow up?

Wee-Yiong Fung: David was and still is to some degree a small town. But back in the 80's and 90's, you could feel that the whole town was your backyard: riding bikes next to cars without feeling danger, saying "hi," and smiling to people, you could feel a good vibe everywhere. Now, not so much. Every new generation is a change in society mentality.

Jet Metier: Tell me how soccer was your ticket to an education in the US. You must have been terrific.

Wee-Yiong Fung: My brother was in college in Louisville, Kentucky. He made do some things, like making video tapes of myself to show my soccer skills. Then he edited them and sent them to different schools. I went to study the English language and pass the SAT at the University of Louisville, Kentucky.

I was about to give up after a lot of effort, and it could be destiny or perseverance (depending on your philosophy), but at the end I got a scholarship to Spalding University in Kentucky. It was very important because my education has been very useful.

Jet Metier: What will you always remember about Kentucky and what did you like about being a student there?

Wee-Yiong Fung: I learned about other cultures. I learned to be independent. I enjoyed every second while I was there, because I knew many others wanted to be in my place. Living there changed my life forever. I met myself there for the first time, found myself in an existential crisis, and came out ready to discover life... before, I was blindfolded by ignorance.

After that I have never stopped learning from others and making myself better.

I guess that is the purpose of a parent; to make you better than them, so you don't have to suffer.

Jet Metier: Did you have particular goals about achievement when going to the US? Did you want to do something or see something that you had always dreamt about?

Wee-Yiong Fung: I had an agenda: make videos, pass TOFEL [Test of English as a Second Language] and pass the SAT's, study for free by playing what I loved (soccer), come back to Panama and take care of the family business.

And that is what I do: take care of my family business, from which there is only one remaining from the original ones. We sold the others and I started new ones with my brother.

Jet Metier: Please tell me what business you sold, which one you kept, and which did you start with your older brother?

Wee-Yiong Fung: The hotel, restaurant and dry cleaners were sold. We kept the cattle farm. We started real estate, wood furniture, home developments, construction, cattle genetics, investments, etc.

Jet Metier: I feel you have such burning ambition. What is it like to be a young educated man in a country, Panama, where there is so much opportunity?

Wee-Yiong Fung: It's a double-edge sword. Education gives you an advantage over others, but Latin culture slows you down, so you must play by their rules.

Jet Metier: What are the markers that you and your family have met that show you have reached your goals?



Wee-Yiong Fung: The market is always changing, so you must adapt yourself to the momentum. Real estate is part of that, because a lot of people are moving in. So, we can help others.

Jet Metier: Please, please hang with me for three more questions... I am fascinated by the cattle industry in Panama. What kind of cattle is raised in Panama and why?

Wee-Yiong Fung: Brahman is the most popular breed because it is ideal for our weather, and it adapts well.

Jet Metier: What are you trying to do with cattle genetics?

Wee-Yiong Fung: Genetics is used to make your cattle better. How? More conversion of meat with grass than cattle feed. The goal is to make money, so the faster they get to 1,000 pounds the faster you can make money. Old fashioned farmers sell their animals in three years. But with good genetics, you can do it 1.5 years.

Jet Metier: And what is the market like for cattle within Panama and for export?

Wee-Yiong Fung: Some cattle is exported to Costa Rica, but most of it is for use within Panama.

Jet Metier: Do you personally do wood work and or do you design furniture? What is the name of your furniture business and how can people find you to shop there?

Wee-Yiong Fung: For our woodworking business, we custom make what our customers need! We don't carry anything in stock.

Jet Metier: What kind of wood is popular?

Wee-Yiong Fung: Teak is very popular; we use it a lot.

Jet Metier: Do expats have different taste in furniture than local people and how are you satisfying the needs of expats?

Wee-Yiong Fung: It depends on their taste. Some ask us to do things they see in magazines. Some like minimalistic style, while others like local woodwork that looks unfinished and old.

Jet Metier: Last question. I know you have a sightseeing business, so if you were to design a weekend for young people who want to experience "insider version" of David and surrounding areas, what would it be like? You can even include reminders not to get involved with the natives fighting over women, like you did in your answer on Best Places about what to do in Boquete.

Wee-Yiong Fung: If you are a person who is "young at heart", looking for identity, fun, adventure, to party at night and to connect with people to make you feel human, then I would say.... Start at the Las Lajas beach, where you can feel that there is beauty in a raw stage. Drive to Boquete to enjoy the weather and enjoy a good cup of coffee. You can try adventure tours there, such as tree trekking, or river rafting. At night in Boquete you can enjoy the bars. From Boquete, you can drive to Costa Rica and cross the border on foot, so you can tell people you went to Costa Rica. And then finish in Bocas del Toro, which is three hours from David by car, to a place called Isla Colon. You will feel that you are on a movie set!

Jet Metier: I've enjoyed chatting with you, Wee. Thank you so much for the time you've spent with us. I heard you spent over an hour with us in order to make your Marketplace listing the best it could be. And I have always been curious about you and now I've gotten a feeling of your depth.

Wee-Yiong Fung: Thank you for your help.

Jet Metier: God Bless you and your family.



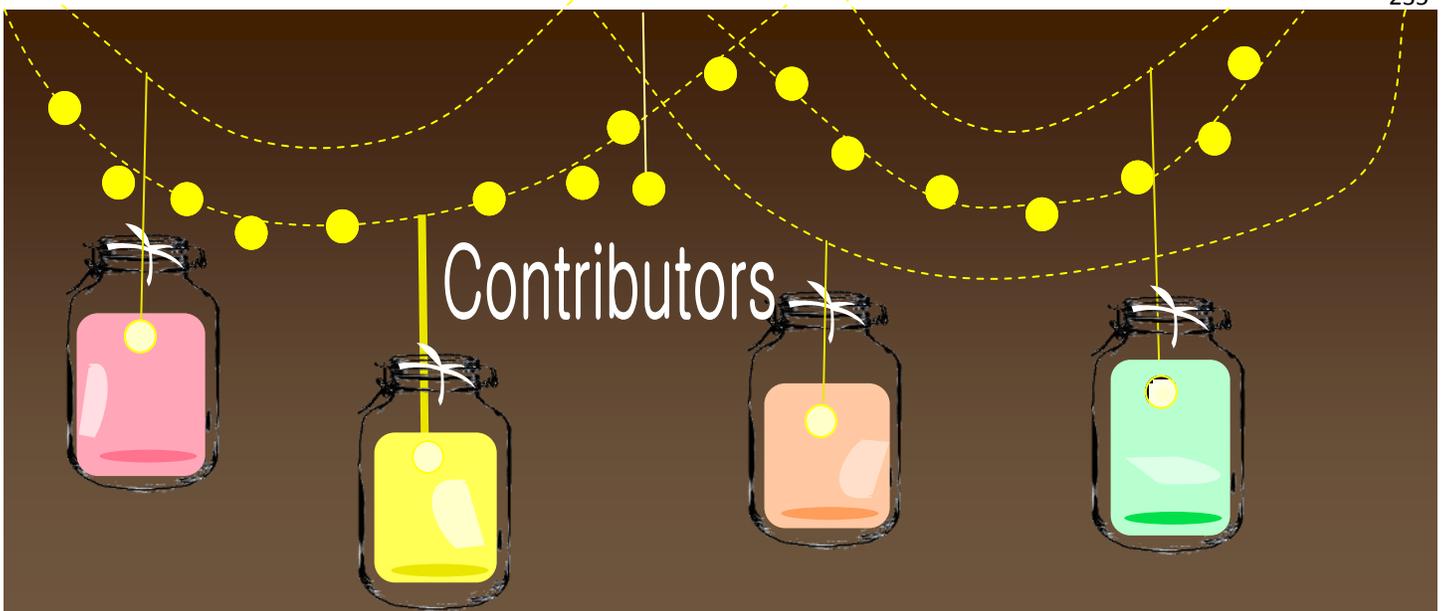
Wee-Yiong Fung: I like working with you and also everyone at Best Places.

Jet Metier: Thank you. Adios. Or as they say in Yugoslavia: Zbogom! [“Zbogom” is Yugoslavian for “go with God.”]

Wee-Yiong Fung: Bye-bye!

To learn more about all of Wee-Yiong Fung and his family’s businesses, see their main Best Places Marketplace listing for Prestige Panama Realty.





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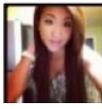
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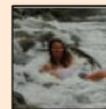
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# ADDITIONAL RESOURCES

We hope you got a very good feel for Panama by reading our book. Here are some places to go for additional information:

[Location Advisor](#) Try out this fun, interactive, real-time questionnaire to get recommendations on the best place for you to live. Answer questions such as “How much do you want to pay for a house?”, “How close to the beach do you have to be?”, even “What’s your lifestyle preferences?” and several others before our site makes its recommendation.

[General Community Q & A](#) Read answers here about moving abroad in general, without regard to a particular country. These are things you should think about and know wherever you move overseas.

We have over 1,000 questions just about Panama, broken out into the country of Panama itself, and 11 regions. Just start at [Community Q & A for Panama](#), and go from there. (And don’t forget the regions of Panama, shown on the webpage in the left menu.)

Still can’t find your answer? Here’s what to do: Go anywhere [on the site](#) and enter your query into our search engine. You can look for text, or images. Just look at the top of each page for this:

Text  Image

Find what you're looking for...

When you’re ready to talk “person to person”, please contact our contributors directly. They’ve done their best to provide you with useful, honest, answers. They deserve your business. Just click on their name, either next to their answers or stories, or in the Contributor Index.

If you would like to see a listing of all the vendors on our site, just click this:

