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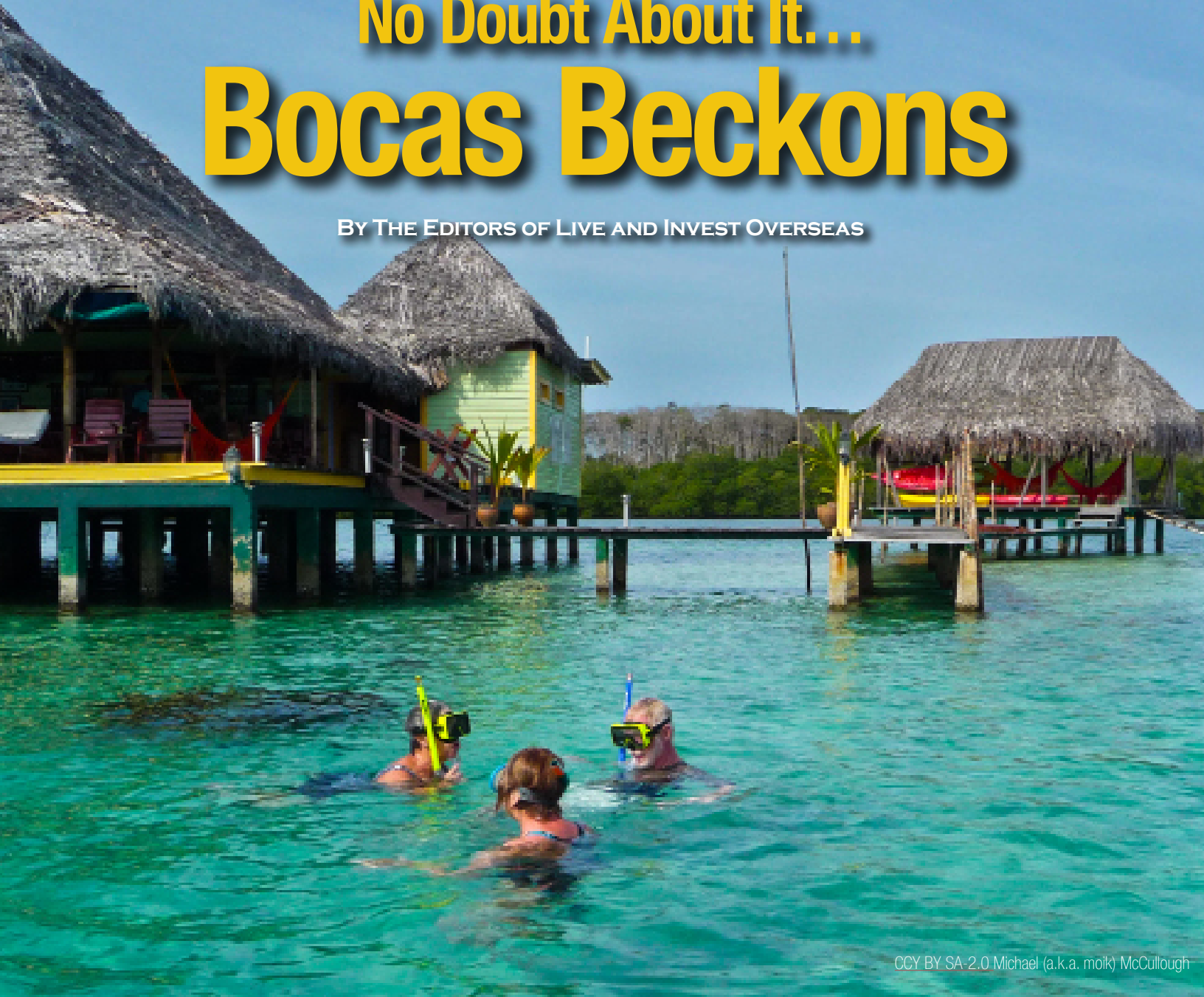
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# No Doubt About It... Bocas Beckons

BY THE EDITORS OF LIVE AND INVEST OVERSEAS



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Bocas del Toro is a tourist town. In fact, it is often regarded as Panama’s top tourist destination—and for good reason, too. Bocas del Toro Province is one of the most pristine areas on Panama’s Caribbean coast, and tourists have started to take note of its dense rain forests, clear and clean turquoise water, and white-sand beaches.

Bocas del Toro is a province in Panama consisting of a small portion of the mainland as well as an archipelago of nine islands. It borders the Caribbean Sea to the north, Chiriquí to the south, Costa Rica to the west, and the indigenous Ngöbe-Bugle *comarca* to the east.

Minutes after stepping off the water taxi that takes you to Bocas Town, on the Bocas del Toro archipelago’s Isla Colón, tour guides are waiting to pounce with their offers of island hopping, scuba diving, surf lessons, zip-lining, and more. Hostels, hotels, bed-and-breakfasts, restaurants, cafés, and bars surround the main seafront



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strip where the water taxis unload the wide-eyed visitors.

But Bocas is so much more than just tourists. The 19,000 or so residents in town consist of surfers, fishers, and entrepreneurs, including local indigenous people, Panamanians, and foreigners. Like much of Panama, Bocas is a multicultural mix.

However, the town also takes on a distinctly Caribbean flair (not surprisingly, given that it's located on the Caribbean coast). Rastafarian culture is present in the music, shops, and restaurants, and Bob Marley blasts from bar speakers and adorns tourist T-shirts. Don't be confused though. This isn't Jamaica; Bocas Town just *feels* like Jamaica.

Bocas has been regarded before as little more than a slum. To be fair, some corners of the town could leave you with that impression, but things are changing here. The government is beginning to take note of the tourism potential and is investing in infrastructure accordingly. As recently as a decade ago, paved roads, sewage treatment, and even slightly reliable electricity had yet to arrive to town. Today, Bocas is more attractive than ever before and continues to improve thanks to the locals, tourists, and foreign residents alike.

Improvements in infrastructure are ongoing and at a steady pace. Even recycling has now been recognized as a necessity if they are to save their pristine sand

and surf. One such advocate is a Canadian expat, Robert Bezeau, who relocated to Bocas del Toro several years ago and established a recycling service to address the horrendous challenges of unmanaged waste in this beautiful area.

After collecting over a million plastic bottles he made a very unconventional decision—to build a village on 84 acres on Isla Colón out of plastic bottles, which will serve as insulation for the homes. This amazing project is now in full swing, even boasting a castle built from plastic bottles as well as some homes. The first home recycled a staggering 10,000 bottles and could claim interior temperatures 17 degrees cooler than outdoors. The goal is 120 houses, complete with private lots and a small community garden. Each home will, of course, include plumbing and electricity.

“We will be living in what we have consumed and thrown away and will turn those materials into modern, stylish, quality-built residences,” Mr. Bezeau explained.

## Christopher Columbus To Chiquita

Like so many places in Panama and throughout the Caribbean, Bocas del Toro's history is linked to that of Christopher Columbus, who visited in 1502 during



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A photograph of a bright yellow building with a white balcony. The balcony is adorned with a white railing and several potted plants, including a large green bush with pink flowers and a smaller plant with reddish-brown leaves. A black lantern-style light fixture is mounted on the wall below the balcony. The overall scene is sunny and tropical.

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his fourth and final voyage. Isla Colón, where Bocas Town is located, was called Isla Drago by Columbus.

Because gold wasn't found in the region, the brutal Spanish conquests took longer to transpire here than where gold was found in other parts of Panama. And while gold may have never been discovered here, treasure hunters should take note that the region was a popular refuge for 17th-century pirates, and legend has it that some buried their riches in Bocas. No discoveries of long-lost loot have yet been reported.

Bocas del Toro was part of Costa Rica until 1836, when Colombia took it in one of many territorial disputes. With Panamanian independence from Colombia in 1903, Bocas del Toro became its own province.

In the late 19th and early 20th centuries, Bocas experienced a banana boom. The original Snyder Brothers Banana Company, founded in 1890 by three American brothers, would be taken over by United Fruit Company, today part of the multinational company Chiquita. The early banana boom brought growth to Bocas Town. With many workers brought in from Jamaica and other English-speaking Caribbean countries, the population in Bocas reached as high as 25,000 before waning after the industry's focus shifted to the mainland in the 1960s. One remnant of the historical connection with these Caribbean countries is that English is widely spoken in Bocas.

Today, bananas are still a part of the local economy, with about 750,000 tons of bananas exported annually.

## Entering The "Mouth Of The Bull"

Getting to Bocas is easier today than it was for earliest visitors, though it is still fairly time-consuming.



By bus from Panama City's Albrook bus terminal, the total trip can take anywhere from 10 to 14 hours, depending on if your trip is nonstop or not, and costs about US\$30. If not nonstop, the trip visits the cities of Santiago and David, where you may need to transfer, as well as multiple small towns along the Pan-American and David-to-Almirante highways.

At Almirante, you need to get off the bus and catch a water taxi to Bocas Town. The bus drop-off to the water taxi departing point is about a 10-minute walk or US\$1 taxi ride. The 15-minute water taxi trip should cost about US\$6. After 7 p.m., catching the water taxi may be difficult, and a premium may be added to the fare. Of course, this can seem like a lot of work just to get there, but it's really not so bad. Helpful locals usually point lost-looking foreigners in the right direction.

Of course, you could skip the entire hassle and take flight from Panama's domestic Albrook Airport (not Tocumen International Airport, where you likely arrived when first coming to Panama) directly to Bocas Town for about US\$260 return.

A small airport on Isla Colón now offers flights to and from David, Panama City, and nearby Costa Rica. Nearby Changuinola has a new airport as well.



## Tropical Paradise Found

One of the biggest appeals of Bocas is its tropical rain forest climate. Daily highs in Bocas average just under 90 degrees Fahrenheit year-round, and lows are in the low 70s, with little seasonal variation.

One thing to keep in mind is that Bocas gets rainy—and during certain months it really pours. According to World Meteorological Organization data, July, August, and December are the rainiest months, and January, March, and October are the driest months. But even during the rainy months, the sun usually pokes out of the clouds in the afternoon. Plus, surfing and scuba diving are just as fun when it pours as when the sun is out. One major bonus in Bocas is that, like all of Panama, hurricanes are not much of an issue.

## Tropical Tourism

Three or four decades ago, tourism was practically unknown in Bocas. Today it's the talk of the town's future. Small-scale, start-up tourism businesses have begun to take hold here, becoming the best option for a Caribbean escape in Panama. From cheap backpacker hostels and bars, to expensive forest, yoga, or adventure retreats, a trip to Bocas can be a “roughing it” experience or a luxury relaxation.

Outdoor enthusiasts can find a range of activities and attractions in which to partake in and around Bocas Town. Because of all the islands (including Bastimentos, Carenero, Popa, Bird, Solarte, Tigres, Sheppard) and all the beaches (including Estrella, Bocas del Drago, Red Frog), beach activities are front and center in Bocas. Surfing, fishing, sailing, scuba diving, beach volleyball, and simply taking in the sun are top options for passing the day.

Come nightfall, Bocas buzzes with activity. Hostels, bars, and hostel-bars are full of visitors from around



the world, eating, drinking, socializing, and enjoying live music.

A night on the town in Bocas should start with a dinner at one of the many unique eateries in town. Taco Surf is one of Bocas' best of these eateries. The little hidden-away shack across the street from Bocas' central park is just what its name suggests: tacos and surfing. The place is owned and operated as a sort of co-op. A married couple from the United States serves up some of the best tacos south of Mexico, along with nachos, burritos, and savory milkshakes. Local artists have a room in the back where they sell jewelry and art work, and the surf shop offers board rentals and lessons.

Another delicious option for filling your stomach is the Selena Hostel, where well-maintained and private rooms are available for cheap and live music entertains in the seafront bar. The tunes are laid-back and the food is fresh. This is backpacker central.

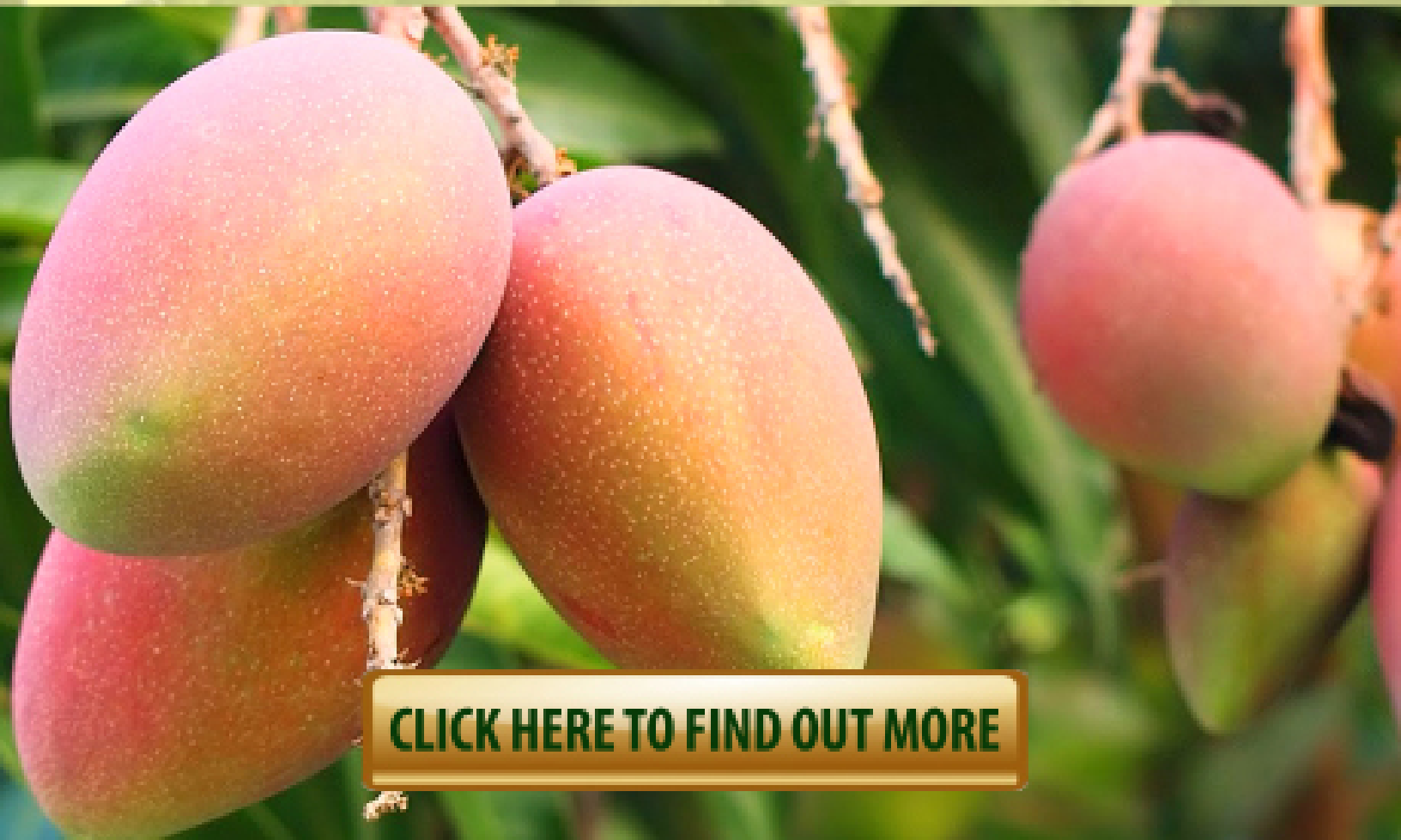
For more relaxed nights, perhaps a date night, Cine Café Bocas is a small theater that shows second-run Hollywood movies in English and Spanish. The two screen rooms are quaint, with seating (including beanbag chairs) for no more than a dozen in each. Popcorn and snacks are available for decent prices. Tickets and snacks for two cost around US\$13. It is open from 3 to 11 p.m. and offers food and drinks as well as Wi-Fi.



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For late nights a little more on the wild side, Bocas doesn't disappoint. Bocas Bambu is situated right along the main drag and stands out as the go-to place on a weekend. The Caribbean vibe is present here, with live reggae bands often touring through, as well as local bands taking the stage. The entire place is outdoors, with large tents covering most of the seating, the bar, and even the kitchen. The tourism appeal here is obvious, but the prices aren't any more shocking than most other busy bars. Two for one drinks are offered during happy hour. There is also a big screen for watching surfing videos.

A bookstore (or library, if you're a repeat customer) that sells beer. A pub that offers books (and Super Mario World). Either way, Loco Dave's book-bar is truly unique find for Panama. It's been said that Loco Dave's hosts some pretty wild concerts and parties, too. I guess every bookworm has a wild side. Live music is excellent and such unusual activities as raucous ping pong tournaments are prevalent.

Accommodation in Bocas runs the spectrum from short-term hostels to long-term apartments, condos, and houses for rent. From stark basics to beachfront luxury, Bocas del Toro has it all. Long-term rentals run from US\$500 per month to much higher, according to size, quality, and location.



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## Leaving Town

Outside of Bocas Town, two national parks are nearby. UNESCO World Heritage Site La Amistad International Park crosses the Costa Rica-Panama border and is managed jointly between the two countries. The park includes 401,000 hectares of tropical rain forest and is the largest natural reserve in Central America. While much of the park is still somewhat unexplored, expedition companies offer tours into the rain forest.

A trip to the Costa Rican town of Puerto Viejo is about four hours or so by bus. Shuttle buses make the trip on a daily basis and cost about US\$40 one way. The two towns are strikingly similar. Both maintain a significant Caribbean vibe surrounded by tropical wildlife, and both are beginning to attract attention in tourism. If you are visiting Panama long term and your tourist visa expires, visiting Puerto Viejo, just over the border, for a few days will allow you to reenter Panama.

Beware of scammers trying to sell you an exit stamp so that you don't have to spend the required 72 hours out of Panama. A recent scam ran by an American woman and some crooked border agents was busted by police, and now the authorities are being extra mindful of these expat border jumpers. If you plan to stay long term, a resident visa is probably best, and Panama offers some of the easiest and cheapest residency options, both through its retiree visa program as well as the Friendly Nations program.

## Moving To Bocas Not As Crazy As It Sounds

Comparing Bocas to Puerto Viejo (or more accurately, Panama to Costa Rica), it's clear that immigrating to Bocas rather than Puerto Limón is a more enjoyable experience. The retiree visa perks in Costa Rica just





aren't what they used to be; meanwhile Panama's program has become the international gold standard. In addition, the cost of living in Costa Rica is much higher.

Bocas, with all its beauty, charm, and progress, is still considered an offbeat option for foreigners to live on a permanent or semi-permanent basis. The Caribbean coast of Panama is largely undeveloped, and this keeps most expats' focus on the Pacific side. For some, Bocas is simply not accessible enough, with no major international airport (the only noteworthy one being that of Panama City), and little for coast-to-coast highways other than that from Panama City to Colón. Others think the Caribbean side is too dangerous, which is rarely backed up with any relevant or accurate evidence. While the access issue makes sense for not considering moving to Panama's Caribbean, the safety issue does not.

The expats that go the extra mile to integrate and socialize with the local community are likely respected and regarded better than the tourists that pass through and give little care or notice of the local people or their culture.

Isla Colón boasts a school, a hospital, a police station, and virtually every necessary amenity. No shopping malls or big box stores are found here. Everything is within walking distance, although taxis are readily available and reasonably priced. Water taxis provide a means of island-to-island travel or transportation to the mainland.

Daily needs can be met in the shops of Bocas, though many wants are a little harder to find. And, in Bocas, a car is a want rather than a need. On land, biking and walking are the most common ways of getting around in Bocas. A golf cart could be useful, especially to keep dry if you're out while it rains. Some are aghast at the prospect of living without a motor vehicle, but once you're accustomed to it, the monetary savings are great, and the exercise is a bonus.

One place where both local and imported items (be they needs or wants) can be found is Super Gourmet. Booze and basic imported food items are sold here alongside local chocolate, coffee, etc. A deli in the back also sells fresh salads, sandwiches, pizzas, meats, cheeses, and more.

Other services in Bocas Town or nearby surrounding islands are a health clinic, a Mail Boxes Etc. location, mini supermarkets (some of which double as basic home and hardware stores), fitness centers, and local schools. The small clothing, jewelry, and knick-knack shops sell pieces not seen in most of Panama's other tourist haunts (especially at Black Cat).

Yoga, Spanish and cooking classes are available from instructors in town as well. These classes are great way to meet local community members. The Bocas Yacht Club is also a good place to look for socializing opportunity, especially if you are seeking North American expats.







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For those choosing to relocate to this Caribbean paradise, the cost of living is more than acceptable. For a single expat the average cost of living is around US\$1,240 per month, while a family can easily live on US\$2,010.

Walk a few blocks behind the main strip in Bocas Town, a little further down from the central area, and the thriving Bocas begins to lose some of its charm. Several businesses, mostly restaurants and hostels, as well as some abandoned homes are scattered around town.

## Doing Business In Bocas

When some foreigners come and see the lifestyle in Bocas, they begin to get carried away with visions of a different life. All of a sudden, opening a bar, restaurant, hostel, or all of the above, with all of your retirement savings, at the age of 72, seems like a good idea. And while it might be for someone, for most it doesn't pan out how they foresaw. The rain is frequent, as are the building repairs and bills. All of a sudden slow season hits and what seemed like a good idea after a bottle of rum has drained your retirement fund.

This scenario isn't specific to anyone, but is familiar to many in Bocas. Therefore, many old business facilities (mostly hostels and bars) are for sale.

Usually, the failed businesses for sale are those off the main drag just enough to not benefit from the tourism.

This isn't to say opening a business in Bocas cannot or should not be done. Many successful businesses are located in Bocas (hotels and hostels, food and drink, jewelry and clothing, bikes and boards, boats and scuba) and if you know what you're doing and can find the right market niche or demand, you could do well for yourself.

Of course the norm now is online businesses, as it is everywhere. Some examples of available online positions listed for the Bocas area include software architect, front-end developer, customer support, freelance writing and photography, and more.

## Buying In Bocas

As for the real estate, scooping up one of those failed dream businesses could be lucrative. Open up your own outfit (if you know what you're doing), or polish the place up for resale. As for personal shelter, renovated houses in Bocas Town, away from downtown and the tourists, are for sale starting around US\$180,000 and much less for houses needing a little TLC. On some of the more secluded nearby islands, properties start well under US\$100,000. The premium for waterfront isn't much more either. On the other end of the price range, luxurious forest mansions designed by acclaimed architects carry seven-figure price-tags.

Below is a sampling of Bocas listings with full titles:

- Building lots, no services—US\$10,000
- Building containing seven small, one bedroom condos in Bocas Town, furnished, secure, with ocean views, and revenues up to US\$3600 per month—US\$399,000
- A “green” home on Bastimentos Island with two



bedrooms, two baths, 10 minutes from Bocas Town, with solar power and a shared dock—US\$210,000

- A private island—US\$12,500

Rights of possession ownership is one major issue to avoid anytime you're buying property, be it in Bocas del Toro, Panama City, or anywhere. Unlike a full ownership title, rights of possession ownership means you don't own the property outright, but rather you own the structures on the property and have exclusive use of the land. Though, that exclusive right to the land can be infringed upon by the government. The chances of that happening aren't prohibitively high, but it's something to keep in mind. Luckily, unclear titles are being resolved, and rights of possession ownership is becoming less common.

## Bocas Del Toro's Caribbean Charm

While the Portobelo area is also viable and closer to Panama City, Bocas isn't as secluded and/or boring.

Nothing in Bocas is boring. They even had their own local villains complete with multiple murders. A native of Hendersonville, North Carolina, a self-confessed serial killer, William Dathan Holbert (Wild Bill), confessed to the killing of five people in the area of small islands in the Bocas archipelago. His accomplice and girlfriend, Laura Michelle Reese, was also charged with five counts of murder and four of robbery. National Police found five bodies buried on property belonging to Wild Bill. The nefarious pair were arrested when attempting to enter Nicaragua in 2010.

During interrogation he confessed to killing five people and revealed where they were buried. He "killed his victims for their real estate, assets, and cash." Showing no remorse for his abhorrent



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actions, he was sentenced to 47 years in prison. Laura Reese received a 26-year sentence. While in prison he started a website including this revealing message: "My name is William Dathan Holbert and I am a Christian. I chair Panama Prison Ministries. I am also an inmate in the Chiriquí/David Public Prison."

Such excitement in little Bocas and it continued for several years. I would imagine the Wild Bill discussions continue around local bars and coffee shops to this day.

And while the secluded islands of San Blas are breathtaking, moving there or owning property there as an outsider isn't allowed. Bocas is the best of coastal Caribbean living in Panama. This carefree, stunning destination has a character and a magnetism all its own. In the words of one expat, "After 14 years of living here, we have watched the area develop tremendously from a surfer and backpacker destination to one of the most desirable retirement areas in the country. The beauty of these islands is unbelievable and the weather is perfect."

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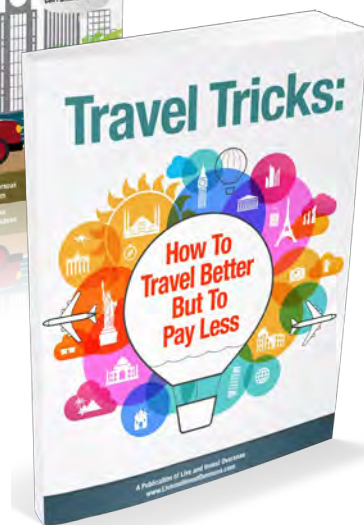
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